

CUSTOMER IDENTIFICATION REQUIREMENTS

As part of the Account Opening/Mandate Renewal process, we are required to verify the identity of everyone detailed within the Application/Renewal Mandate Form to comply with Money Laundering Regulations. These regulations aim to prevent criminals from using financial products and services to launder money. They also protect you from criminals who might try to use your identity without your knowledge.

What you need to do

All parties must provide identity verification as follows: One identification item from List 1 (proof of identity) and a different identification item from List 2 (proof of address). Please note that separate documents are needed from List 1 and List 2, and documents from the same source can't be used as List 1 and List 2 (e.g. DWP pension letter for proof of identity and DWP entitlement to tax credit letter for proof of address).

Black and white photocopies of the identification item should be provided in all cases and should accompany the Application/Renewal Mandate Form. We need some copy documents to be certified by an appropriate person (namely: a solicitor or lawyer, chartered/certified accountant, notary, FCA authorised financial intermediary or police officer) as a true copy of the original, these are detailed on the next page.

Financial Advisers

Financial Advisers who are registered as a Cater Allen Intermediary and are PRA and/or FCA Regulated may supply a CVIC (Confirmation of Verification of Identity Certificate) for each named person on the Application/Renewal Mandate Form provided that it is fully completed and is of sufficient quality.

In your application you will also be asked to provide the following information:

Personal details for anyone named in the application including:

- Full name, Date of Birth and Nationality
- 3 years' address history and current residential status
- Details about your Financial Adviser, if applicable
- Personal and business email address, telephone numbers and any other methods by which you would like us to contact you

Business details:

- Business start date and current trading address (see List 3 for Trading address verification documents)
- A detailed description of what your business does, including your business activities and specialist areas, all business and trading names, your customers, suppliers, trading partners and distributors, where your business is registered, the countries you operate in, how much you expect to pay into the account, tax status, licences to trade if required and sources of income
- Actual and anticipated turnover for the next 12 months and number of employees
- If you are registered as an Financial Institution or as a Sponsored Entity, your Global Intermediary Identification Number (GIIN)
- If you are VAT Registered, your VAT Number

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

Depending on the type of business you will also need to provide the following:

<p>If you have a Limited Company, Limited Partnership or Limited Liability Partnership:</p> <ul style="list-style-type: none"> ◦ Your registered name and address, date of incorporation and company registration number. These must match Companies House before proceeding ◦ If there has been a recent change in the ownership of your company, copies of the relevant Companies House forms must also be supplied ◦ If your business is a majority owned or consolidated subsidiary you need to provide confirmation of this <p>If you're a Partnership:</p> <ul style="list-style-type: none"> ◦ If you have five or more partners we require a certified copy of the Partnership agreement/deed (if name differs between Partnership agreement and application/identification, we will require proof of the change i.e. marriage certificate/deed poll). Where a Partnership agreement doesn't exist we require an independent confirmation letter (i.e. solicitor or accountant) which lists all partners ◦ If less than five partners the Partnership agreement isn't mandatory 	<p>If you're a Club, Society or Charity:</p> <ul style="list-style-type: none"> ◦ A copy of the Constitution or equivalent that sets out the nature, purpose and objective of the club/society ◦ Meeting record providing authorisation to open the account, listing and confirming the authorised operators of the account, signed by two official committee members ◦ In the case of a charity, confirmation of your charitable status from the Charities Commission <p>If you're a Church Body/Place of Worship:</p> <ul style="list-style-type: none"> ◦ Certified Building of Worship Certificate from the General Register Office
<p>If you're a Trust:</p> <ul style="list-style-type: none"> ◦ Certified copy of the Trust Deed showing the names and addresses of all Trustees, Settlers and Beneficial Owners (if name differs between Trust Deed and application/identification, we will require proof of the change i.e. marriage certificate/deed poll) ◦ Certified copy of deed of removal or appointment, if applicable ◦ Certified copy of the Will or Agreement, if applicable ◦ Certified copy of a Death Certificate, if applicable ◦ For customers with nominee shareholding agreement, proof and evidence of the shareholding agreement ◦ If completed by a parent/custodian/guardian/POA enclose certified proof and evidence of the nature of legal authority over the principal account holder ◦ For a trust account where a pay-out has been clearly defined i.e. not a discretionary payment and some or all of the named legacies have been satisfied, written confirmation of this in the form of a Solicitor's letter 	<p>If you're a Pension Scheme:</p> <ul style="list-style-type: none"> ◦ Certified 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 ◦ Copy/evidence of Her Majesty's Revenue and Customs (HMRC) Pension Scheme Registration (PSTR) ◦ Proof pension contributions are made by an employer by way of deduction from employee's wages, such as scheme documentation or written confirmation of deduction from employer by way of employee salary

Guidance for certification of documents

- Photocopies of original documents to be signed, dated and certified as 'original seen'. Each copy document must be individually certified and where the copy document comprises more than one page, the certifier must certify the first page and sign and date all key pages (key pages being those with personal details on and the signatory page).
- Certifier to record their name, contact number, business address (or personal address if no business address), qualification(s) and trade/industry association membership number to ensure they are contactable if necessary.

Important information about your ID documents

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

If completed by a parent/custodian/guardian/POA, enclose proof and evidence of the nature of legal authority over the principal account holder.

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

List 3 - Trading address verification

Bank, building society, credit card or credit union statement

(less than three months old, in the name of the Business and to the trading address)

Business insurance (must be valid, original or certified copy)**Signed letter from a third party solicitor or accountant registered with an approved professional body****Certified Building of Worship Certificate** (if you are a charity)**Trading Licence** (must be the most recent, valid and in the name of the business and to the trading address)**Business credit card statement** (must be less than three months old, in the name of the business and to the trading address)

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print, Braille and Audio CD. If you would like to register to receive correspondence in an alternative format please contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Text Relay service. Further details can be found at <http://ngts.org.uk/>

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