Anti-Money Laundering (AML) Requirements

PUMA
INVESTMENTS

Why have I been asked to prove my identity?

Providing proof of your identity can help fight financial crimes such as money laundering and fraud. As a regulated financial services company, Puma Investments has a responsibility to verify the identity of all new customers; this will enable us to meet our regulatory requirements and to keep your account as safe as possible. We may also ask existing customers to verify their identity in some circumstances.

In most cases we will endeavour to confirm the identity of our customers using an electronic verification system. Sometimes these electronic verification checks are not successful, and we will ask you to provide documentation. Electronic verification will not be possible if you reside overseas.

In such cases, we ask you to provide two pieces of identity documentation, as detailed below. In all instances, documentation must be original or certified according to the certification guidelines below.

1. **Government-issued document** to evidence your personal identity – such as driving licence or passport (documents must be valid and in date); and
2. **Evidence of your address** – such as utility bill or bank statement (documents must be dated within the last three months).

The name and address detailed on the verification documents must be the same as the name and address provided on your application form.

CERTIFICATION GUIDELINES

While we can accept original documentation, we do not advise customers to send in original copies, as we are unable to accept liability for any loss or damage upon return. In lieu of sending originals, scans of wet-ink certified copies completed according to the following guidelines may be supplied. Alternatively, we can accept electronic certification via DocuSign, AdobeSign, Signable and PandaDoc, providing we have been sent a copy of the summary and the email address used matches the one listed on the application form. Please note, this is not an exhaustive list, and there may be other electronic signing methods that we can accept, but this would need to be approved by Puma prior to the application being signed. Your documents must be certified by a professional individual who is an accredited member of a relevant professional body.

List of acceptable certifiers:

- Financial Adviser (FCA certified function)
- Solicitors
- Accountants who are members of a professional body
- Barristers with membership of an appropriate Bar Association
- Notary Public
- FCA Senior Management Function (SMF) as approved by the FCA

Certification requirements:

1. A statement that this is a true copy of the original (and for photo ID, this should state that the photo is a true likeness of the individual);
2. The certifier's details (such as name, address, occupation and professional body membership number); and
3. The certifier's signature, and the signature date (which must not be more than one year out of date). The certification signature and date must be present on each page of the document.

Copies of documents must be clear, legible and complete. Puma Investments reserves the right to reject and request new copies if the documentation received is considered to be of sub-standard quality.

Applicants who are unable to provide the standard documentation

At Puma Investments we usually request a UK passport or driving licence and current utility bill, in order to verify your identity and address.

However, where a client resides in a care home and/or is unable to pass our electronic verification checks or provide the standard identity documents, please see below for guidance. In all instances, documentation detailed below must be original or certified according to the certification guidelines on the previous page.

1. PROOF OF IDENTITY

Any ONE of the following documents

- Birth certificate;
- Power of Attorney where it has been processed by the Office of the Public Guardian (in the UK only);
- Letter from the care home manager confirming the client is a resident there, along with the name and date of birth of the client. This letter must be on the headed paper of the care home and clearly show the address of the care home, which is the address disclosed on the application form;
- HMRC tax notification dated in the last 12 months;
- Letter from a doctor/lawyer on headed paper confirming client's full name, address, date of birth and how long the professional has known the client and in what capacity.

2. PROOF OF ADDRESS

Provided this has not already been used as proof of identity

- Record of a home visit – a written confirmation from the Intermediary that he/she has visited the client within the last six months at the address disclosed on the application form;
- Pension statement issued in the last 12 months;
- Letter from a government body such as HMRC, Benefits Agency, Department of Work and Pensions;
- Letter or invoice from the care home manager confirming the client is a resident there, along with the name and date of birth of the client. This letter must be on the headed paper of the care home and clearly show the address of the care home, which is the address disclosed on the application form;
- Copy of a bus pass that includes name, address and photo of the client;
- Current bank/credit card statement dated within the last three months;
- Mortgage statement from a recognised lender, dated within the last 12 months;
- Council tax bill or demand;
- Letter from a doctor/lawyer on headed paper confirming client's full name, address, date of birth and how long the professional has known the client and in what capacity. This must be accompanied by confirmation from the applicant's Financial Adviser that he/she are unable to provide the standard documentation.

Get in touch

We're here to help

FURTHER INFORMATION

We hope that this answers all of your questions, but if you require further assistance, please contact our Client Onboarding team on **020 7096 8452** or email **clientonboarding@pumainvestments.co.uk**

www.pumainvestments.co.uk

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