

Customer Identification Guide



If you don't send us the correct ID, your request will be delayed

Follow the instructions below carefully so you know what ID you need to send us.

UK Money Laundering rules and the Financial Conduct Authority (FCA) require us to perform checks on your identity. This is to help protect you from fraud and prevent money laundering. If you can't send us what we've asked for then please call us. Please answer the questions below.

Question 1

Do any of the following apply to you:

- You live outside of the UK or Europe*
- You work outside of the UK or Europe*
- You want money to be paid to a non-UK bank account
- This policy is a bond
- This policy is in Trust
- You are changing the ownership of this policy
- You are adding a Power of Attorney to this policy
- You want to pay into this policy and you've never paid into it before

No: [Go to Question 2](#)



Yes: [Go to page 2](#)



Question 2

If this is related to a new or changing payment, is the bank account you're telling us about one that you're currently using to make payments to us.

Yes, it's to do with a payment and the bank account is known to us



No, it's not related to a payment or this is a bank account not known to us



No ID needed

Good news: you don't need to send us any ID

Standard ID list

Please send us one of the following for the bank account you want us to pay your money to:

- Original Bank or Building Society statement dated within the last 6 months
- A printout of an online bank statement dated within the last 6 months
- A blank cancelled cheque (this means a blank cheque that you've drawn a line through and written "cancelled" on)
- An original paying-in slip (also known as a bank giro slip).



We'll try to prevent unnecessary delays by using electronic ID checks too

We'll do this if we can't accept the ID you've sent us for any reason.

Electronic identity checks can only be carried out on UK customers, and are done by a third party. This is a safe and secure way to check a person's identity, used by many companies for various reasons, such as buying car or house insurance. It will leave a 'footprint' on your credit file, but it won't affect your credit rating or provide us with any details about your credit score.

Enhanced ID

is needed if any of the things listed in Question 1 overleaf apply to you.

Please read the instructions on this page carefully to prevent any delays to your request.

- You need to send us one item from **List 1** and one item from **List 2** below.
- Uncertified photocopies are acceptable if you are based in the UK or Europe*.

IMPORTANT: If you don't live in the UK or Europe and are planning to send copies of your documents, these must be certified.

List 1 (one required)

- Current Passport
- Benefit statement for current tax year
- Current Full Driving Licence
- Current National ID Card (if you're outside the UK)
- Current tax year HM Revenue & Customs Coding Document.

List 2 (one required)

If you're asking us to transfer money to you:

- Paper or Online copy of a bank statement dated within the last 6 months. This must be for the account we're sending the money to.

Otherwise:

- Council Tax Bill or Council Tax Demand Letter for current tax year (2nd Demand Letters are also permitted)
- Utility Bill dated within the last 6 months
- Paper or Online copy of a bank statement dated within the last 6 months.



If your documents require certification

Documents can be certified by one of the below:

- Lawyer/Solicitor/Attorney
- Regulated Accountant
- Embassy, consulate or high commission for the country the ID has come from
- Notary Public
- UK Higher Education registry staff.

Information the certifier needs to confirm on the certified copy:

- Name, address and telephone number
- Occupation
- Signature
- Date of certification (this must be no more than three months before we receive the document)
- Marked as 'Original seen', or if it is photographic identification 'This is a true likeness of [your full name]'
- Approval information (from their professional body).