

# Supporting documentary evidence requirements



## Applicant identity verification requirements

Please read this document carefully and kindly supply the documentation as requested. Incomplete documentation will delay the processing of this application and a business relationship cannot be formed until all documents and additional information (if requested) has been provided.

## Money laundering prevention

Under Jersey Anti-Money Laundering Legislation we are required to verify the identity and residential address of our clients and can do so in a number of ways. Please submit one supporting document from section A and one from section B for all parties who exercise control over the account, including any agents or holders of a power of attorney.

All copies of identification must be certified by a suitable individual (for details of suitable certifiers, see below\*).

Please note that in certain circumstances we may request additional identification from any party included in this agreement.

## Section A: Personal identity

A full, clear, valid photographic identification document that includes the bearer's signature and has an expiry date. To be certified as a true copy with the following wording: 'I certify that I have seen the original document and this is a complete and accurate copy and that the photograph contained therein bears a true likeness to the individual, whom I have met'.

Appropriate documents include:

- Full valid passport
- Full valid driving licence from a licensing authority that carries out an identity check before issuing
- European Economic Area Member State Identity Card
- South African ID Card (subject to it including a 'current' photo and signature)

## Section B: Evidence of current residential address (original or certified copy)

A full, clear document. To be certified as a true copy with the following wording: 'I certify that I have seen the original document and this is a complete and accurate copy.'

### **PO Boxes are not acceptable.**

Appropriate documents include:

- Utility Bill dated within the last three months (mobile phone and credit card bills are not acceptable)
- Bank or Building Society statement dated within the last 3 months
- Record of home visit (by suitable certifier, see below\*)
- Local Authority tax bill dated within the last three months
- Mortgage Statement dated within the last three months



**\*Suitable certifiers include:**

- A member of the judiciary or a senior civil servant
- An officer of an embassy, consulate or high commission of the country of issue of documentary evidence of identity
- An individual who is a member of a professional body that sets and enforces ethical standards – examples include a Chartered Secretary, an Accountant, Advocate, Lawyer, Barrister, etc

The certifier must be independent of the individual for whom the certification is being provided and cannot be a family member or associated in any way with the account to be opened with us.

**Please note that we may contact the certifier or request additional documentary evidence from you.**

If you have any questions or difficulty providing certified copies of identification documents, please contact your Financial Adviser, or contact Ashburton directly.

## **Suitable certification wording**

Certifiers should state their full name, position they hold and where appropriate, the name of the firm they work for. They must include telephone number, email address and postal address and certify they have seen the original document and that it is a complete and true copy of the original and where appropriate, bears a true likeness of the named individual, whom they have met. The certifier must then sign and date the document accordingly, adding their official stamp, if they have one.

## **Additional requirements for Trusts, Foundations and Companies**

Applications that include trusts or corporate entities must also provide certified copies of the following documentation:

### **Trust identity verification**

#### **Trust documents**

- Extract of the Trust Deed evidencing the existence of the Trust, any investment restrictions, plus any declaration pages to identify the beneficiary name(s)
- The Trust deed evidencing the appointment of the Trustee, including the dates / Official Identification Number
- Deed of Retirement and Appointment, if applicable
- Letter of Nomination and Indemnity, if applicable
- Confirmation of the nature of the Trustees duties
- Confirmation of the registered address and if applicable the mailing address
- Individual identity verification for the Settlor
- Individual identity verification for the Protector (if one has been appointed)
- Individual identity verification for all the named beneficiaries with a vested interest



### **Additional documents required for Corporate Trustees**

- Evidence showing the regulated status of the Trustee
- Certificate of Incorporation
- Memorandum and Articles of Association
- Register of Directors and Shareholders
- List of authorised signatories (certified and date within the last 3 months)
- Individual identity verification for the Beneficial Owner
- Individual identity verification for all Directors, Signatories and Shareholders
- Structure chart of entity

### **Company identity verification**

#### **Company documents**

- Certificate of Incorporation
- Memorandum & Articles of Association
- Confirmation of the purpose of the company's activities
- Latest audited Financial Statements
- Board Resolution authorising the investment
- Confirmation of the principle place of business
- Documented rationale for the company and details of the structure
- Register of Directors, Secretary and Shareholders
- List of authorised signatories (certified and dated within the last 3 months)
- Structure chart of entity

#### **The following individuals within the company require identification and address verification as per the requirements listed under individual identity verification:**

- Directors
- Secretary
- Beneficial Owners/Controllers
- Shareholders - identify all shareholders & verify those holding 10% or more
- Protector(s) (if applicable)
- Authorised signatories
- If the company is acting for 3rd parties, individual identity verification on 3rd parties is required
- Individuals ultimately holding a material interest in the capital of the company have to be identified and will require individual identity verification