

# Customer Identification Requirements

We have to verify the identity of everyone in the application or renewal mandate form. This is to meet Money Laundering Regulations. These aim to stop criminals using the banks' products and services to launder money. They also protect you from criminals who might try to use your identity.

## What you need to do

You must give us proof of identity, including:

- one proof of identity item from list 1 (proof of ID); and
- a different proof of identity item from list 2 (proof of address).

Please remember that you'll need separate documents from list 1 and list 2. You can't use the same for each list, for example:

- a DWP pension letter for proof of ID, and
- a DWP entitlement to tax credit letter for proof of address.

We'll need black and white photocopies of each ID document. These should be returned with the application or renewal mandate form.

Some documents need to be certified by the right person. This could be a solicitor or lawyer, chartered/certified accountant, notary, FCA authorised financial intermediary, or police officer. They'll need to confirm it's a true copy of the original.

## Financial advisers

Financial advisers that are both registered as a Cater Allen Intermediary and are PRA or FCA Regulated can supply a CVIC (Confirmation of Verification of Identity Certificate) for each named person on the application/renewal mandate form. The CVIC must be fully complete and of sufficient quality.

<b>If you're a power of attorney or an appointed deputy/receiver:</b>	<ul style="list-style-type: none"><li>◦ certified copy of the Power of Attorney</li><li>◦ certified copy of the Court of Protection Order.</li></ul>
<b>If you're a personal representative or an executor:</b>	<ul style="list-style-type: none"><li>◦ certified copy of the death certificate and one of the below.<ul style="list-style-type: none"><li>- certified copy of the Grant of Probate</li><li>- certified copy of the letters of administration, that prove the authority of the personal representative or executor to administer the estate.</li></ul></li></ul>

## Depending on the type of business you'll also need to provide the following:

<p><b>If you've got a limited company, limited partnership or limited liability partnership:</b></p> <ul style="list-style-type: none"><li>o your registered name and address, date of incorporation and company registration number. These must match Companies House before proceeding</li><li>o if there's been a recent change of company owner, copies of the relevant Companies House forms must be supplied</li><li>o if your business is a majority owned or consolidated subsidiary you need to provide confirmation of this.</li></ul> <p><b>If you're a partnership:</b></p> <p>We need a certified copy of the partnership agreement or deed. If the name on the partnership agreement is different to the application or ID, we need proof of the change. This could be a marriage certificate or deed poll. If you don't have a partnership agreement, we need to see an independent confirmation letter (i.e. from a practicing solicitor or accountant) which lists all partners.</p>	<p><b>If you're a club, society or charity:</b></p> <ul style="list-style-type: none"><li>o a copy of the constitution or equivalent that sets out the nature, purpose and objective of the club/society</li><li>o meeting record providing authorisation to open the account, listing and confirming the authorised operators of the account, signed by two official committee members</li><li>o in the case of a charity, confirmation of your charitable status from the Charities Commission.</li></ul> <p><b>If you're a church body/place of worship:</b></p> <p>Certified Building of Worship Certificate from the general register office.</p>
<p><b>If you're a trust:</b></p> <ul style="list-style-type: none"><li>o certified copy of the trust deed showing the names and addresses of all trustees, settlers and beneficial owners. If the name is different to that on the deed and application/ID, we'll need proof of the change i.e. a marriage certificate/deed poll</li><li>o certified copy of deed of removal or appointment, if applicable</li><li>o certified copy of the will or agreement, if applicable</li><li>o certified copy of a death certificate, if applicable</li><li>o provide a complete copy of the trusts proof of registration document from the HMRC Trust Registration Service (TRS) which must include Country of Residence and Nationality for all parties named. Where the trust doesn't need to be registered with HMRC TRS, we'll require a written declaration with the application explaining why registration isn't required</li><li>o for customers with nominee shareholding agreement, proof and evidence of the shareholding agreement</li><li>o if completed by a parent/custodian/guardian/POA include certified proof and evidence of the nature of legal authority over the principal account holder</li><li>o for a trust account where a clearly defined payout (an amount/percentage specified to a beneficiary in the will/deed) has taken place, we'll need written confirmation this has happened in the form of a solicitor's letter. This must be provided with the application.</li></ul>	<p><b>If you're a pension scheme:</b></p> <ul style="list-style-type: none"><li>o copy of the pension scheme trust deed (and any deed of amendment) showing the name of the scheme and names and addresses of all Trustees</li><li>o copy/evidence of Her Majesty's Revenue and Customs (HMRC) Pension Scheme Registration (PSTR)</li><li>o proof that pension contributions are made by an employer by deduction from employee's wages.</li></ul>

## Guidance for certification of documents

- o Photocopies of original documents to be signed, dated and certified as 'original seen'. Each copy document must be individually certified if it has more than one page. The certifier must certify the first page and then sign and date all key pages. Key pages have personal details on them, signatory pages and and purpose of the relationship. For example, information on pay out from a trust.
- o The certifier must provide their name, contact number, business address (personal if no business address), qualification(s) and trade/industry association membership number. This is so we can contact them if necessary.

