## 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 introducer<sup>2</sup> who holds terms of business with Utmost International.
- An individual employed by an introducer who is not a regulated introducer<sup>2</sup> and who has been approved in writing by Utmost International to act as a suitable contifier
- A director or manager of an authorised credit or financial institution<sup>2</sup> (which we can verify).
- An accountant who is a member of a relevant professional organisation<sup>2</sup>.
- 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 agency<sup>2</sup>.

# VERIFICATION OF RESIDENTIAL ADDRESS:

#### We accept:

- A recent<sup>1</sup> account statement from a regulated<sup>2</sup> bank, building society or credit card company showing a closing balance of an amount above 0.
- A recent<sup>1</sup> 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 agency<sup>2</sup>, containing their current residential address, if not used to verify identity.
- Recent<sup>1</sup> correspondence from a government department<sup>2</sup> (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.

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<sup>&</sup>lt;sup>1</sup> 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).

<sup>&</sup>lt;sup>2</sup> Based and regulated in a low risk Country as per Country Risk Ratings outlined in Anti-Money Laundering and Source of Wealth Requirements document.

#### CERTIFYING IN PERSON -ADDRESS VERIFICATION AND OTHER DOCUMENTS

The certifier should state "I hereby confirm that this document is a true copy of the original which I have sighted."

- > 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.

#### CERTIFICATION OF DOCUMENTS OBTAINED OVER VIDEO CALL

Documents obtained via video call may be accepted and must include the following certification wording:

"I certify this document as a copy of the document that I have seen through <insert method of communication used> held on <x date> between me and the client. The document has not been tampered with and I have received the same confirmation from the client."

The certifier must take a screenshot of the client with their documents (e.g. holding their passport to their face) for their own records. We reserve the right to request a copy of the screenshot held on the certifier's records.

For business submitted from Latin America or the Middle East we require a screenshot from the video call. Please use the following checklist to ensure the verification of your identity and address documents meet our requirements.

#### FOR A CHANGE OF NAME:

In the case of a recently changed name a certified copy of Decree Absolute, Birth Certificate, Deed Poll or Statutory Declaration (as applicable) must be provided.

#### **IDENTITY DOCUMENTS:**

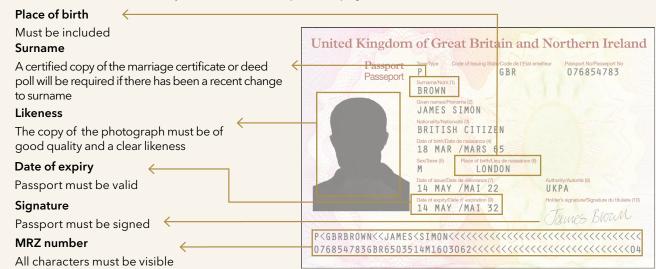
- $\checkmark$  Must be current and valid.
- Must be signed and your signature should match the signature on file.
- ✓ The photograph must be of good quality and it must be a clear likeness.
- Must state place of birth.
- For passports, full MRZ reference must be legible. (see example).

# VERIFICATION OF ADDRESS DOCUMENTS:

✓ Should be the latest available, but no more than six months old.

#### EXAMPLE - CERTIFICATION OF IDENTITY DOCUMENT

The passport used below is for example only. The layout of passports will vary from country to country. Other suitable forms of verification of identity are detailed on the previous page.



#### **Required Certification Wording**

"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" David Jones.

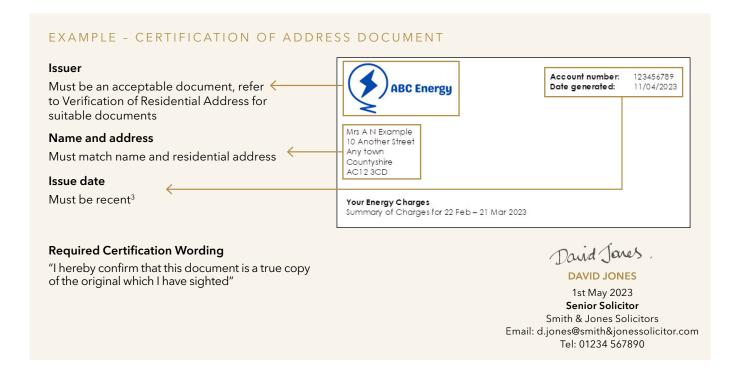
**DAVID JONES** 

1st May 2023

Senior Solicitor

Smith & Jones Solicitors Email: d.jones@smith&jonessolicitor.com Tel: 01234 567890

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### 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.

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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.

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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

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