

# PROVING YOUR IDENTITY

## Why do we need identification?

To protect all our customers, and to prevent money laundering we must request proof of identity and address for certain parties before you open a new business account. This is required by law. If you make any changes to an existing account, we will need to identify new signatories and all Key Account Parties. We may also carry out a search with fraud prevention and credit reference agencies.

These procedures ensure we're not only complying with the law, but we're doing our best to protect all of our customers. Please help us prevent financial crime.

## Who will need to be identified?

All Key Account Parties need to be identified. This will include anyone who has control or influence on the business, for example:

- Anyone who can authorise transactions verbally, in writing or electronically.
- Anyone who has injected significant capital into the business.
- Anyone with a shareholding of 25% or more.
- Principal controllers/directors and shadow directors.
- New signatories to existing accounts.

## Which documents are required?

If you are a UK citizen living in the UK, you can identify yourself by providing one of the following documents to your local AMC Agent or Regional Agricultural Manager:

- A current passport.
- A current full UK photo driving licence containing your present address.
- A current UK firearms certificate.
- A current UK shotgun certificate.
- A current Northern Ireland voters card.

If you are a citizen of an EU country or from one of the following countries, provide your current passport to your local AMC Agent or Regional Agricultural Manager:

- Australia
- Austria
- Belgium
- Canada
- Denmark
- Finland
- France
- Germany
- Greece
- Iceland
- Ireland
- Italy
- Japan
- Netherlands
- New Zealand
- Norway
- Poland
- Portugal
- South Africa
- Spain
- Sweden
- UK
- USA

Citizens of other countries will need to provide a copy of their passport and one piece of address verification from the list below.

UK/EU/EEA citizens (includes Gibraltar, Iceland, Liechtenstein, and Norway) and citizens from Switzerland\* who do not possess one of the documents above, will need to visit a branch with one piece of identification **and** one separate piece of address verification from the following lists.

**Documents appearing on both lists can only be used once for either identification or address verification.**

## Identification

- Current signed passport.
- Current UK full (not provisional) signed paper driving licence.
- Current UK firearms certificate or shotgun licence.
- Current Northern Ireland Voters Card (aka Electoral Identity Card).
- Current EU/EEA photo driving licence with signature.
- Current EEA (or equivalent country) National Identity Card signed with photo.
- Current biometric residence permit issued by the Home Office to EU Nationals.
- UK Benefits/State Pension Notification Letter (certified, signed and stating the amounts received) from an official source i.e. Department of Work & Pensions (DWP)/local authority/HMRC/Job Centre. Must be dated within 12 months or current benefit/pension period. Only one type of benefit letter can be used per customer, HMRC Tax Notification e.g. statement of account, notice of coding relating to the current year. P45/60s are not acceptable. Only one type of tax/benefit letter can be used.
- Current blue disabled driver's pass (UK only) – provisional photo driving licence with signature.

## Address

- Original Utility bills dated within 3 months. Utility bills printed from the internet, mobile phone bills including bills from broadband or internet providers, and reminders/arrears letters are not acceptable.
- Council Tax letter or statement dated within 12 months. Reminders/arrears letters are not acceptable.
- Current UK full (not provisional) signed paper driving licence.
- Current EU/EEA photo driving licence with signature.
- Bank or Building Society statement issued by a Bank or Building Society in the UK, EU or an equivalent country, dated within 3 months and which shows some transactions. Statements showing only interest or forward balances, ISA statements and statements printed from the internet are not acceptable.
- Mortgage statement issued by a Bank or Building Society in the UK, EU or an equivalent country dated within 12 months. Statements printed from the internet are not acceptable.
- HMRC correspondence which includes the 10 digit tax reference or NI number dated within 5 months. P45/60s are not acceptable and cannot be used if already used for ID.
- UK Benefits notification dated within 5 months. Must be from an official source i.e. the Benefits Agency/Jobcentre Plus confirming the rights to benefit. Tax Credit Award letters issued by HMRC can be accepted.
- State Pension Notification detailing the amounts received dated within 12 months or current period. Must be from an official source, i.e. DWP/Local Authority confirming the rights to benefit.
- Local Council Rent Statement dated within 3 months issued by the Local Council Authority detailing the customer's name, residential address and rent payments made within 3 months previous. Credit card styled/sized rent cards are not acceptable.
- Current UK full or provisional photo driving licence with signature, only the date on the front must be used.

## Proof of business address

If your business trading address is different from your home address, we will require confirmation in the form of one of the following documents:

- Utility bill dated within the last five months. Utility bills printed off the internet, reminders and arrears letters more than three months old and mobile phone bills (including broadband) are not acceptable.
- Local authority bill for the business rates for the current financial year.
- Bank or building society statement dated within the last three months of issue.
- Letter from or correspondence to the trading address from a solicitor or accountant dated within the last three months.

## What happens if I don't hold one of these documents?

If you can't show us any of the items listed, don't worry. There are other ways of proving who you are or where you live. A Relationship Manager will be pleased to tell you what these are so that you can help us meet our legal obligations without traditional forms of proof.

## Understanding the nature of your business

So that we can tell you about products and services that may assist your business, we need to understand the nature of the business you are planning to start. The information that we are likely to request is:

- What your business does.

- The reason behind the opening of the account and how it's going to be used.
- Who your customers will be and where they trade.
- Business plans, projections, reports and accounts.
- Source of funds to set up your business.
- If your business is incorporated we will need to carry out a Companies House search.

### Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. However, if you experience a problem, we will always seek to resolve this as quickly and efficiently as possible. Our complaints procedures are published at **[www.amc.co.uk/](http://www.amc.co.uk/)**