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## *KYC GUIDE*

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### **Proof of Identity**

As Proof of Identity, the following documents may be accepted:

1. **Valid** National ID card, or
2. **Valid** Passport, or
3. **Valid** Driving License (provisional driving license is not accepted)

All of the above types of identification must be provided in clear **coloured** copy ensuring that all the below information can be seen:

- ✓ Your full name
- ✓ Photo
- ✓ Date of Birth
- ✓ Place of Birth / Nationality
- ✓ ID Number / Unique Document Reference Number
- ✓ Issuing Authority
- ✓ Issue Date
- ✓ Expiry Date
- ✓ All 4 corners of the document must be shown
- ✓ Both sides of the identification card must be provided, if applicable

In case a residence permit is required, please note that a clear coloured copy of both sides of the document must be provided, which satisfies the above requirements.

## Example of a good copy of Proof of Identity:



## Proof of Residence

As Proof of Residence, the following documents may be accepted:

### 1. Utility Bill / Government-issued Document

This includes: Electricity Bill, Water Bill, Gas Bill, Landline Bill, Internet Bill, Local Authority Tax Bill, Property Tax, Municipality Fees, or any other proof meeting the below requirements:

- ✓ Clean coloured copy
- ✓ All 4 corners of the document must be shown
- ✓ Issued no later than within the past 6 months
- ✓ Your Full Name
- ✓ Your Residential Address
- ✓ Full Name of the issuing institution / authority
- ✓ Logo of the relevant authority or clear stamp indicating the issuing authority

## **2. Bank Statement**

- ✓ Your Full Name
- ✓ Your Residential Address
- ✓ Issued no later than within the past 6 months
- ✓ Logo of the Bank or clear stamp of the Bank
- ✓ All 4 corners of the document must be shown
- ✓ Clean coloured copy

## **3. Reference Letter**

- ✓ Issued no later than within the past 6 months
- ✓ Your Full Name
- ✓ Your Residential Address
- ✓ Printed on the letterhead of the relevant organization/authority and signature by an authorized officer
- ✓ All 4 corners of the document must be showing
- ✓ Clean coloured copy

## **4. Affidavit**

- ✓ Issued no later than within the past 6 months
- ✓ Your Full Name
- ✓ Your Residential Address
- ✓ Notarized by a public notary or a government authority
- ✓ All 4 corners of the document must be showing
- ✓ Clean coloured copy

**As Proof of Residence, the following is NOT ACCEPTED:**

- ⊗ Mobile phone bills
- ⊗ Invoices
- ⊗ Employment agreements, Rental agreements or any other kind of private agreement
- ⊗ Confirmations from employers

**Examples of a good copy of Proof of Residence:**

The image shows a sample utility bill from Affinity Water. The bill includes the following information:

- Logo of the authority:** Affinity Water logo with the tagline "Your local supply on tap".
- Customer number:** [Redacted]
- Quick, easy, always online:** [www.affinitywater.co.uk](http://www.affinitywater.co.uk)
- Contact information:** 0345 357 2402, Monday - Friday 8am - 5pm
- Address:** 28 Moulton Rise, Luton, Beds, LU2 0AF
- Customer name and address:** John Smith, Address line 1, Address line 2, Address Line 3.
- Bill amount:** Bill for April, £421.68.
- Payment options:** Please pay the full amount of £421.68 by 1 April 2020. Or you can pay £210.84 by 1 April 2020, followed by a second payment of £210.84 by 1 October 2020.
- Website:** [www.affinitywater.co.uk](http://www.affinitywater.co.uk)

Four callout boxes highlight specific requirements for a valid proof of residence:

- Top-left:** Logo of the authority must be clearly visible or a clear stamp must indicate the issuing authority.
- Top-right:** Address on the Utility Bill should ALWAYS match the address under the "Account Information" in the CRM.
- Right side:** The Utility Bill must have been issued within the last 6 months.
- Bottom-right:** All four (4) corners of the Utility Bill must be clearly apparent.

# OTHER IMPORTANT DOCUMENTS

## For deposits made through credit/debit card:

### 1. Credit/Debit card (Front & Back)

- ✓ Full name of cardholder
- ✓ Date of expiry of the card
- ✓ Showing **ONLY** the last 4 digits (these should match with the card number from which the account was funded) \*
- ✓ Signature on the designated space provided on the card
- ✓ All 4 corners of the document must be shown
- ✓ Clean coloured copy

*\*Please make sure that the first 12 digits of the card are covered/not shown*

### 2. Proof of cardholder document

- ✓ Full name
- ✓ Date
- ✓ Bank's name and logo
- ✓ Showing the last 4 digits of the card
- ✓ All 4 corners of the document must be shown
- ✓ Clean coloured copy

## For deposits made through wire transfer:

### 1. Confirmation of deposit through wire transfer

- ✓ Full name
- ✓ Date
- ✓ Company's details for the actual transaction
- ✓ The amount deposited

### 2. Bank Statement

- ✓ Full name
- ✓ Date
- ✓ Name of the bank
- ✓ IBAN number
- ✓ BIC number

# For deposits made through E-Wallets:

## 1. Confirmation of deposit through E-Wallet (Skrill, Neteller, etc.)

- ✓ Full name
- ✓ Date
- ✓ Amount
- ✓ Destination of the deposit

## Examples of a good copy of Proof of a Credit Card:

