

IDENTITY AND ADDRESS VERIFICATION GUIDELINES INDIVIDUALS

Current legislation and guidance requires all Isle of Man Companies to ‘verify the identity of the customer using reliable, independent source documents’. This reflects the Isle of Man’s commitment to maintain the highest possible standards of business practice and to counter money laundering and the financing of terrorism.

These guidelines list the documents that we accept as evidence of identity and address, along with how these documents can be certified.



VERIFICATION OF IDENTITY

Please send a suitably certified copy of one of the following documents, showing your photograph and signature clearly:

- Passport
- National Identity Card
- Driving Licence

If you are unable to provide any of the documents listed above, please contact RL360 on +44 (0) 1624 681 682 or csc@rl360.com to discuss.

VERIFICATION OF ADDRESS

Please send an original, or certified copy of one of the following documents:

Type of document	Conditions
A recent account statement from a regulated bank, building society or credit card company	<ul style="list-style-type: none"> • The document must be no more than 6 months old • If the statement or bill has been issued electronically, it must clearly show the address of your property
A recent mortgage statement from a regulated lender	
A recent rates, council tax or utility bill (mobile phone bills are not acceptable)	
Correspondence from a central or local government agency	<ul style="list-style-type: none"> • The document should be no more than 6 months old, or the most recent version where issued annually
A photographic driving licence	<ul style="list-style-type: none"> • The document must be in date and valid
A photographic national identity card	<ul style="list-style-type: none"> • The same document cannot be used to evidence your identity
A full tenancy agreement	<ul style="list-style-type: none"> • The agreement must be in date • The agreement must be signed by all parties
Proof of ownership of your property, such as lawyer’s confirmation of a property purchase or a legal document recognising title to the property	<ul style="list-style-type: none"> • The document must be signed by all appropriate parties

If you cannot provide any of the documents listed above, please complete the ‘Confirmation of Residential Address Form’ to explain why. This form will suggest alternative documents you may provide.

SUITABLY CERTIFIED COPY DOCUMENTATION

Your financial adviser may be able to certify your copy documents if they have been granted 'Suitable Certifier' status by us. Please consult your financial adviser to check if they can certify your documents.

If your financial adviser cannot certify your documents, we will only accept certification by one of the following 'Suitable Certifiers':

- a member of the judiciary, registrar or other senior civil or public servant authorised to certify copy documents
- a serving police or customs officer
- an officer of an embassy, consulate or high commission of the country who issued the document
- a lawyer or advocate who is a member of a recognised professional body
- a notary public or commissioner for oaths
- an accountant who is a member of a recognised professional body
- a company secretary who is a member of a recognised professional body
- an employee of RL360

CERTIFICATION OF THE COPY DOCUMENTS

When submitting a copy of an original document, the certifier must print or stamp the following statement on the document:

I certify that this is a true copy of the original document.

Signed (the signature of the certifier)

Name (the printed name of the certifier)

Date (the date of certification)

Position (the position or capacity of the certifier)

Contact (the contact details of the certifier)

The document can be certified electronically, but only using DocuSign or Adobe Sign software, using a business e-mail address and must be accompanied by the audit trail.

SELF-CERTIFICATION

An alternative to one of the above named individuals certifying a document is 'Self-Certification'. To self-certify a document, you should send us the following:

- a photograph of yourself holding the document
- a full, clear photograph of the same document

Please note that the documents must be sent from the e-mail address that you have registered with us.