

Proof of Identity and Address Validation

To make arranging client funding as quick and easy as possible we have a list of acceptable documents for proof of identity and address.

List A

Government Issued Documents suitable for Proof of Identity

Acceptable checks / documents: –

- Valid UK Passport
- Valid UK Driving Licence – Photocard (Full or Provisional)
- Valid Non-UK passport or National ID Card
- HM Forces / Police Warrant Card
- Firearms certificate or shotgun licence
- Identity card issued by the Electoral Office for Northern Ireland
- Letter from Benefits Agency / other Government Agency confirming a right to receipt of state benefits/tax credits (issued within the last 6 months or valid for current tax year)
- HM Revenue & Customs correspondence such as tax notification / tax assessment / NI contributions bill (issued within last 6 months, or valid for current tax year)

Please note unfortunately P45s and P60s are not accepted as Proof of ID.

List B

Supportive Documents suitable for Proof of Address

Acceptable checks / documents: –

- Valid UK Driving Licence – Photocard (Full or Provisional) if it is not already being used as Proof of ID
- Valid Old Style Driving Licence – Paper
- A current year Council Tax Bill

The above are not acceptable to satisfy credit conditions unless dated within three months. They are acceptable for our KYC purposes.

The documents below are acceptable to satisfy both Credit and KYC conditions if dated within three months:

- Current bank or mortgage statement issued by a regulated financial sector firm – includes bank or building society savings books
- Utility or Landline Telephone Bill
- Letter from Benefits Agency / other Government Agency (as outlined in List A, but not being used as Proof of ID)
- HM Revenue & Customs document (as outlined in List A, but not being used as Proof of ID)

Please note:

- Unfortunately Polling Cards are not accepted as Proof of Address
- For KYC, Proof of Address documents need to be in the personal name of the individual applying for funding

General Guidelines

Please note that credit conditions including Proof of Identity and Proof of Address requests need to be met even if they pass our Customer Due Diligence checks without this information.

A – Proof Of Identity “Validation”

Identification supplied by the customer e.g. passport, etc must be valid i.e. not expired or out of date.

The same document cannot be used to verify both ID and address.

Example of wording to be used to certify documents (this is a guide for best practice)

'I [hereby] certify that this is a true copy of the original and a true likeness of the customer [seen by me on xx/xx/xxxx]

'Sign; print name, state position / job title, date, company and contact details.

B – Proof Of Address “Validation”

All Utility Bills and Statements must be dated within the last 90 days (90 days must be calculated from the date of receipt by Aldermore of documentation).

All Council Tax and HMRC documents must be the most recent Bill/Statement and should be within the last 12 months (12 month validity period must be calculated from the date the documentation is received by Aldermore).

Example of wording to be used to certify documents (this is a guide for best practice)

'I [hereby] certify that this is a true copy of the original [seen by me on xx/xx/xxxx]

'Sign; print name, state position / job title, date, company and contact details.

NB – If any documentation does not reflect current surname due to marriage / divorce etc, one of the following proofs of name change must be shown:

- Marriage certificate
- Decree Absolute
- Certificate of name change by deed poll

Who can certify manual documentation

The accepted list of persons who can certify proof of ID and proof of address are:

- Aldermore employees
- Brokers / Introducers
- FCA regulated individual
- Regulated Law Firm
- Regulated Accountant
- Doctor or Dentist regulated by GMC / GDC
- Primary, Secondary, College or University Teacher
- For certification of documents for Non-UK individuals: certification should be performed by a public notary or an internationally recognised law firm or accountancy firm

Aldermore

FOR INTERMEDIARY USE ONLY

T&Cs will apply, subject to status and affordability. Any asset used as security may be at risk if you do not repay any debt secured on it.

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