

## Proving your residence

You must send **ONE** document from the following list to prove your residence (you cannot use the same document to prove your residence and identity):

- Original utility bill (dated within the last six months). Mobile phone bills are not acceptable
- A certified copy of current full UK driving licence
- Original local authority tax bill - valid for the current year
- Original solicitor's letter confirming recent house purchase
- Original local council rent card or tenancy agreement
- Original bank, building society or credit union statement - within the last six months
- Original mortgage statement - within the last 12 months
- A certified copy of a benefits book, or original letter from the Benefits Agency confirming your right to benefit
- Original Tax Notification, letter, or notice of coding from the Inland Revenue - valid for the current year
- Personal reference from a doctor, dentist or school teacher
- Original vehicle registration document or vehicle licence renewal notification
- Original housing association or letting agency tenancy agreement
- Original TV licence renewal notification - valid for the current year

For all other documents the original document (not a photocopy) must be sent to us. Any original documents received will be returned to you once they have been checked and photocopied. Your personal data and photocopy documentation is held securely and will not be used for any purpose other than those described in this leaflet.

If you have any queries, or require guidance on any aspect of the procedures, please contact us, by phone **0845 140 1000** or in writing to: Customer Services, Unity Trust Bank plc, Nine Brindleyplace, Birmingham, B1 2HB.



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## Information on proving your identity

Please read this leaflet carefully as it contains important information



## Proving your identity and residence

Unity Trust, in common with other financial institutions, is required to validate the identity of all signatories\*, Directors/Shareholders\* and day to day contacts\* held with the bank, to satisfy money laundering regulatory requirements. For each key person we require personal identity and evidence of address documents.

To enable us to meet these requirements and to minimise the inconvenience to you, we will normally undertake electronic searches with appropriate organisations. Should these searches prove unsuccessful, we will contact you to request documentary proof. Alternatively, you may prefer to send us documentary proof for all key people at the outset.

Where documents are required, we will need one that proves who you are (identity) and one separate document that proves where you live (residence).

\* Key people

You will find details of the documents we can accept as proof of who you are on page 3 and documents that prove where you live on page 4.

For documents that prove who you are, you should send black and white certified copies. Do NOT send original documents.

For documents which prove where you live, please check the list on page 4, which tells you whether we require an original or certified copy of the document.

## What is money laundering?

Since 1994 when money laundering regulations became law, financial service organisations have been required to have procedures in place to stop criminals using them to launder any 'dirty' money.

Money laundering is the method criminals use to hide and disguise the money they make from their crimes. A criminal's first step in laundering 'dirty' money is often to try to get the money into a bank or building society account which makes it harder to trace.

Bank accounts are often opened and operated by individuals using false identities and addresses. A key defence to prevent money laundering is to stop accounts being opened or operated by individuals using false identities. The fact that electronic searches are undertaken or you are asked to provide documents to prove who you are does not mean that you are suspected of money laundering. Criminals try to appear to be law-abiding individuals and may try to operate bank accounts using small amounts of money. Therefore it is necessary for all banks and building societies to check all identities. Our aim is to ensure that all genuine applicants have access to accounts and financial services.

## Proving your identity

**Black and white photocopied documents that prove your identity can be certified by any of the following people:**

Post Master/Sub-Post Master	Lawyer
Authorised Financial Intermediary	Banker
Councillor (local or county)	Teacher
Minister of Religion	Doctor
Commissioner for Oaths	Police Officer
Person with honours/peerage	Accountant
Full Time Trade Union Official	Dentist
Member of Parliament	Justice of the Peace

**The following words must be written on the photocopied documents:**

'I certify that I have seen the original document and that this is a true copy'.

The individual confirming the photocopied document(s) should sign, date and print their name, profession, contact address and telephone number on the documents, as they must be capable of being contacted if necessary.

In situations where a good reproduction of photographic evidence of identity cannot be achieved, the copy should be certified as providing a good likeness of the applicant.

Many people have reasonable grounds for not being able to provide the documents listed below. For example, they may never have been abroad, never learnt to drive or household bills are in the name of their spouse/partner. If any *key person* does not have any of these, please contact us to discuss whether alternative forms of identification may be acceptable.

If our electronic identity searches fail or you prefer to send us documentary proof, please supply:

ONE certified copy from the following list to prove your identity:

- Current, signed UK passport
- Current, full UK driving licence
- A benefits book, or original letter from the Benefits Agency confirming your right to benefit
- Original tax notification letter, or notice of coding from the Inland Revenue - valid for the current year
- Personal reference from a doctor, dentist or school teacher

Please see above for the wording to be inserted on photocopied documents. We can only accept black and white copies.