

Confirming your identity

Why do we need to confirm your identity?

The 2003 Money Laundering Regulations mean that we have to confirm the identity of everybody, who owns, or has any involvement in the operation of a plan. So, we need evidence of your identity before we can act on your instructions.

When do we need to confirm your identity?

If we don't already have proof of your identity, we have to ask you to verify your identity when any of the following happens:

- you start a plan or investment with us
- a claim is made against a plan – whether it's on death, serious illness or cashing in
- we need to pay out to someone other than the plan owner
- we receive a payment from someone other than the plan owner
- you put the plan in trust
- you add new trustees
- you assign the plan to someone who's not the original plan owner
- someone is given power of attorney over the plan owner's affairs
- you add a new person to an existing plan.

What can we do to make this easier?

If you have bank accounts or products with other financial services companies, and if you are on the electoral roll, we may be able to use an electronic checking system called Equifax, to validate your name and address. Before we can use this, we do need to have your written consent. This checking system is not guaranteed in all cases, and it may be necessary to come back to you for the documents listed below.

If you want us to use this system, please sign and date the declaration below.

Declaration to use an electronic checking System

I consent to Zurich Financial Services using a reference agency for identification and fraud checking purposes

Signed _____

Dated _____

Please print full name _____

Date of birth _____

Please print address _____

Postcode _____

Daytime telephone number _____

Plan number _____

What can you use to confirm your identity?

We need **one document** to evidence your name and another separate document to evidence your address. **We don't want you to send us original documents, but you must have copies certified before you send them to us.**

What can you use to confirm your name?

One of the following:

- Current signed passport
- European state identity card
- Residence permit
- Current European or UK photo-card driving licence
- Current full UK driving licence (old style)
- Disabled driver's pass
- Benefit book or letter from the Benefits Agency
- Inland Revenue PAYE coding notice.

What can you use to evidence your address?

One of the following:

- A recent bill for gas, electricity, home (not mobile) telephone or other utility
- A current local authority tax bill
- A bank, building society, or mortgage statement or passbook
- A letter from the Benefits Agency, the Inland Revenue or a court.

Who can certify your documents?

Please ask one of the following people to certify that the copy of the document you're sending in is the same as the original:

- A regulated financial adviser
- A solicitor
- An accountant
- An officer of a regulated Bank (usually your own branch)
- A civil servant
- A mortgage broker
- A teacher
- Minister of Religion
- Post or Sub Post master/mistress.

How do you certify a copy of a document?

To certify a copy of a document the following words should be used: **'I certify that this is true copy of the original document and any photograph bears a good likeness of the applicant.'**

The certifier must then print their name, title and telephone number on the document, sign their name, and include their company stamp or job title or occupation and date it accordingly.

What happens if I don't have these documents?

If you don't have any of the documents mentioned, there are other ways we can verify your identity. Please contact us to see what else would be suitable if you're having difficulties.