## Important information about your ID documents

- If you've changed your name since the ID was issued, please give us the relevant supporting documents to prove this.
- The name and address on your ID must be the same as the name and address you gave to us in your application.
- You can't use the same document to prove your identity and your address, nor can you use two documents from the same source (e.g. DWP and Jobcentre).
- Sometimes we may need to do some extra checks and ask you to provide us with other documents.
- We'll keep a copy of the ID you give to us.
- Please don't send original documents by post.
- If the bank, building society, credit card or credit union statement is internet printed, it should have; your name and address, date of issue, sort code and account number and the https address should be visible at the header or footer of the pages.

If completed by a parent/custodian/guardian/POA, include proof of the nature of legal authority over the main account holder.

List 1 - Proof of identity	List 2 - Proof of address
<b>UK or Irish passport</b> (unexpired and signed)	<b>UK photo card driving licence</b> (unexpired, signed and photograph in date)
<b>Non-UK or non-Irish passport</b> (unexpired and with valid visa or confirmation of settlement status)	<b>UK old style paper driving licence</b> (unexpired and signed)
<b>UK driving licence</b> (unexpired, signed and photograph in date)	<b>Notification of entitlement to UK Government or Local Authority pension or benefits</b> (less than 12 months old)
<b>EEA or Switzerland identity card</b> (unexpired with confirmation of settlement status)	<b>Local Authority Council Tax bill, demand letter or exemption certificate</b> (for current tax year)
<b>Electoral ID Card issued by the Electoral Office for Northern Ireland</b> (unexpired)	<b>HMRC correspondence</b> (less than 12 months old) (not P45/P60s) For example: notice of tax coding, tax summary statement, tax credit document
<b>Blue Badge disabled parking permit</b> (unexpired)	<b>Bank, building society, credit card or credit union statement</b> (less than three months old)
<b>Biometric residence permit</b> (unexpired and containing visa requirements)	<b>Utility bill</b> (less than 3 months old, unless yearly bill, in which case less than 12 months old) For example: gas, electricity, water, broadband, satellite/cable or landline telephone supplier, etc.
<b>UK old style paper driving licence</b> (unexpired)	<b>Voters roll search screen print</b>
<b>Notification of entitlement to UK Government or Local Authority pension or benefits</b> (less than 12 months old)	<b>Local authority or housing association tenancy agreement</b> (less than 12 months old and must be current)
<b>HMRC correspondence</b> (less than 12 months old) (not P45/P60s) For example: notice of tax coding, tax summary statement, tax credit document	<b>Mortgage statement from a recognised lender</b> (less than 12 months old)
If the individual is under 18 and unable to provide a proof of identity document from the standard list, one of the following documents can be accepted instead: <b>Young person's Proof of Age Standards (PASS) Card</b> (unexpired) <b>Birth certificate</b> <b>Adoption certificate</b> <b>NHS medical card</b> <b>Young Scots National Entitlement Card</b> (unexpired)	If the person is under 18 and can't give a proof of address document from the standard list, one of the following can be used: <b>Confirmation from your work/school/college/university/care institution</b> <b>Photocard driving licence unexpired</b> (provisional acceptable) <b>Recent bank statement</b> (must be dated within 3 months) <b>Child Benefit or Child Tax Credit documentation</b> (less than 12 months old)

### List 3 - Trading address verification

<b>Bank, building society, credit card or credit union statement</b> (less than 3 months old, in the name of the business and to the trading address)
<b>Business insurance</b> (must be valid, original or certified copy)
<b>Signed letter from a practicing third party solicitor or accountant registered with an approved professional body</b>
<b>Certified Building of Worship Certificate</b> (if you're a charity)
<b>Trading Licence</b> (must be the most recent, valid and in the name of the business and to the trading address)
<b>Business credit card statement</b> (must be less than 3 months old, in the name of the business and to the trading address)

If you need any help with this leaflet please call us on **0800 092 3300**.

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