



IMPORTANT - PLEASE NOTE

IDENTIFICATION CHECKS FOR PRIVATE OR PUBLIC LIMITED COMPANIES

Before the transaction you are applying for can be completed, Abbey Life has a legal and regulatory obligation to carry out certain identification checks. To carry out these checks we have to receive copies of certain documents to verify your business name and address.

We will not be able to proceed with the transaction until we have received satisfactory name and address evidence as detailed below.

Which documents can I use to verify my business's identity?

The requirement depends upon whether your limited company is private or public. The requirements for each are described below.

a) Private Limited Companies:

- A list of all those people or organisations holding a 20% or more interest in the company. This list must provide full names and addresses and must be produced by an independent source i.e. produced by one or more of your relevant professional advisers: an accountant, solicitor, lawyer or other professional advisers, such as external auditors.
- A copy of the Certificate of Incorporation/Certificate of Trade or equivalent.
- A copy of a utility bill dated within the last 3 months (if such bills are only issued annually then the last one received within the last 12 months may be used) or latest mortgage statement for the registered address of the business. The document must show this address and must be current.

b) Public Limited Companies:

- A copy of the board resolution or other written authority authorising the relevant officer or employee of the company to act with regard to the transaction being applied for.

Additional Information

Can I send you the original documents?

Abbey Life does not ask its clients to send original documents to avoid the danger of identity theft. This is because, although rare, they could be intercepted in the post and used by criminals for fraudulent activity. In addition, sending copies negates the risk of loss. If you decide to send us original documents, we will accept them and return them to you, but we cannot be held responsible for any loss or misuse.

What if I do not have any of the types of documents you are requesting?

We accept that on rare occasions some businesses may not have all or, in some cases, any of the documents we have asked for. If none of the approved list of documents is available, please contact us on our Client Line (0845 9600 900) explaining the reason. We will then advise you of any possible alternatives dependent upon the situation.

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