

Client Due Diligence / Proof of ID

The information within this document only relates to the following services offered by the Lifetime Planning team: Wills, Lasting Powers of Attorney, Care Home Funding, Probate, Inheritance Tax Planning, Tax and Trusts.

PLEASE PROVIDE ONE DOCUMENT FROM THIS LIST:

Please provide a document with a photograph (e.g. passport, driving licence)

Proof of name/identity
Current signed UK passport
Passports from other countries with a valid Visa if resident abroad
Current UK full (or provisional) photo card driver's licence and/or tachograph driver card and/or full old style paper licence
Current EEA member state identity card
Residence permit issued by the Home Office
Current State Pension notification letter or Benefits Agency letter
Armed Forces ID card
Police Warrant Card
Blue disabled drivers pass
Original Birth Certificate if under 18 years of age

PLEASE PROVIDE A FURTHER DOCUMENT FROM THIS LIST:

(the same document cannot be used to verify both identity and address)

Proof of address
Utility bill or statement issued within the last three months (this can include bills printed from the internet) For example: Water bill, Gas/Electricity bill, Sky/Cable/BT/Plusnet (for phone, Broadband/internet) Mobile phone bills or Council Tax bills are <u>not</u> acceptable
P60 (if issued within the last three months)
Credit card statement (issued in the last three months). NB these must be <u>general</u> credit cards, <u>not</u> store specific cards such as Argos, Matalan etc.
Letter from DWP or HMRC (issued in the last three months)
Bank or building society statement or passbook containing current address within last three months (this can include statements printed from internet banking)
Mortgage statement from a recognised lender (dated within the last three months)
Care home/Sheltered accommodation: A letter from the Manager to confirm how long the client has been a resident.
Current UK full (or provisional) photo card drivers licence or full old style paper licence (Not Counterpart) (if not being used to verify identity)
Valid Shotgun/Firearms certificate NB these cannot be used as proof of identity

We will consider exceptions should providing proof of ID be difficult for you but this will be on a strict case by case basis only.

Please note that ID does not need to be certified. However, we do reserve the right to ask for ID to be certified in certain circumstances.

PLEASE NOTE WE NEED A COPY OF THE WHOLE PAGE OF ANY DOCUMENT YOU PROVIDE TO US - NOT JUST YOUR ADDRESS

Certifying copies of ID

If you are asked to provide certified copies of your ID and are unable to attend one of our offices, you can have copies certified by one of the following practicing professionals (not retired):

UK Clients	Overseas Clients
Accountant	Lawyer
Barrister	Attorney
Commissioner of Oaths	Notary Public
Solicitor	Embassy
Chartered Legal Executive	Consulate
Doctor	High Commission of the Country of issue
Notary Public or Scrivener Notary	Magistrate
Magistrate	

The wording required to certify documents:

Certifying photographic documents (e.g. passport, UK (full or **provisional**) photo driving licence etc.):

“I certify this to be a true copy of the original document and that the photographic image represents a true likeness of the bearer of the document”.

Certifying documents which do not contain a photograph of the bearer (e.g. utility bills, bank statements etc):

“I hereby certify this to be a true copy of the original”.

In both instances the certifier should sign and date the document and print their name, state in what capacity they are certifying the document (e.g. Solicitor, Accountant, Doctor etc) and where an official stamp is unavailable (e.g. if the certifier is a Doctor) they **must** provide contact details to enable us to contact them to verify any queries, if necessary.

Frequently asked questions:

Selfies/Image:

If you are asked to provide a selfie, we require a picture of you holding the photographic ID. This is in addition to providing a separate copy of the proof of name/identity, as above. If you do not wish to provide a selfie, we can arrange a video call with you.

Video calls:

It may be necessary for an Ashtons staff member to have a video call with you (using Zoom, Whatsapp or Teams) in order to confirm your identity. If this is required, a convenient appointment will be made with you and prior to the meeting, the items of ID we need to see will be confirmed.

Online documents:

We do not accept screenshots of on-line documentation. Any documents provided to us should be downloaded directly from your provider (utility company, bank etc) and in pdf format.