



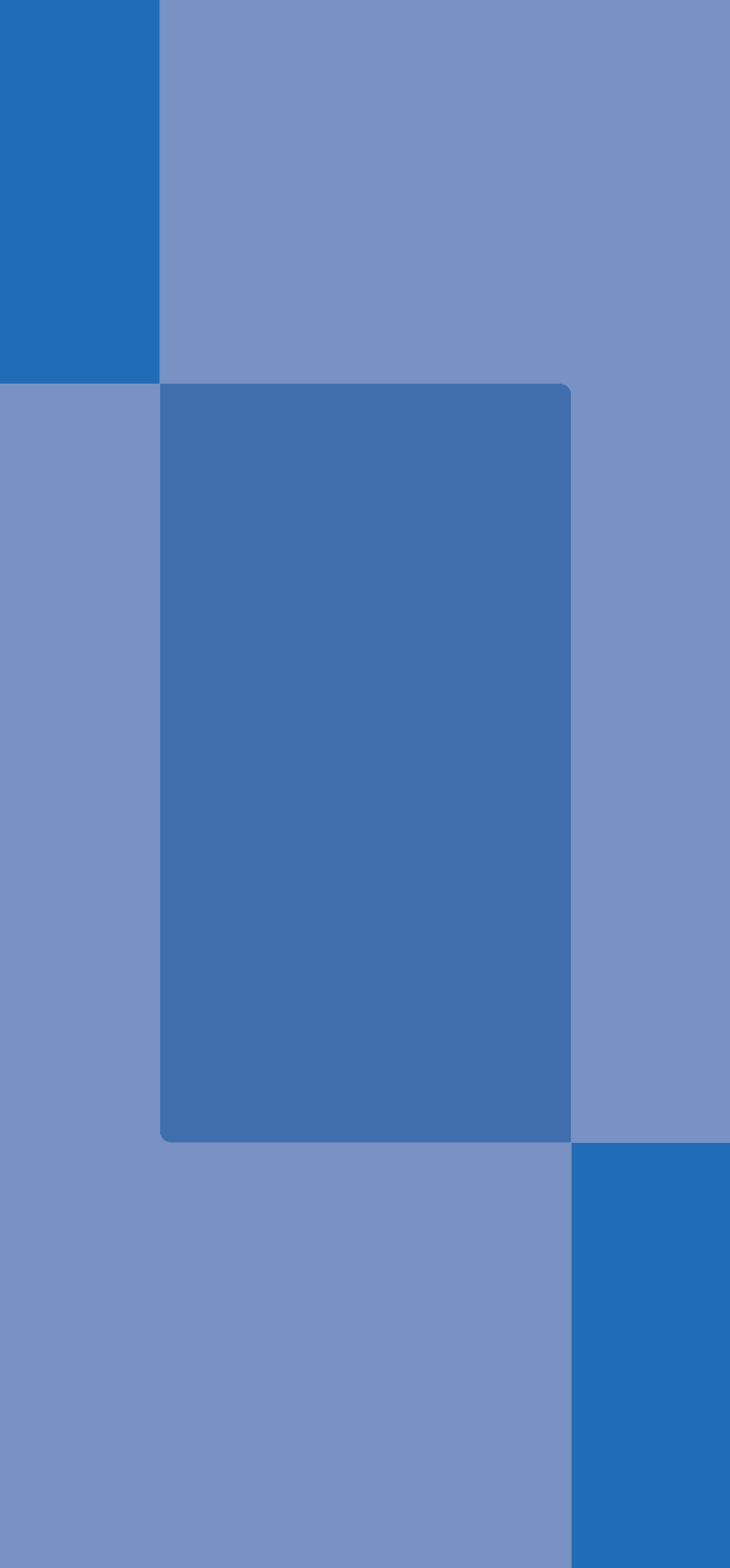
astra  
mortgages

AN N&P COMPANY



# Proving Your Identity

[www.astramortgages.co.uk](http://www.astramortgages.co.uk)



If you are opening a new account or product, Astra Mortgages will ask you to provide proof of your identity and address.

## Why do we ask you to prove your identity and address?

Since the introduction of the Money Laundering Regulations 1993, it has been a **legal requirement** for all providers of financial products and services to have procedures in place to stop criminals from using them to launder their 'dirty' money. The procedures include obtaining proof of identity, address, date of birth, nationality and country of residence. This is also to protect both you and us against fraud.

