

# IDENTITY AND ADDRESS VERIFICATION GUIDELINES

## INDIVIDUAL APPLICANTS

### VERIFICATION OF IDENTITY

Please send a suitably certified copy\* of your passport or National Identity Card showing your photograph(s) and signature clearly – if you are unable to provide either of these please provide a reason why and contact us to discuss other acceptable documents.

### VERIFICATION OF RESIDENTIAL ADDRESS

To confirm residential address details, the following documentation is acceptable in original or certified copy\* format. In all cases the documents must be the most recently available and, if dated, should ideally be no more than 3 months old.

- **A bank statement**

The statement may be a paper copy or a print from online banking providing it is a PDF version of the statement and contains the name and address of the bank, the date, account number and name and address of the client and a statement number.

- **A utility, rates or council tax bill**

An online utility bill may be accepted providing it is a print of a document that looks like a normal invoice. It should contain the name and address of the supplier, an invoice number, a date, details of consumption and the name and address of the plan applicant/s. Mobile telephone bills are not acceptable.

- **An entry in a local telephone directory** - not Hong Kong residents.



- **An extract from the official register of electors**
- **A current driving licence**
- **A state pension, benefit book or other government-produced document showing benefit entitlement**
- **A tax assessment document**  
An online version is acceptable providing it is a properly formatted document (e.g. PDF) that cannot be changed.
- **Bank credit card statement**  
An online statement may be accepted providing it is a print of a document that looks like a normal credit card statement. It must contain the name of and address of the bank, the date, card number and name and address of the applicant and a statement number.
- **Proof of ownership or rental of the residential address**
- **Proof of payment for a P.O. Box service**  
Where the P.O. Box shown is also the correspondence address of the applicant (this must also show the residential address).
- **A mortgage statement**  
An online statement may be accepted providing it is a print of a document that looks like a normal mortgage statement. It must contain the name and address of the mortgage provider, the date, the account number and the name and address of the applicant.

## **\*SUITABLY CERTIFIED COPY DOCUMENTATION**

Your financial adviser can certify your copy documents, if they hold established Terms of Business with us and, where appropriate, have been granted Suitable Certifier status. Please consult your financial adviser to check if they can certify your documents.

If your financial adviser cannot certify your documents, we will only accept certification by one of the following 'Suitable Certifiers':

- An authorised representative of an embassy or consulate of the country that issued the identification document
- A Notary Public (or equivalent)
- A lawyer or advocate
- A formally appointed member of the judiciary
- An employee of RL360
- A Commissioner for Oaths
- An accountant who is a member of an institution or other professional organisation imposing on its members a requirement to abide by AML obligations or who is regulated by a regulatory organisation.

### **The certifier must:**

- add the statement 'Certified as a true copy taken from the original'
- sign and date the copy document on all pages
- print their name clearly in BLOCK CAPITALS underneath their signature
- record the capacity or position in which they are certifying the document
- add their company name and address
- The documents which we receive must contain the original certification and stamp.