

Why do I need to provide ID?



All financial institutions have a responsibility to prevent money laundering and as a result, we are obliged to carry out due diligence on clients we deal with.

If you are instructing Countrywide Tax & Trust Corporation Ltd (CTTC Ltd) in relation to the following products and services, we are required to carry out certain checks to complete these on your behalf:

- Establishing a Trust during your lifetime
- Where you are appointed to act as a Trustee of a Trust
- Where funds are being loaned or appointed to you from a Trust
- Declarations of Trust
- Trusts of Land & Conveyancing
- Trust Bank Account
- Where you are settling funds or assets into a Trust

The easiest and most secure way of providing confirmation of identity and address for you, your trustees and beneficiaries is by submitting them via an online portal. A secure link will be sent to you to allow you to upload your documentation, as long as you each have an email address.

If you are not able to provide the documentation required by the online ID system, please see below for the alternative options. Please note that each case is assessed on its merits, and we may require further identity documentation once we have carried out electronic checks following submission of paper documents for each individual. Please note email is not secure and we will not accept payment instructions or documentation via this method.

Where you cannot use the online ID platform

Option 1

You are able to have your identification certified by a solicitor or a Chartered Legal Executive by arranging for an ID1 form to be completed in their presence. They will usually charge for this service. You will need to download the form from the .gov website and complete Section A, then make an appointment with a solicitor or Chartered Legal Executive. When you attend the appointment you will need to take the form, 2 x passport sized photographs and a passport or driving license, or two of the following:

- Postal bank statement less than 3 months old.
- Council tax bill for the year.
- Mortgage Statement for the accounting year just ended.

Once the form has been completed the original form needs to be posted to us, along with photocopies of the two ID documents you took to your appointment that have been certified by the solicitor or chartered legal executive who completed the form.

Option 2

We will arrange a video conference meeting with you (and your Trustees and Beneficiaries if they have not been able to provide documentation via the online portal) in order to confirm your identity.

You will need to have the originals of any of the documentation on the attached list of accepted documents with you at the meeting and you must have access to a device with a camera and a microphone, as we must be able to see and hear you.

At the meeting, we will confirm what documentation you have and what we require copies of in order to proceed. We will then request that copies of the required documentation is posted to our offices so that we can proceed. Please note that email is not secure, and sensitive documentation such as identification should never be sent via email.

Where we are making payment to you

Where we are carrying out checks in order to make a payment to you, you must provide documentation relating to a sole account in your name. We will only make payments to this account, and we must be able to verify that this account belongs to you and you alone.

List of Accepted Documents

Please note: copies of the documents listed below are acceptable proof of address for both the online portal submission and where a meeting is required to verify your identity.

- We can accept a UK passport or Driving license as photo ID. Please note, if they are out of date it can still be used but we may require further checks. The driving license cannot be used as both the photo ID and proof of address

Please note that your name, the date and your address must be visible on any document you submit.

- Letter from Benefits Agency/Department for Work and Pensions dated within the last 3 months
- HMRC Tax Coding Notice, Self Assessment Notice or Tax Demand dated within the last 3 months **unless annual**
- Letter from GP confirming your name, address and date of birth (this letter must be on the Practice Letterhead and signed by the GP) dated within the last 3 months
- Student Finance letters dated for the current academic year
- UK Driving / Provisional License
- NHS Medical Card
- UK gas, electric or water bill dated within the last 3 months
- UK phone bill (mobile bills cannot be accepted) dated within the last 3 months
- Council tax bill dated for the current year
- Mortgage Statement dated within the last 3 months unless annual
- Electoral Register Confirmation/Polling Card dated within the last 3 months
- Television license Renewal Notice dated within the last 3 months unless annual
- P60 dated within the last 3 months unless annual
- Copy of a National Insurance card or the letter sent to you enclosing this
- Private pension letters dated within the last 3 months
- Copy of a Grant of Probate naming you as an Executor, or a copy of a Deputyship order naming you as a Deputy

If you do not hold any of the above documents, please contact the ID Team who can assist further.

Please note that on receipt of your documents we carry out further checks to verify their validity. On occasion we may require further documentation or explanation to be able to proceed and we will contact you if so.