

To comply with applicable legislation and regulations, Clubfinance is required to collect evidence of identity from its clients to aid the detection of possible money laundering or terrorist financing activity.

New customers

Electronic Verification

We are happy to carry out an electronic identification check (see our Terms of Business for more information), however if this is unsuccessful, we will need to request paper identification documents. You are very welcome to include these with your first application to avoid delays in processing, in particular if you are close to a deadline.

Paper Identification Documents

We require **two** pieces of identification, one from each of the lists below: one to confirm your name and another to confirm your address.

To confirm your name	To confirm your address
• Original letter from HM Revenue & Customs less than 12 months old	• Original gas, electric or telephone bill (<u>not</u> a mobile telephone) less than 3 months old
• Original letter from the Department for Work & Pensions less than 3 months old	• Original UK bank or building society statement less than 3 months old
• Original shotgun or firearms certificate	• Original mortgage statement less than 12 months old
• Certified copy* of your current UK passport	• Original Council Tax bill less than 12 months old
• Certified copy* of your current UK driving licence	• Original water bill less than 12 months old
• Certified copy* of your resident's permit and your own country passport	• Original credit card statement less than 3 months old (the statement <u>must</u> include the provider's Financial Services Register number)

Please note we **cannot** accept a print of an online document.

Your address document must include your name.

If you have moved house in the last three months, please also supply details of your previous address.

In addition to the above, we may require additional documentation or refuse your transaction if your means of transferring money to the product provider is not by a cheque, direct debit, or similar direct payment mechanism from a bank/building society on the Financial Services Register from an account in **your name**.

We need to identify all parties involved, for example if a product is held in jointly, we need to identify all the holders.

If you have difficulty providing any information, then please send an e-mail explaining your circumstances to contact@clubfinance.co.uk and we will make our best efforts to find a suitable alternative means of verification for you.

Existing customers

As we will have your details on file we generally do not require any additional identification. However, the funds still need to come from a bank or building society on the Financial Services Register from an account in your name. If any of your details have changed please see below.

Change of address or title

We require a **signed** letter or an e-mail with your full name at the bottom, clearly stating your old and new address or your old and new title. Please note the e-mail must come from the same address as previously advised on your Clubfinance Client Declaration form.

Change of name

We will require a **certified copy*** of either the marriage certificate or deed poll.

* Certified Copies

Certified means it has been deemed a true copy of the original by a qualified individual. This individual must evidence their certification by writing:

- 'I certify that this is a true copy of the original';
- their name in block capitals;
- the date;
- their signature;
- their address;
- their telephone number; and
- their profession.

A qualified individual for this purpose is resident and practising in the UK, in any of the following professions: teacher, doctor, qualified accountant (ACA, ACCA, CIMA, and CIPFA), lawyer, bank official, Minister of Religion, government official or a post-master/sub-post master.

All certified copy documents will be retained; original documents will be returned by second-class post.