

Verification of identity and address

Guidelines for individual applicants

Friends Provident International Limited (FPIL) is regulated by the Isle of Man Financial Services Authority and follows their Guidance Notes on Anti-Money Laundering and Countering the Financing of Terrorism for insurers. This reflects the Isle of Man's commitment to maintain the highest possible standards of business practice and to counter money laundering and the financing of terrorism.

Verification is required for all new business relationships and transactions. Where a firm is unable to verify the identity of an applicant, by law it is unable to proceed any further with the transaction.

These guidelines list the information we require and how you can ensure it is suitably certified.

Transactions may be delayed or refused if any documents required for anti-money laundering are outstanding.

Verification of identity

Please send a suitably certified copy* of one of the following documents showing your photograph clearly:

- a** Passport;
- b** National Identity Card; or
- c** Singapore government issued document/card.

If you are unable to provide any of these please contact us to discuss other acceptable documents.

Verification of residential address

To confirm residential address details, we will accept the documentation listed below. These documents must be either an original or a suitably certified copy*. In all cases, the documents must be the most recently available and no older than 3 months, unless the document is only issued on an annual basis.

- a A bank statement.** The statement may be a paper copy or a print from online banking providing it is a PDF version of the statement and contains the name and address of the bank, the date, account number, statement number and name and address of the applicant.
- b A utility, rates or council tax bill.** It should contain the name and address of the supplier, an invoice number, a date, details of consumption, name and address of the applicant. Mobile telephone bills are not acceptable.
- c A telephone landline bill, a cable TV bill and/or fibre broadband bill in Singapore only.**
- d An entry in a local telephone directory.**
- e An extract from the official register of electors.**
- f A current driving licence.**
- g A state pension, benefit book or other government-produced document showing benefit entitlement.**
- h A tax assessment document.**

i Bank credit card statement. It must contain the name and address of the bank, the date, name and address of the applicant and a statement number. The credit card number should be redacted.

j Proof of ownership or rental of the residential address.

k Proof of payment for a P.O. Box service. The P.O. Box shown must also be the correspondence address of the applicant and it must also show the residential address.

l A mortgage statement. It must contain the name and address of the mortgage provider, the date, the account number and the name and address of the applicant.

m Letter from employer. It must confirm the residential address and the individual's position within the company. If the client is the owner/part owner of the company it will not be acceptable.

n Letter from an officer or representative of a residential home, care or nursing facility. It must confirm that the address is the current residential address of the individual.

o A Singapore government issued letter.

p United Arab Emirates residency visa in conjunction with an FPIL address verification form.

d A justice of the peace, notary public or commissioner of oaths;

e A registered and regulated accountant holding a recognised professional qualification;

f A director or manager of an authorised financial institution located and regulated in a recognised jurisdiction;

g An acceptable applicant or authorised employee of an acceptable applicant, acting in relation to the application;

h An IFA regulated in a recognised jurisdiction;

i An IFA who has been signed off by FPIL as a suitable certifier (they can only certify on behalf of the brokerage the status was granted for); or

j An employee of FPIL.

A suitable certifier cannot be the applicant, related to the applicant or be a party to the application.

Where a document submitted for address verification is not written in English, a full explanation of what the document is and where the applicant's name and address is printed must be written on the document.

Certification of the copy documents

When submitting a copy of an original document, the certifier must print or stamp the following statement on the document:

I certify that this is a complete and accurate copy of the original documentation that I have seen.

Signed (the signature of the certifier)

Name (the printed name of the certifier)

Date (the date of certification)

Position (the position or capacity of the certifier)

*Suitably Certified Copy Documentation

If you are sending copies of documentation, they must be suitably certified. We will only accept certification by one of the following 'Suitable Certifiers':

a A member of the judiciary, a senior civil servant, or a serving police or customs officer;

b An authorised representative of an embassy or consulate official of the country who issued the identification document;

c A registered regulated lawyer or advocate;

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