

# A guide to our account opening requirements.

Everything you need to know about the documents we need to open your account.



## Contents

Introduction	03
Confirming your identity	04
Confirming your address	05
Proof of your initial deposit	06
Who can certify your documents	07



# Introduction

This leaflet aims to provide you with guidance on our requirements before we can open your account.

## Our regulator

Alliance and Leicester International Limited is regulated by the Isle of Man Financial Supervision Commission and like other banks, we are legally obliged to obtain certain information about you and hold documentary evidence to support the information you provide. The process is commonly known as 'Know Your Customer' (KYC) or 'Customer Due Diligence' (CDD).

We appreciate that this process can appear complicated, so we have tried to make this guide as straightforward as possible to help you provide us with the information we require.

## If you are a new customer

Please remember, that if you have never held an account with us before, we will not be able to issue you with an account number until all the information we require has been received. Please do not send funds by electronic transfer until you have received confirmation from us that your account is open.

## If you are an existing customer

During our relationship, there may be times when we may need to request updated information or documentation from you in order to meet our regulatory and Santander Group requirements. When this is the case, we will contact you directly.

## Need some help?

If there is anything in this leaflet that you are unsure about, please do not hesitate to contact one of our Customer Relationship Advisers on **+44 (0)1624 641 888** for further assistance.

## Confirming your identity

Before we can open your account we will need to confirm your identity.

### Photographic identification

To help us verify your identity we require a certified copy of your current valid passport.

If you are an Isle of Man resident, you may wish to visit us in branch at 19/21 Prospect Hill, Douglas, where a member of our team will be able to copy and certify your passport free of charge.

### How your passport must be certified

Your passport **must** be in date and the original certified copy shows the following information:

- your full name, date and place of birth;
- clearly legible photograph of you;
- your signature; and
- your nationality.

The certifier must use the following wording in order to meet our regulatory requirements:

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

Please see page 7 of this guide for details of who is able to certify your documents.

### What if you don't have a current valid passport?

If you don't have a current valid passport there may be occasions when we are able to accept an alternative photographic document. Please do not hesitate to contact one of our Customer Relationship Advisers on **+44 (0)1624 641 888** to discuss this prior to submitting your application.



# Confirming your address

In addition to your photographic identification, we will need confirmation of your permanent residential address.

## Residential address verification

In order for us to verify your permanent residential address, we will need an original or certified copy of one of the documents listed below.

If you are an Isle of Man resident, you may wish to visit us in branch at 19/21 Prospect Hill, Douglas, where a member of our team will be able to copy and certify your address confirmation free of charge.

### Documents which should be dated within the last six months:

- utility bill; or
- bank statement, including a mortgage statement but excluding a statement issued by Alliance & Leicester International;

### or be your most recent:

- council tax or local rates bill; or
- current valid driving licence; or
- tax assessment or alternative letter from your local authority including state pension.

Please note that we are unable to accept statements which have been printed from the internet or a mobile telephone bill.

## How your address verification must be certified

The copy of your proof of residential address **must** be certified using the following wording:

“I certify that this is a true copy of the original document.”

Please see page 7 of this guide for details of who is able to certify your documents.

## What if you don't have suitable address verification or use a PO Box for your correspondence?

If you don't have any suitable address verification, there may be occasions when we are able to accept an alternative document. Please do not hesitate to contact one of our Customer Relationship Advisers on **+44 (0)1624 641 888** to discuss this prior to submitting your application.

Documents addressed to a PO Box are not normally acceptable. By exception where PO Box facilities are used for the reasons of safety/security, or where there is no local residential postal delivery system, documents in this section which quote a PO Box number may be acceptable. Please contact one of our Customer Relationship Advisers on **+44 (0)1624 641 888** to discuss this prior to submitting your application.

## Proof of your initial deposit

### Confirming your initial deposit

To enable us to meet our Company's account opening requirements, we will also need an original or copy of **ONE** of the documents listed below in order to verify your initial deposit. Where your initial deposit is from multiple sources, we will need separate confirmation of each source.

If you are unable to provide any of the documents below, please contact one of our Customer Relationship Advisers on **+44 (0)1624 641 888** to discuss this prior to submitting your application form.

The source of the initial funds being deposited into your account is from:	Type of documentary evidence:
<p>Deposit from income via employment or pension</p>	<ul style="list-style-type: none"> <li>■ original or copy of a recent payslip or pension statement (dated within the last six months);</li> <li>■ letter from your current employer, on company letterhead, which confirms your annual salary and/or bonus payment (where applicable);</li> <li>■ bank statement clearly showing your salary or pension being paid in to an account in your name;</li> <li>■ tax assessment which shows your gross annual income (most recent assessment available); or</li> <li>■ letter from an accountant, on company letterhead, which confirms your gross annual income.</li> </ul>
<p>Deposit from capital including; inheritance, gift or property sale or similar</p>	<ul style="list-style-type: none"> <li>■ Letter from an accountant, advocate or solicitor, on company letterhead, which confirms the details of the funds to be deposited;</li> <li>■ copy of the relevant will or probate document which confirms the details of the inheritance;</li> <li>■ bank statement which clearly shows the proceeds of the deposit;</li> <li>■ letter from the person (donor), gifting you the funds, which details the purpose and nature of the gift; or</li> <li>■ Copy of the property contract of sale or letter from an estate agent.</li> </ul>

# Who can certify your documents

We are able to accept your identification documents certified by any of the following individuals.

## Acceptable certifiers

Copies of the documents listed on pages 4 and 5 must be certified by any of the individuals listed below:

- a serving police officer;
- qualified lawyer or notary public, who is a member of a recognised professional body;
- qualified accountant, who is a member of a recognised professional body;
- commissioner for oaths;
- director, company secretary or manager of a regulated business; or
- government or consular official.

If you are an Isle of Man resident, you may wish to visit us in branch at 19/21 Prospect Hill, Douglas, where a member of our team will be able to copy and certify your documents free of charge.

## Information the certifier must provide

In addition to the certification wording detailed on pages 4 and 5, the certifier must clearly state the following information and place their corporate stamp on the copied documents:

- sign and date the copies;
- print full name in capitals;
- title or position and professional qualifications (where applicable); and
- employer's name and address.

## For more information



Visit us in branch



Call us on +44 (0) 1624 641 888



Click [alil.co.im](http://alil.co.im)

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

Alliance & Leicester International is able to provide this document in large print, Braille and audio CD. If you would like to receive this document in one of these formats, please give us a call on +44 (0) 1624 641 888.

Alliance & Leicester International Limited (ALIL) is a wholly owned subsidiary of Santander UK plc. Santander UK plc is regulated by the UK Financial Services Authority. Santander UK plc is part of Banco Santander, S.A. of Spain which is regulated by the Bank of Spain. ALIL places funds with Santander UK plc and thus its financial standing is linked to that of Santander UK plc. Publicly available information, including the latest report and accounts, is available at [www.alil.co.im](http://www.alil.co.im). ALIL is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010. Telephone calls may be recorded. Santander, Alliance & Leicester and the flame logo are registered trademarks. Alliance & Leicester International Limited, PO Box 226, 19/21 Prospect Hill, Douglas, Isle of Man, IM99 1RY, British Isles. Incorporated in the Isle of Man (No. 81918C). **Licensed by the Isle of Man Financial Supervision Commission.**

