

# MONEY LAUNDERING REGULATIONS 2003

## Qualifying Documents

### UK Individuals

- You must provide the name and residential address of the individual where he/she can be located.
- You must provide one document from **EACH** of the two columns below:-

Identity Documents	Evidence of Address
Current signed Passport.	A utility bill issued within the last 3 months (but not mobile phone bills).
Current UK Photo Card Driving Licence.	Local Authority tax bill (valid for the current year)
Current full UK Driving Licence (old version) – old style Provisional Driving Licence will not be accepted.	Bank, Building Society or Credit Union statement containing a current address.
Resident Permit issued by the Home Office to EU Nationals on sight of their own country Passport.	The most recent original mortgage statement from a recognised lender.
Benefit Book or original notification letter from the Benefits Agency confirming the right to benefits.	Current UK Driving Licence (old full licence or new photo card licence) if not used for evidence of name.
Self-employed in the construction industry – Tax Exemption Certificate with photograph of holder (forms C155, C156 or SC60).	Confirmation from the Electoral Roll that a person of that name lives at that address.
Inland Revenue Tax Notification.	Record of home visit.
Firearms Certificate.	

### UK Trusts

- The following documents must be provided:

Constitutional documents establishing the trust.
Details of all the trustees and beneficiaries and a copy of the deed evidencing the appointment of the current trustees.
Verification of the identity of those who have control over the funds, i.e., the principal trustees and the providers of the funds, i.e., the settlor (except where deceased) and the principal beneficiaries.
Where the settlor is deceased, written confirmation for the source of the funds should be obtained, for example Grant of Probate or copy of the Will creating the trust.

### UK Corporates and Partnerships

- Only normal commercial checks and due diligence will be required where the company is FSA authorised or where it is listed on the London Stock Exchange or another recognised UK investment exchange or is a subsidiary of such a listed plc. No further evidence will be required.
- In other cases the following documents will be required. As a minimum, a certificate of incorporation and evidence of authority of any individual will be required. Verification of the identity of the individual must also be provided.

Original or certified copy of the Certificate of Incorporation or a search at Companies House.
The latest report and accounts (which, if possible, should be audited).
Evidence that any individual representing the company has the authority to do so (for example a resolution of the Board of Directors).
The identity of at least two directors/company secretary/majority shareholders must be verified as for individual clients.
Where it is not possible to obtain the above, a credit reference agency search should be made or a banker's reference obtained.

## Occupational Pension Schemes

Identity of the Principal Employer and the Trust.
Verification of the identity of the Principal Employer in accordance with the general rules relating to corporates.
Evidence that any individual representing the company has the authority to do so (for example a resolution of the Board of Directors).
Formal documents concerning the Trust confirming the names of the current trustees and their address for correspondence.

## Registered Charities in England and Wales

The charity's registered number.
The name and address of the Charity Commission's correspondent for the charity from the Charity Commission.
Verification of at least two signatories for the charity on an ongoing basis.

## Local Authority

Resolution of the Council authorising the opening of the account or the undertaking of the relevant investment.
Evidence of the official authority to act.

## Non-UK Individuals

- Verification of the name and residential address of the individual where he/she can be located.
- One document must be provided from each of the two columns below:

<b>Evidence of Identity</b>	<b>Evidence of Address</b>
Current full valid Passport	A utility bill issued within the last 3 months.
National Identity Card.	Bank or Building Society Statement.
Driving Licence.	A reference from a Bank, Legal or other Professional who has advised the individual for the last 2 years.

## Non-UK Corporates

Original or certified copy of the Certificate of Incorporation from the relevant Companies Register.
Evidence that any individual representing the company has the authority to do so.
Where the Directors of the company are not known to the firm, proof of at least two directors/company secretary/majority shareholders (as for individual clients).
A reference from a bank, legal or other professional who has advised the corporate for at least 2 years.