

ANTI-MONEY LAUNDERING AND DOCUMENT CERTIFICATION REQUIREMENTS

GUIDANCE NOTE

Incorrect documents or incorrectly certified documents often lead to delayed processing of applications and other instructions. This guide will help you to submit an application / instruction to Utmost International Isle of Man Limited (Utmost International) correctly, first time.

As part of the global efforts to prevent money laundering, Utmost International has to verify the identity and residential address of all individual parties to a contract (for example applicants, trustees, powers of attorney). Unless the documents provided are originals, they will need to be certified by a suitable certifier.

A SUITABLE CERTIFIER CAN BE ANY OF THE FOLLOWING:

- › A regulated introducer, or authorised employee of a regulated introducer² who holds terms of business with Utmost International.
- › An individual employed by an introducer who is not a regulated introducer² and who has been approved in writing by Utmost International to act as a suitable certifier.
- › A director or manager of an authorised credit or financial institution² (which we can verify).
- › An accountant who is a member of a relevant professional organisation².
- › An authorised representative of an embassy or consulate of the country that issued the identification document.
- › A notary public, commissioner for oaths, lawyer or advocate, other formally appointed member of the judiciary, registrar or other civil or public servant authorised to issue or certify copy documents.

- › A certifier should not have any conflict of interest i.e. must not have any connection to the parties of the contract or be related to the applicants.

Note: we must be able to verify the certifier.

VERIFICATION OF IDENTITY:

We accept:

- › A valid passport.
- › A national identity card.
- › A valid driving licence issued by a government agency².

VERIFICATION OF RESIDENTIAL ADDRESS:

We accept:

- › A recent¹ account statement from a regulated² bank, building society or credit card company showing a closing balance of an amount above 0.
- › A recent¹ rates, council tax or utility bill (not including a mobile telephone bill).
- › A recent¹ mortgage statement from a regulated² mortgage lender, giving the residential address.
- › A valid driving licence or national identity card, issued by a government agency², containing their current residential address, if not used to verify identity.
- › Recent¹ correspondence from a government department² (e.g. state pension benefit or tax assessment document).

CERTIFYING IN PERSON IDENTITY DOCUMENTS

When verifying the identity of a natural person, the certifier should state that they have met the person whose identity is being verified.

The certifier should use the following statement **"I hereby confirm that this document is a true copy of the original which I have sighted and the photograph represents a good likeness of the client who I have met."**

- › The certifier must sign and date the document.
- › The certifier must print their name clearly in CAPITALS.
- › The certifier must state their company name and their position within the company.
- › The certifier must provide their telephone number and email address.

¹ Recent generally means not more than six months old, if issued on a monthly basis. If the document is issued less frequently, e.g. annually, recent means the most recently issued document (for example mortgage statements are usually issued annually).

² Based and regulated in a low risk Country as per Country Risk Ratings outlined in Anti-Money Laundering and Source of Wealth Requirements document.

EXAMPLE - CERTIFICATION OF ADDRESS DOCUMENT

Issuer

Must be an acceptable document, refer to Verification of Residential Address for suitable documents



Account number: 123456789
Date generated: 11/04/2023

Name and address

Must match name and residential address

Mrs A N Example
10 Another Street
Any town
Countyshire
AC12 3CD

Issue date

Must be recent³

Your Energy Charges
Summary of Charges for 22 Feb – 21 Mar 2023

Required Certification Wording

"I hereby confirm that this document is a true copy of the original which I have sighted"

David Jones

DAVID JONES

1st May 2023

Senior Solicitor

Smith & Jones Solicitors

Email: d.jones@smith&jonessolicitor.com

Tel: 01234 567890

³ Recent generally means not more than six months old, if issued on a monthly basis. If the document is issued less frequently, e.g. annually, recent means the most recently issued document (for example mortgage statements are usually issued annually).

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Utmost Wealth Solutions is the registered business name of Utmost International Isle of Man Limited Singapore Branch.

Utmost International Isle of Man Limited Singapore Branch, 6 Battery Road #16-02, Singapore 049909. Tel: +65 6216 7990 Fax: +65 6216 7999.

Registered in Singapore Number T08FC7158E. Authorised by the Monetary Authority of Singapore to conduct life assurance business in Singapore.

Member of the Life Insurance Association of Singapore. Member of the Singapore Finance Dispute Resolution Scheme.

Utmost International Hong Kong Office: Unit 2402C, Great Eagle Centre, 23 Harbour Road, Wanchai, Hong Kong.

Tel: +852 3552 5888 Fax: +852 3552 5889. Authorised by the Insurance Authority of Hong Kong to carry on long-term business.

Utmost International Isle of Man Limited is registered in the Isle of Man under number 024916C.

Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715.

Licensed by the Isle of Man Financial Services Authority. Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

ULQ PR 08241 | 03/24