

Guidance Note

Customer Identification

Like all banks, we comply with current anti-money laundering legal and regulatory requirements. We also set high company standards and policies for identifying and understanding our customers. Please read and comply with Sections A, B, C & D. Section E should be completed by the professional person who will certify your documents. A list of the recognised professional persons who can certify documents is shown below. If you don't provide the requested information we may be unable to open your account. If you have difficulty in supplying this documentation, please contact us so that we can discuss available options.

If you are an existing customer and have recently provided identification to us, we may not need further copies, but we reserve the right to ask for new documents and information at our discretion, for example if previous documents have expired or regulations /company policies have changed.

SECTION A – to enable us to verify your identity

For **EACH APPLICANT**, please provide a clearly legible certified photocopy of the relevant pages of your current passport (**List A document**). If you do not have a current passport, please contact us. We reserve the right to seek additional proof of identity documents at any time.

Your documents need to be certified by a professional person, such as:



- Qualified lawyer
- Qualified accountant
- Bank manager
- Serving police officer
- Government official
- Consular official of an Embassy, High Commission or Consulate of the country of issue of the document

The certifier must be independent of the individual for whom the account is being provided i.e. cannot be a family member or associated in any way with the account being opened.

SECTION B – to enable us to verify your permanent residential address

Please send us an original or a certified copy of one of the following (**List B**) documents, **NOT MORE THAN 3 MONTHS OLD**, showing your permanent residential address and preferably your full name. If it is a certified copy it must be certified by a professional person as above.

For security reasons, we recommend that you send certified copies of documents instead of originals as we cannot be held responsible for their safe receipt or return. We reserve the right to request further verification documents at any time.

- Bank statement (not one issued by Alliance & Leicester International)*
- Building Society statement*
- Driving licence
- Utility bill for fixed services (documents issued in a language other than English must be supported by a full English translation)*
- Local rates assessment or local taxes bill
- Personal tax assessment
- Insurance company document - quoting policy number (not a motor policy)

Documents addressed to PO Box numbers are not normally acceptable. Exceptionally, where PO Box facilities are used for the reasons of safety/security or where there is no local residential postal delivery system the documents quoted in Section B may be acceptable even where they quote PO Box numbers. Please seek advice from us if you need any clarification.

*Please note we will not accept documents printed from a website.

SECTION C – to enable us to verify your income

Please send us an original or clearly legible copy of the following applicable documents, showing details for **each** of your income(s). These should **NOT BE MORE THAN 6 MONTHS OLD**.

- Audited accounts*
- Pay slip or other wage notification
- Correspondence with a central or local tax office confirming income*
- Bank or investment statement confirming level of savings or investments where income is unearned*

*Please note: we will not accept statements printed from a website.

SECTION D – to enable us to verify your wealth

Source of wealth is distinct from source of funds and describes the origins of a customer's financial standing or total net worth i.e. those activities which have generated a customer's funds and property.

Examples of source of wealth documents may include Solicitor's Letter; Evidence of long-term savings; Investment sale contract notes. Please contact our office if you would like confirmation on the suitability of your proposed source of wealth documents.

If you don't provide the relevant information, there may be a delay in opening your account.

If you have difficulty in providing your certified passport, evidence of your permanent address, evidence of income or wealth, please contact us on: +44 (0) 1624 641888, 9:30 am to 5pm (Isle of Man time), Monday to Friday. Alternatively, you can email us at: customer.services@alil.co.im

The Santander Group has more than 150 years' experience in banking, and more branches worldwide than any other international bank.

SECTION E – details of certifier – the following details must be provided by the certifier when certifying your identification documents.

Full name

Gender Male Female

Profession

Title or position

Professional body & qualifications (where applicable)

Name & address of certifier's employer

Postcode

Employer's telephone number

Fax number

Email address

Website address

SECTION F – certifier's check-list

The certified photocopy of the applicant's passport should include:

1. Name of applicant
2. Clearly legible photograph of the applicant
3. Date and place of birth clearly shown
4. Passport must be valid (not out of date)
5. Passport holder's signature
6. Nationality of the passport holder.



The certified wording used must state that:

1. The document is a true copy of the original and
2. The photograph is a true likeness of the individual concerned.

Examples of required certification wording showing certifier's signature and stamp:

01 July 2010

I certify that this is a true copy of the original and that the photograph is a true likeness of the individual concerned.

Signed
Elisabeth V. Perroni

ELISABETH V. PERRONI
 Managing Director
 The City Bank, 299 Central Boulevard, Perth,
 Western Australia 6000
 Tel 00 91 5 963901.

ELISABETH V. PERRONI
 THE CITY BANK
 PERTH
 WESTERN AUSTRALIA

The certified photocopy of the applicant's proof of residential address should include:

1. Name and address of applicant
2. Date of the document, which should not be more than 3 months old.

Please note: where the proof of address is issued in a language other than English it must be supported by a full English translation, which should also be certified.

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