



ABERFORTH
UNIT TRUST MANAGERS LIMITED

Anti-money laundering requirements

The law on money laundering requires financial services firms to obtain satisfactory evidence of the identity of its customers and certain other connected parties. The legislation is designed to prevent the UK financial system being used to further financial crime.

To enable us to meet the legislative requirements, we are required to gather identity evidence from:

- All new customers, including joint holders;
- Existing investors in certain circumstances; and
- Connected third parties, including but not limited to donors, beneficiaries, attorneys, executors etc.

To help you to provide us with the information and evidence we require, please refer to the relevant section(s) in the following pages.

You may provide original or certified copy documents to satisfy the anti-money laundering requirements we are obliged to meet.

Acceptable certifiers

We are only able to accept certifications from one or more of:

- a person who is regulated by the Financial Conduct Authority, Prudential Regulatory Authority or EU financial regulation organisation
- Serving Police officer
- Solicitor or Barrister
- Accountant or Notary Public
- Commissioner of Oaths
- Justice of the Peace
- Commanding Officer (armed forces only)
- Member of Parliament
- Post Office identity checking service (the Post Office makes a charge for this service)

Where documents are submitted in certified copy form, the certifications must include the words **certified a true copy of the original** and must be dated within the last 3 months.

For photographic evidence, where a clear reproduction cannot be achieved, the copy must be certified as being a good likeness of the individual.

For all certifications, the certifier must sign, date and print their name, position, organization, address and telephone number.

Documents which are not certified by one or more of the Acceptable Certifiers above will be rejected. We cannot be held responsible for any subsequent delays which may arise as a consequence.

Original documents will be returned to you.

Important notes

Please note, when providing documentary evidence:

- The same source of evidence CANNOT be used for identity and address.
- We are unable to accept P45s or P60s as these are not documents issued by HMRC.
- We are unable to accept mobile telephone bills or internet printed documents.
- Documents which are self-certified are not acceptable and will be rejected.
- **Following our review of the evidence provided, we reserve the right to request further information from you to satisfy our anti-money laundering obligations.**

Anti-money laundering evidence requirements

Please use the following list to determine the evidence you need to provide:

Individuals

Please provide:

one document per person to evidence identity and one document per person to evidence address.

Identity evidence

Valid passport

Valid photo card driving licence

Valid full UK driving licence (old style)

Firearms / shotgun certificate

Identity card (Electoral Office N. Ireland)

EU identity card

National identity card (non-EU nationals)

Valid UK Armed Forces identity card

HMRC notification document ¹

Residence permit (Home Office issued)

Address evidence

Valid photo card driving licence

Valid full UK driving licence (old style)

Evidence of council tax housing benefit

Tax credits notification

Pension book / entitlement letter

Educational or other council grant

Current year tax bill

Bank Statement ²

Credit / debit card statement ²

Utility Bill ²

Mortgage statement

Solicitor's house purchase letter

Local council rent agreement

Court document (e.g. Grant of Probate)

¹ Must not be more than 12 months old

² Must not be more than 3 months old and cannot be an internet bank statement unless printed at the bank and certified by a named person at that bank who can be contacted.

Corporations

Regulated businesses

Company number

Regulator

Regulator's reference number

Certified copy authorised signatory list

Businesses listed on an approved exchange

Company number

Evidence of listing

Certified copy authorised signatory list

Certified copy Board resolution authorising the investment

Corporations (continued)

Government bodies

- Evidence of status (e.g. local authority)
- Certified copy authorised signatory list
- Certified copy resolution authorising the investment

Non-regulated corporations (UK)

- Certified copy Certificate of Incorporation
- Certified copy Memorandum & Articles of Association
- List of directors and addresses for each
- Identity evidence for all directors
- Evidence of beneficial ownership
- List of shareholders
- Certified copy Board resolution authorising the investment
- Certified copy most recent audited report & accounts
- Certified copy authorised signatory list
- Identity evidence for all authorised signatories
- Shareholders owning 25% or more