## How does this affect me?

To launder money through a financial institution, criminals will usually try to open an account or apply for a financial product using a false identity.

A false name and address might make it harder for the authorities to track the criminals and their money down during an investigation. For this reason, we will ask you for separate proof of your identity and address.

Please be patient when you are asked for such proof.

Financial institutions are determined to fight financial crime. They all have certain legal responsibilities and can be liable if they do not have anti-money laundering procedures in place.

Checks will be made regardless of the sums of money concerned. The fact that these checks are carried out does not mean you are under any suspicion. As criminals usually try to appear to be normal, law-abiding customers, the only way to stop the criminals is to make checks on everyone.

## What proof will I be asked for?

It might vary from one financial institution to another.

We need to check that you are who you say you are and that you live where you say you live. We will ask you to provide documents showing the following information, depending on the type of account being opened:

- Your identity, permanent residential address and postcode
- Your nationality
- Your date of birth
- The source of funds i.e. how you expect to fund the deposit

Unfortunately, if it is not possible to verify your personal identity or address or if any of the information above is not provided then, by law, we will not be able to provide or continue to provide you with our products or services.

If you apply for an account or service through the post we can accept certified copies of the documents. Copies must be black and white, not colour. Please note, if you send original documents to us, we cannot accept any liability for the safety of these documents whilst they are in the post.

**We are required to take copies of any documentary evidence and retain these for our records.**

We regret any inconvenience to customers but it is important to remember that all those offering financial products or services to the public are required by law to have such procedures in place.

## Acceptable identification

You must provide one item of personal identification **and a separate item** of address verification.

### Personal identification – one item

- Current UK or foreign signed passport or, for EEA Nationals, a national identity card
- Current UK or EEA photocard driving licence, including provisional (must contain current address) (photocard portion is required) or a blue disabled driver's pass
- Current full UK driving licence (old version) – must contain current address
- HM Revenue and Customs notification in respect of or dated during the current or last tax year
- Shotgun or Firearms certificate
- Letter from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus, or Local Authority confirming rights to benefits (less than six months old)

AND

### Address verification – one item

- UK Public utility bill or book i.e. gas, electricity, water, phone line rental for land line (issued or dated within the last three months) or a recent letter from a utilities supplier confirming pre-payment agreement
- Council tax bill (valid for current year)

- Bank/Building Society/National Savings and Investments bank or credit card statement, passbook or printout for any account type containing current address (issued/dated within the last three months, twelve months for a mortgage or ISA and not issued by Norwich and Peterborough Society)
- Current UK or EEA photocard driving licence, including provisional (photocard portion is required)
- Current full UK driving licence (old version) (must contain current address)
- Rent card or Tenancy Agreement from Housing Association or Local Council
- Benefit book or letter, including State Pension from the relevant Benefits Agency confirming rights to benefits (not more than six months old)
- HM Revenue and Customs notification in respect of or dated during the current or last date tax year
- Letter from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus, or Local Authority confirming rights to benefits (less than six months old)
- Student Loans Company statement showing outstanding balance (less than twelve months old)

If you do not possess any of the identification detailed, please talk to us and we will tell you what other documents can be accepted.

## **Type of Business Documentation required**

### *Sole traders*

- Letterheaded paper or business card confirming business name
- For established businesses, a copy of your latest accounts
- Proof of personal identification and address verification, see previous pages

### *Partnership*

- Mandate from the partners on business letterhead authorising the opening of the account and confirming which partners may operate it
- For established businesses, a copy of your latest accounts
- Proof of personal identification and address verification. For all partners see previous pages

