

ID help sheet for minor beneficiaries



Why do you 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.

We require your ID because a minor you have responsibility for or act as a guardian for:

- Has been left a legacy in a Will, or
- Has been named as a potential Beneficiary of a Discretionary Trust and the Trustees have decided to appoint funds to them.

We are required to carry out certain checks prior to funds being released. Please note that each case is based on its merits and we may have further questions or require further documentation from you following the receipt of your documents.

Please note email is not a secure method for sending ID documentation. We ask that the required documentation is uploaded to the secure link that will be issued to you via email.

The documentation we will require is:

- A copy of the Birth Certificate for the minor Beneficiary or the document which appoints you as their Legal Guardian.
- A copy of a bank statement for the account which the funds are to be paid into (please note that this must be an account in the minor Beneficiaries name with the parents/guardians as a signatory for the account).
- Proof of identity and address from the parent/guardian confirming receipt of the funds on behalf of the minor Beneficiary.

The easiest and most secure way of providing confirmation of identity and address for you as the parent / guardian is by submitting them via an Online portal. A secure link will be emailed to you to allow you to upload the required documentation securely.

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

Where you cannot use the Online portal

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, 2x passport sized photographs and a passport or driving licence, 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

Option 2

We will arrange a video conference meeting with you in your capacity as a parent / guardian in order to confirm your identity. You must have access to a device with a camera and a microphone, as we must be able to see and hear you.

Please note that the call must be paid prior to the call taking place.

At the meeting, we will confirm what documentation you have and what we require copies of in order to proceed. We can also discuss how you can provide this to us securely. Please ensure you have as much documentation with you as possible at the meeting.

List of accepted documents:

- 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.
- 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.
- Driving License (if not used as the photo ID)
- 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.
- UK council tax bill dated within the last 3 months.
- Mortgage Statement dated within the last 3 months.
- Electoral Register Confirmation/Polling Card dated within the last 3 months.
- Television Licence Renewal Notice dated within the last 3 months.
- P60 dated within the last 3 months.
- 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.