

What we need
you to **provide** for banking,
savings and mortgage applications

Verifying your identity, address and original source of funds

Help us to protect your identity

Your identity is unique and worth protecting. Which is why, at Bank of Scotland International, we make a point of getting to know our customers – even before they open an account.

We have good reason for doing this. Criminals and terrorists often try to launder money by opening accounts using false identity details. By providing us with the information we need, you will be helping us to make sure that we know exactly who we are dealing with and ultimately, to comply with stringent money laundering legislation.

We will do our best to keep this process as speedy and straightforward as we can. The following simple steps outline exactly what information we need when you make your application and the format in which it needs to be supplied. If, at any stage, you need further guidance or are unsure as to what to provide, please call our us. For Banking and Savings application enquiries call 0845 604 6335 or if you are calling from outside of the UK +44 (0)1539 740730.

For Mortgage application enquiries call +44 (0)1624 644080.

We will be happy to help.

Step 1 - Verifying your identity

We need to verify the identity of **each** person who will sign on the account or appear on the mortgage.

To do this, we need to see a certified photocopy of your passport. It must be valid and clearly show both your photograph and signature. We cannot accept originals or scanned copies.

If you are unable to provide a photocopy of your passport, please contact us.

You will find details of how to certify your documents in Step 5.

We reserve the right to contact the certifier or request additional documentary evidence from you.

Step 2 - Verifying your address

We need to verify the address of **each** person who will sign on the account or appear on the mortgage. Each applicant must supply an original **or** certified photocopy of **one** of the documents listed below. We cannot accept scanned documents.

For original non-English documentation please include a fully certified English translation (see Step 5 for Certification).

Please send us:

- A statement from a reputable bank or building society (no more than 3 months old).
- A statement from a recognised credit card provider (no more than 3 months old). Store credit cards do not apply.
- A utility bill (no more than 3 months old).
- A telephone bill (no more than 3 months old). Mobile telephone and internet bills are not acceptable.
- A rates, Council Tax or Income Tax bill (no more than 3 months old).
- A statement from a reputable mortgage lender (no more than 3 months old).

Please note that we will only return original documents if you ask us to.

Customers with PO Box addresses

If you have your mail sent to a PO Box, we still need to know and confirm your residential address. We also have to be able to link this PO Box number to your residential address.

To help us do so, please send:

- A certified copy of your agreement with the Post Office showing both your residential address and your PO Box address.

Or

- A letter from your employer confirming your employment, residential address and link to your PO Box, if they provide your accommodation.
- A utility bill showing both your residential address and the PO Box address.

Customers in temporary accommodation

If you are an expatriate applicant living in temporary accommodation, you may not be able to provide the address verification documents we need. If so, each applicant should supply one of the following:

- Written confirmation of your address from your employer.
- A copy of your contract of employment, showing the address and the dates of your employment.

We reserve the right to contact the certifier or request additional documentary evidence from you.

Step 3 - Confirming your original source of funds/proof of deposit

To meet legal requirements, we may also need to establish the original source of the money you are paying into your account. This depends largely upon the amount you are depositing with us. By providing this information when you make your application, you will be helping us keep the time it takes to open your account to a minimum.

If you are applying for a mortgage to purchase a property you need to provide proof of deposit funds.

For non-English documentation please include a fully certified English translation (see Step 5 for Certification).

Source of wealth	Example of documentation required
Accumulation of savings	Bank statements for the past 12 months
House sale proceeds	Letter from solicitor/estate agent or a completion statement
Pension	Pension statement
Salary/bonus	Wage slip or letter of confirmation from employer
Inheritance	Copy of will or letter from solicitor
Sale of shares	Contract note
Sale of business	Letter from solicitor
Maturing life policy	Closing statement

Step 4 - Additional Documentation (non-personal deposit & non-personal Mortgage Applications only)

Depending on the type of mortgage or deposit you are applying for you will need to provide additional documentation as well as that detailed in step 1, 2 and 3 of this booklet.

Company Application

- Structure diagram
- Certified Certificate of Incorporation
- Certified Memorandum & Article of Association
- Original/Certified copy of the Certificate of Good Standing
- Original/Certified copy of the Company signatory list
- All parties (Directors/Shareholders/Beneficial owners) to provide a certified copy of their passport and relevant verification of address documentation as set out in step 1 and step 2 of this booklet.
- If bearer shares are in issue/Corporate Directors are involved, please contact us for further details of our requirements.

Trust Application

- Structure diagram
- Certified extract of the Trust Deed showing all parties to the Trust, together with certified copies of any deeds showing subsequent amendments to the parties.
- All parties (Settler/Trustees/Protector/Beneficiaries – over 18 years of age) to provide a certified copy of their passport and relevant verification of address documentation as set out in step 1 and step 2 of this booklet.
- Where Corporate Trustees are involved, please contact us for further details of our requirements.

We reserve the right to contact the certifier or request additional documentary evidence from you.

Step 5 - Certifying your documents

Incorrect certification of documents is one of the main reasons for delays in getting accounts up and running. This checklist will take you through exactly how your documents have to be certified. You will also find examples of certified documents in Step 5.

All documents you supply must be:

- Photocopied in black and white
- Certified in English
- Any non-English documentation must be accompanied by a fully certified English translation

Who can certify?

The person who certifies your documents must be independent of your application and from one of the following professions:

- Director, officer or manager of a regulated financial services business
- Official of an embassy, consulate or high commission of the country issuing your passport
- Member of the judiciary
- Serving police or customs officer
- Lawyer or notary public
- Actuary
- Accountant with a recognised professional qualification
- Senior civil servant

How to certify

A suitable certifier will certify that she or he has seen original documentation, has met the individual (where evidence of identity contains a photograph), confirms that the photograph is a true likeness of the individual concerned and that the copy document provided (which he or she certifies) is a complete and accurate copy of that original. The certifier will sign and date the copy document, print his or her name clearly in capitals underneath the signature and indicate his or her position or capacity.

a) Write the following wording on your documents:

Tick box

For identity verification documents

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

For address verification documents

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

b) Sign and date the photocopy.

c) Add their name in block capitals along with their position/capacity and address e.g. lawyer and contact address.

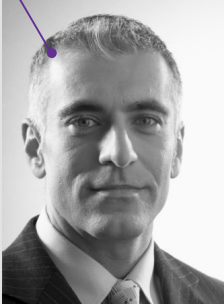
d) Add the official stamp of their office, if possible.

Example of a certified photocopy of a passport

United Kingdom of Great Britain and Northern Ireland

Code of Issuing State GBR Passport
 No. 12345678

Copy of photograph must be good quality and a clear likeness



Surname Bloggs

Given name Joe

Nationality British

Date of birth 22 February 1959

Sex M **Place of birth** London

Date of issue 6 June 2003 **Authority** UKPA

Date of expiry 6 June 2013 **Holder's signature** Joe Bloggs

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

John Smith
Signed John Smith

JOHN SMITH 30 March 2006
Solicitor
A. Firm & Co. Solicitors
7 Some Place
Anytown AT3 45B

A. Firm & Co.
SOLICITORS

Example of a certified photocopy of an address verification document

The Gas Company Ltd **YOUR GAS BILL**

A. Firm & Co.
SOLICITORS

Mr Joe Bloggs
23 Anywhere Road
Some Town
Some County SC1 23A

Customer reference
0123456789

28 August 2009

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

John Smith
Signed John Smith

JOHN SMITH 30 March 2006
Solicitor
A. Firm & Co. Solicitors
7 Some Place
Anytown AT3 45B

Reading	Date of reading	Previous reading	Units	kWh
3578	10 March 2009	2506	1072	12363