

# Charles Taylor International Fund Managers (IOM) Limited

## Anti-money laundering requirements for personal business

These guidance notes are for business with Charles Taylor International Fund Managers (IOM) Limited. This document should be referred to for each client. All ID **MUST** be current (not expired) and bear a photograph and, where possible, a signature of the client. All certified ID must be certified by a suitable certifier in accordance with the suitable certifier rules.

### Details

Please ensure you provide the following information:

- Client's full name and any previous full names used (including maiden name)
- Residential address
- Date and place of birth
- Nationality
- Second nationality (if applicable)
- Gender

### Proof of identity

In order to fully comply with Isle of Man Financial Services Authority regulations we must request a fully certified copy of one of the following documents (please note that original ID documents cannot be accepted):

- A current, valid passport (please send copies of pages showing photograph, key data<sup>†</sup> and signature only).
- A current full or provisional driving licence, which **MUST** contain a photo. This should include client name, address, date of expiry and name of issuing authority (all parts of the licence must be submitted).
- A current government issued national ID card bearing the photograph and signature of the applicant.
- Birth certificate – acceptable for infants/minors only.

#### **†All identification should ideally show the following:**

- Date of issue and expiry
- Photograph
- Issuing authority
- Date of birth
- Place of issue
- ID number
- Name
- Nationality and signature
- Place of birth

These documents, including the photograph, must be legible, clear and the client name must match those on the account application documents.

### Proof of address

We also require proof of physical residential address.

A certified copy or original of one of the following documents is acceptable (all documents must be current and any letters, bills or statements must be issued **within the last three months**):

- A council tax, rates or utility bill. Mobile telephone bills or non-broadband internet are not acceptable as evidence of address.
- An account statement from a recognised bank, building society or credit card company. Bills in a foreign language should be adequately translated so that the customer's residential address is clearly indicated. Non-bank cards are not acceptable (e.g. store cards). Statements featuring a 'care of' or accommodation address are not acceptable. Online statements are not acceptable.
- A most recent mortgage statement from a recognised lender (this may be issued **within the last 12 months**).
- National ID cards. All parts are required and must contain current residential address\*.
- Confirmation from a lawyer of a property purchase, or a legal document recognising title to property
- A tenancy agreement (low risk cases only).
- A current full or provisional driving licence, which **MUST** contain a photo. This should include client name, address, date of expiry and name of issuing authority (all parts of the licence must be submitted)\*.

\* These documents can only be used for 'Proof of address' if not already provided for 'Proof of identity'.

## Certification of documents

We can only accept original documents or certified true copies of the original. All copy documents must be certified as true copies by a suitable certifier.

All pages containing relevant details need to be suitably certified.

For joint cases proof of ID and residential address is needed for both account holders.

Please note that certification must be completed by an independent third party.

Certification carried out by a family member will not be acceptable. In addition, where an employee, partner or principal of a regulated introducer is the applicant for a business relationship, either personally or in the roles of an individual trustee or nominee, they may not verify the identity of either themselves or other parties or documentation relevant to the application.

### **A suitable certifier may be:**

- A lawyer who is a member of a recognised professional body.
- A director, company secretary or manager of a business regulated on the Isle of Man.
- An officer of an embassy, consulate or high commission of the country of issue of documentary evidence.
- An FCA regulated IFA.
- A company secretary who is a member of a recognised professional body.
- An accountant who is a member of a recognised professional body.
- A notary public who is a member of a recognised professional body.
- A member of the judiciary.
- A senior civil servant.
- A regulated financial advisor in a FATF country – (<http://www.fatf-gafi.org>).
- An actuary who is a member of a recognised professional body.

### **All certifications should show the following:**

- A statement to the effect that it is a true copy of the original and for photo verification add, 'the original document photograph is a true likeness of the individual concerned'\*\*.
- Signature of certifier.
- Full name of certifier (in **CAPITAL** letters underneath the certifier's signature).
- Position/job title.
- Company name, address, telephone number and email address.
- Date of certification.
- State the body you are regulated/affiliated to and your reference number (e.g. Chartered Institute of Accountants, Law Society, etc).

\*\*Documents without this statement will not be accepted.