### *Limited company*

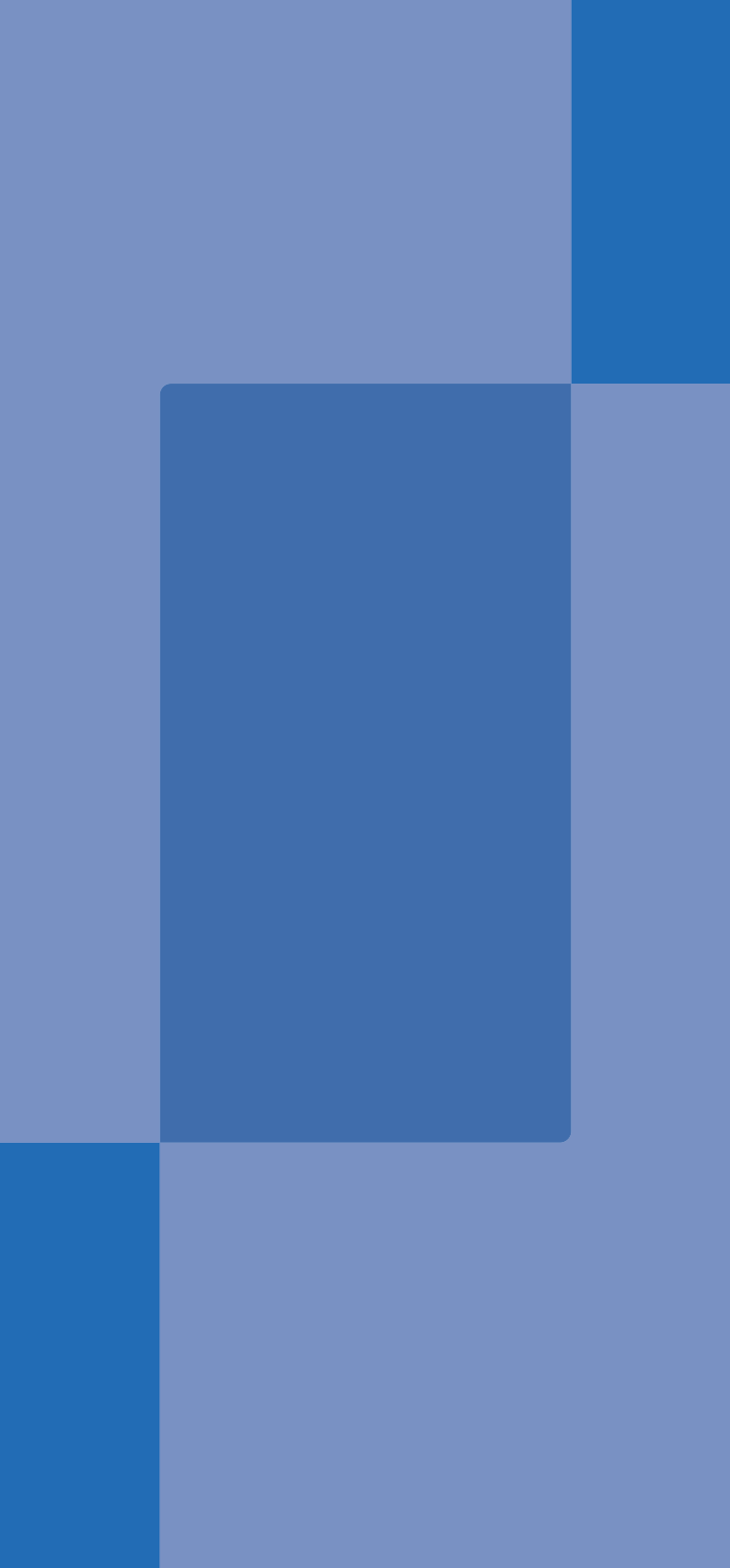
- Certificate of Incorporation
- A written resolution of the board of directors to open the account confirming who has authority to operate it (on company headed paper)
- For established businesses, a copy of the latest accounts
- Proof of personal identification and address verification. For all signatories see previous pages

### *Charity*

- Registered charity number
- Copy of the charity's constitution
- A written instruction, on the charity's letterhead, signed by all officials including the official correspondent, authorising the opening of the account
- Proof of personal identification and address verification, see previous pages, all signatories and official correspondent

### *Club and associations*

- Copy of the constitution of the club or association
- A written instruction, on the club's or association's letterhead, signed by all officials including the official correspondent, authorising the opening of the account
- Proof of personal identification and address verification, see previous pages, all signatories



## Contact us

# 0845 127 2728

*Lines are open Monday to Friday.*

*Calls are recorded.*

**[www.astramortgages.co.uk](http://www.astramortgages.co.uk)**

Information is available in large print, audio and Braille on request; call for details.

You may also contact us using a textphone; call 0845 121 9921.



### **Registered Office:**

Peterborough Business Park, Lynch Wood, Peterborough, PE2 6WZ.

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