

# Your Identity

## MONEY LAUNDERING

The Proceeds of Crime Act 2002 requires us to obtain proof of identity of Landlords and Tenants who are dealing with us for the first time. Where there is more than one landlord or tenant we will need to confirm the name and address of each party. The fact that you are being asked for these documents does not mean that you are suspected of money laundering.

## WHY SHOULD MONEY LAUNDERING CONCERN YOU?

Criminals try to "lose" money in the banking system through any legitimate source they can so it cannot be traced by the authorities. Often a false name and address is used – possibly yours!

Money laundering makes crime pay, allowing criminals to expand their operations. This in turn increases the cost of law enforcement and indirectly takes money away from honest taxpayers.

## HOW CAN YOU PROVE YOUR IDENTITY?

There are a number of ways to try and prove people are who they say they are. One or these is to obtain appropriate documents that can reliably confirm the name and address of a person.

### TO CONFIRM YOUR NAME:

- Current full signed passport.
- Current UK driving licence (full paper version) or photocard licence (full or provisional).
- Firearms certificate.
- Building industry sub-contractors certificate, C154, C155 or C156 (issued by the Inland Revenue).
- Benefits Agency (Job Centre Plus/The Pension Service) benefits book or original notification letter from the Benefits Agency confirming your right to benefits.
- Inland Revenue tax code notification.
- Residence Permit (Issued by the Home Office to EU Nationals).

### TO CONFIRM YOUR ADDRESS:

- Current UK photocard driving licence (full or provisional).
- Bank, Building Society, Credit Union passbook or recent statement showing your current address.
- Current Council Tax Bill.
- Current Tenancy Agreement or Local Council rent card.
- Recent utility bill, eg. Gas or electricity, or certificate from a utilities supplier confirming a pre-payment arrangement. (Document's relating to mobile telephones cannot be accepted).
- Benefits Agency (Job Centre Plus/The Pension Service) benefits book or original notification letter from the Benefits Agency.
- Most recent original mortgage statement from a recognised lender.

You can bring proof of name and address in person by showing us two different original documents (or certified copies – see below), one from each list and we will make a copy for our records. Please note you cannot use the same document to confirm both name and address.

Alternatively you can confirm your name by post, in which case we will need to see the original or certified copies of three documents from the list, at least one from each section. These should be sent by registered post or recorded delivery and we will send them straight back to you.

### CERTIFIED COPIES

Certification is needed because someone has to see the original of your documents in order to prove that the copies are genuine. You can take your documents to a Solicitor, Bank Manager, I.F.A., Accountant, Teacher, Doctor, Minister of Religion or Justice of the Peace. They should take photocopies, write, "I hereby certify this to be a true copy of the original", and, where there is a photograph, "I hereby certify this to be a true likeness of..." on the copies. They should then write their name, address and profession on each copy and sign and date them. We need the original of this certification, not a photocopy of it.

If you are unable to provide any of these standard documents because, for example, the accounts are held in a partner's or other person's name, there are other documents we might be able to accept so please contact us and we will advise you what to do.

The security steps we take when commencing to do business with you are important and regrettably if you are unable to provide us with satisfactory proof of your identity we will not be able to continue with a transaction.

**Please remember that security checks are also for your own protection and we hope these will give you peace of mind.**

**Help us combat crime and be patient through this process. We apologise for any inconvenience.**