Non-regulated corporations (non-UK)

- Certified copy Certificate of Incorporation
- Certified copy Memorandum & Articles of Association
- Evidence of address
- List of directors and addresses for each
- Identity evidence for all directors
- Evidence of beneficial ownership
- List of shareholders
- Certified copy Board resolution authorising the investment
- Certified copy most recent audited report & accounts
- Certified copy authorised signatory list
- Identity evidence for all authorised signatories
- Shareholders owning 10% or more
- Certified copy Certificate of Good Standing

SICAV & CIS

- | | |
|------------------------------------------------------------|--------------------------|
| Certified copy constitution document | <input type="checkbox"/> |
| Government / country of domicile | <input type="checkbox"/> |
| List of directors or equivalent | <input type="checkbox"/> |
| Certified copy authorised signatory list | <input type="checkbox"/> |
| Certified copy Board resolution authorising the investment | <input type="checkbox"/> |

Trusts

- | | |
|-------------------------------------------------|--------------------------|
| Certified copy Trust Deed | <input type="checkbox"/> |
| Names, addresses and identity evidence for all: | |
| Trustees | <input type="checkbox"/> |
| Settlers | <input type="checkbox"/> |
| Beneficiaries | <input type="checkbox"/> |
| Protectors and/or controllers | <input type="checkbox"/> |
| Certified copy authorised signatory list | <input type="checkbox"/> |
| Trust company regulated status, if applicable | <input type="checkbox"/> |
| Evidence of source of funds / settlement | <input type="checkbox"/> |

Charities

- | | |
|------------------------------------------------------|--------------------------|
| Name, address & charity registration number | <input type="checkbox"/> |
| Nature & purpose | <input type="checkbox"/> |
| Certified copy resolution authorising the investment | <input type="checkbox"/> |
| Certified copy authorised signatory list | <input type="checkbox"/> |

Partnerships / Unincorporated Businesses

- | | |
|--------------------------------------------------------|--------------------------|
| Certified copy Partnership deed / agreement | <input type="checkbox"/> |
| Certified copy Certificate of Trade or equivalent | <input type="checkbox"/> |
| Evidence of registered and trading addresses | <input type="checkbox"/> |
| Names and addresses of all partners / principals | <input type="checkbox"/> |
| Identity evidence for all partners / principals | <input type="checkbox"/> |
| Certified copy most recent audited report & accounts | <input type="checkbox"/> |
| Certified copy Certificate of Good Standing or similar | <input type="checkbox"/> |
| Certified copy resolution authorising the investment | <input type="checkbox"/> |

Pension Schemes

- | | |
|--------------------------------------------------|--------------------------|
| HMRC approval letter | <input type="checkbox"/> |
| Pensions Regulator Letter | <input type="checkbox"/> |
| Certified copy authorised signatory list | <input type="checkbox"/> |
| Evidence to show signatories are duly authorised | <input type="checkbox"/> |

Clubs & Societies

- | | |
|------------------------------------------------------|--------------------------|
| Certified copy club or society constitution | <input type="checkbox"/> |
| Nature & purpose | <input type="checkbox"/> |
| List of officers and addresses for each | <input type="checkbox"/> |
| Identity evidence for all officers | <input type="checkbox"/> |
| Certified copy authorised signatory list | <input type="checkbox"/> |
| Certified copy resolution authorising the investment | <input type="checkbox"/> |

Powers of Attorney

Where individuals are appointed under Powers of Attorney, we are required to treat those attorneys as if they were customers themselves. Accordingly, for all named attorneys, please provide identity and address evidence as above.

Where an individual has lost capacity, a Lasting Power of Attorney should be registered with the Court of Protection. In addition to the identity evidence required for each attorney, we require you to provide the original sealed Order, or a certified copy of the Order. In certain circumstances, we may also require you to provide identity evidence for the donor. We will tell you should this be necessary.

Questions

If you have any questions on these requirements, please contact us on 0845 608 0940 so that we can assist.