

Guidelines for Certification Requirements and Acceptable Documents for Verifying Addresses

Documentation requiring certification

- ID documentation (e.g. Passport Driving licence, National ID card)
- Confirmation of Addresses (e.g. utility bills, rates bill etc)
- Company Constitutional Documentation (e.g. Certificate of Incorporation, Share register)
- Trust Documentation (e.g. Extracts of Deeds etc)
- Partnership Documents (e.g. Partnership Agreement / Limited Partnership Agreement)

In the case of identity documents (passport**, ID card etc) please ensure the following:

- The document is valid and shows the issue and expiry dates
- A statement made that the document is **“a true copy of the original document”*****
- The photograph is clear and all features are visible
- The page showing signature is included (some passports do not have the requirement of a signature)
- The place of issue and passport number details are included
- Nationality details are included

**Please note that internal (or domestic) Russian passports are not acceptable as proof of identity

*****Guernsey only:** For identification documents containing a photo, the certification statement must also include confirmation that the photo is a ‘true likeness’ of the individual. The location of where the document was certified must be included. Copies of previously certified documents which have been recertified (copies of copies) cannot be relied upon unless verification has taken place to confirm that the current certifier has seen the original documentation or has met with the individual.

The Certifier must include the following data:

- Certifiers signature
- Print their full name
- Date of certification
- Details of the certifier’s position or in the capacity in which they are signing
- Include the name of the regulating body of the certifier if applicable (ACCA, Law Society, FSA)
- Include their registration number issued by the regulating body (if applicable)
- Adequate information so they may be contacted in event of a query

Acceptable suitable certifier should be:

- A Director, Manager or Officer of a Bank or another regulated/licensed Financial Services Business who are based (or whose head office is based), in a well regulated jurisdiction equivalent to that of Jersey, Guernsey, Isle of Man or Gibraltar.
- A company secretary who is a member of a recognised professional body, where the professional body is based in an equivalent jurisdiction.
- A Lawyer, an Advocate or notary public who is a member of a recognised professional body, where the professional body is based in an equivalent jurisdiction.
- An Accountant who is a member of a recognised professional body, where the professional body is based in an equivalent jurisdiction.
- An Officer of an Embassy, Consulate or High Commission - please note the Embassy must be of an equivalent jurisdiction e.g. British embassy in Pakistan)
- A public officer/government officer of State of Luxembourg (for Luxembourg domiciled accounts only)

Care – where a certifier listed above is based in a high risk jurisdiction, we will only accept their certification if they are employed and acting in their capacity as an employee of a company/firm/ partnership has a head office based in an equivalent jurisdiction or member of a recognised professional body, where the professional body is based in an equivalent jurisdiction.

Please note – For accounts domiciled In Gibraltar, a certifier must NOT be based in a high risk jurisdiction and therefore cannot be accepted regardless of head office status.

The following additional certifiers are acceptable provided they are not based in a high risk jurisdiction:

- A Commissioner of Oaths, who is a member of a recognised professional body (not valid for Luxembourg)
- A Justice of the Peace, who is a member of a recognised professional body or who has been sworn in
- A member of the judiciary
- A senior civil servant.
- A serving police officer (not valid for Luxembourg)
- A serving customs officer
- A family doctor (local applicants only but not valid for Luxembourg)

Note : The certifier needs to be appropriate, e.g. not closely related to the person whose identity is being certified.

Acceptable Documents for Verifying Addresses

- **Valid, full driving licence** - Only if issued by the UK, by an EU member state, or in a jurisdiction where RBS International has a physical presence (Jersey, Guernsey, Isle of Man, Gibraltar and Luxembourg).
- **Current, valid Gibraltar National Identity Card, which bears the address** - no other National ID cards are acceptable for address confirmation.
- **Utility Bill, e.g. Gas, Electricity, Water, Telephone** - Must be less than 6 months old. We cannot accept mobile telephone bills and therefore if you are sending a telephone bill please ensure pages sent confirm both address and that it is for a landline.
- **Bank/ Building Society/ Credit Card Statement** - Must be less than 6 months old and from a reputable Financial Services Business (“FSB”) based in a well regulated jurisdiction equivalent to that of Jersey, Guernsey, Isle of Man, Gibraltar or Luxembourg. A bank statement from a bank based in a high risk jurisdiction will be acceptable provided the bank is a branch or subsidiary of a highly reputable substantial bank
- **Mortgage statements** - Must be less than 1 year old
- **Dividend statements** - counterfoil / voucher must be no more than 6 months old
- **Council Tax, Rates Bill or final assessment from official agencies or local government** - Must be less than 12 months old. Cannot be accepted if issued in/by a high-risk jurisdiction (please note tax coding notifications are not acceptable in Guernsey)

Each copied page should be certified and include the wording ‘**a certified true copy of the original document**’.

All documents must be in English or be supported by a duly certified independent translation. (exceptions may be made in Luxembourg).

In some instances, documents submitted are certified copies of already certified copies. In cases such as these, we are required to verify the credentials of the original certifying officer to ensure the certification is from a reputable source.

Please note the limitations regarding documentation acceptable for verification of addresses. Acceptance depends on the jurisdiction the document has been issued in.

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