



Client Identification Guidance

THIS GUIDANCE NOTE SETS OUT THE DOCUMENTS WE NEED FROM YOU BEFORE WE CAN OPEN AN ACCOUNT. PLEASE RETURN EVIDENCE OF YOUR IDENTITY WITH YOUR APPLICATION FORM.

Under the Money Laundering Regulations we are required to check the identity, name and address of **all** clients. We must therefore ask you to supply us with one item from List A and one from List B:-

Documents required

List A

- (a) Your current passport **or**;
- (b) A current Photocard Driving Licence **or**;
- (c) An HM Forces Identity Card;

List B

- (a) A receipted utilities bill (not a mobile phone bill) or council tax bill less than three months old **or**;
- (b) A mortgage statement for the mortgage accounting year just ended **or**;
- (c) A council rent book showing the rent paid for the last three months

Corporate Accounts

The following supporting documentation must accompany a Company's completed account Application Form:

- a) Memorandum and Articles of Association
- b) Certificate of Incorporation
- c) Most recent accounts
- d) Proof of registered Address (recent original utility bill or bank statement displaying the Company's Name and Registered Address)
- e) Proof of Business (mailing) Address (recent original utility bill or bank statement displaying the Company's Name and Business (mailing) Address)
- f) Individual verification of two Directors (copy of passport and a recent original residential utility bill for each)
- g) Copy of Register of Shareholders
- h) Individual verification of shareholders with a holding of 25% or more
- i) Individual shareholders (copy of passport and a recent original residential utility bill for each)
- j) Corporate shareholders (a complete list of supporting documentation for each Company as listed above)

In order to assist, if you wish to bring the originals of the required documentation you are using to prove your identity to our office we will take copies for you whilst you wait, which we will certify free of charge and then you can take the originals away with you. If you intend to post the originals to us for us to take copies, please use special delivery. Please rest assured that special delivery will be used to return the documents to you. Please note the risk in posting originals to us, as they might get lost or stolen. Alternatively, if you cannot get into the office and are concerned about posting original documents, you can provide certified copies to us.

Certified copies

The following people can act as 'certifiers': Lawyer, Doctor, Chartered Accountant, Serving Police or Customs Officer, Notary Public, Member of Judiciary, Senior Civil Servant, Actuary, An Embassy, Consulate or High Commissioner, Director, Officer or Manager of a regulated financial services business (e.g. Bank Manager). Some people may charge for this service.

Instructions for the certifier of your passport photocopy and other documents are as follows:

1. Insert: 'I have seen the original document and I certify that this is a complete and accurate copy of the original'.
2. Insert signature and date and certifier's name must be in BLOCK CAPITALS.
4. Must include position or capacity, e.g. lawyer, and contact address.
5. The official company/institutional stamp must be clearly impressed. The address and telephone number contact details must be provided.

Please also note:

- The photograph must be a clear likeness and of good quality.
- Your passport must be valid (not out of date)
- Your place of birth must be included
- If you have recently changed your surname you must provide us with a certified copy of your marriage certificate.

If you have any questions or difficulties in providing the above documents, please contact us on **0121 454 0770** and we will be pleased to help. We do appreciate that not everyone will have the required documentation, and there are separate guidelines for such instances. Our new account enquiry helpline is open from 8am to 4.30pm (UK time) Monday to Friday or email us at enquiries@equitradecapital.co.uk.

WE ARE NOT ABLE TO OPEN AN ACCOUNT WITHOUT THE SUPPORTING DOCUMENTATION