IDENTITY, PROOF OF ADDRESS GUIDANCE & SOURCE OF FUNDS

	How ID may be provided to us by Smartphone
Using your Smartphone (HB preferred method)	• We will email or text you a link to Legl, an online video facial recognition and address verification facility. • You will need to have a Smartphone with a camera. • You will need to have your photo ID with you, either a Passport or Driving Licence. • You will follow Legl's instructions on your Smartphone and once complete, your ID verification result will be automatically emailed to us. • This facility is our preferred method to verify your identity as it is quicker and more efficient and allows us to start your transaction earlier. If you are not living in the UK, we may need additional proof of address information from you.

OR

	Acceptable forms of physical ID for certification for <u>INDIVIDUALS</u> (including Company Principals)
1x photo ID must be provided	• Unexpired and signed Passport. • Unexpired UK/EEA Photocard Driving Licence. • If you do not have these documents, we will consider alternative ID by agreement.
1 x address ID must be provided with which we will conduct an electronic identity check	• Utility Bill (not more than 3 months old from date of issue) i.e. electricity, gas or water bill • Bank or Building Society statement (not more than 3 months old). • Rent Book or Tenancy Agreement. • Recent HMRC self-assessment statement.
Other supporting ID	• Marriage certificate where the client has recently married but not yet made the appropriate changes to their documentation. • Birth Certificate, NHS Medical Card or Young Person's Pass if the client is under 18 years of age.

	Acceptable forms of ID for UK <u>COMPANIES</u> (including Ultimate Beneficial Owners)	
1 <u>and</u> 2 must be provided	1. Company Identification	We will check your company at Companies House Online to ascertain the ultimate beneficial owners (UBO's), being directors and shareholders.
	2. Ultimate Beneficial Owners' Identification	The UBOs are commonly:- • Those with a 25% or more shareholding in the company. • 2 Directors and Shareholders of the Company. • 1 Director/Shareholder if sole Director. The UBOs must provide the identification detailed under **INDIVIDUALS** above.

	How ID may be provided to us in person and/or using certified copies
Certified Photocopies	• Copies **MUST** be certified by either a solicitor, banker, Post Office (providing an ID checking service), chartered accountant or a qualified Financial Adviser (subject to them providing their registration number with the FCA). • The certification **MUST** include their full name, occupation, employment address, contact telephone number, signature and date of certification that we can verify.
Original Documents	• We can take certified copies for our records whilst you are in the office.

	Source of funds
Copy of Bank Statement	• Please provide a copy of a statement from the bank account that will be used for this transaction showing in cleared funds the money that you will be contributing personally in connection with to the transaction. We will ask you for an explanation of how you came by the funds you are contributing personally together with evidence of the source of those funds.
Changes made during the transaction	• It is very unlikely that we will change our bank account details during the course of your matter. To protect yourself, you must verify our bank details with us by telephone before transferring any monies to us. • Should you want to use an alternative bank account to transfer funds for exchange/completion to that originally provided, we will be required to make further checks which may delay your transaction.

- In addition to the documents requested above, we will undertake an **electronic identity check** of each individual and company. We reserve the right to perform as many checks as required to comply with the law in checking your identity and to pass onto you any fees we incur for completing such checks.
- If you have not yet provided identification as requested, **our agreement to act is subject to the provision of satisfactory identification** under the Money Laundering Regulations.