

## Why do I need to prove my identity?



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 us 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
- Acting as a Trustee of a Trust
- Loan (Trust to Individual)
- Trust Bank Account
- Deed of Appointment of Assets
- Declarations of Trust
- Trusts of Land & Conveyancing

Where you reside outside of the UK, the requirements for what ID we are able to accept in order to verify your identity and address are more complex. From time to time our requirements may differ depending on what country you live in.

### Why do I need to provide my identity?

We need to establish the identity of the Settlers and Trustees, and anyone putting funds into (or receiving funds from) a Trust. We also require identification for parties connected to Sales and of Purchases of Trust property. We are regulated by HMRC for Anti-Money Laundering purposes, and we are therefore obliged to carry out certain checks on individuals. Trust Corporations fall under the "high risk" category, and as such we need to ensure we are carrying out adequate checks.

## ID for those residing outside of the UK

### What do we require when you reside outside of the UK?

We will require 1 x passport, 1 x driving license and 1 x bank statement to be notarised and sent to us in the post.

If you only have a passport **OR** driving license, then we will need the photo ID you hold along with 2 x proof of address and 1 x bank statement to be notarised and posted to us.

If you do not have a form of photo ID, we will require 3 x proofs of address and 1 x bank statement to be notarised and posted to us.

We do recommend that you contact our ID Team in order to confirm that the documentation you propose to notarise is acceptable before proceeding to arrange this with a notary, as fees are incurred to notarise documents.

Costs may be incurred in obtaining these documents, as Notaries charge fees for their services. Please note that:

- The Notary Public must be a member of a recognised professional body in the country that the individual is a resident of. The wet ink notarised document must be posted directly to CTTC.
- The notarised documentation must be in English, if it is not, then a translated copy will also need to be notarised.
- The documentation must be accompanied by a letter (on letter headed paper) signed by the Notary stating the documents that have been notarised and who they have been notarised by.
- The ID must be notarised and NOT certified. Certification of documents confirms that the copies are true copies of the original documents, whereas notarisation of documents confirms that the documents are valid documents in the country that they have been issued in.



## List of Accepted Documents

Please note: where you do not hold a Passport OR Driving License we require notarised copies of 3 of the documents listed below.

Where the documents are not in English, we will also require a translation.

- Government letters
- Car tax or insurance letters
- Home or life insurance letters
- Letter from Benefits Agency (must be less than 12 months old).
- Letter from GP/doctor confirming person's name, address and date of birth (this letter must be on the Practice Letterhead and signed by the GP).
- Birth Certificate (this must be supported by a marriage certificate/change of name deed if the name is different now).
- Medical Card.
- Gas or electric bill (must be less than 3 months old).
- Phone bill (not mobile and must be less than 3 months old).
- Water bill (must be less than 12 months old).
- Council tax or community tax bill (must be less than 12 months old).
- Utility bill issued within the last 3 months.
- Mortgage Statement for the mortgage accounting year just ended.
- Tax Authority Self-Assessment or Tax Demand.
- Electoral Register Confirmation/Polling Card.

If you cannot comply with the requirements, please contact us directly to discuss this.