

Identification requirements¹⁰

Clubfinance Ltd. complies fully with the Money Laundering legislation in force in the UK. This legislation requires, amongst other things, that we receive sufficient evidence of a customer's identity prior to undertaking any investment transaction (and in some cases for insurance, see <http://www.clubfinance.co.uk/insurance.htm>). This document details the identification we require.

New Customers

We require that you send us one piece of identification to confirm your name and another piece of identification to confirm your address from each of the lists below (we will return original documents to you):

- To confirm your name:
 - **Original** letter from HM Revenue & Customs less than twelve months old
 - **Original** letter from Department for Work & Pensions less than three months old
 - **Original** Shotgun or firearms certificate
 - **Certified copy*** of your current UK Passport
 - **Certified copy*** of your current UK Driving Licence
 - **Certified copy*** of your Resident's Permit **and** your own country passport
- To confirm your address:
 - **Original** Gas, Electric or Telephone Bill (not a mobile telephone) less than three months old
 - **Original** Bank Statement less than three months old
 - **Original** Mortgage Statement less than twelve months old
 - **Original** Water or Council Tax Bill less than twelve months old

Please note we cannot accept a print of an online document.

Please also supply evidence as above in relation to your previous address, if you have moved house in the last three months.

In addition to the above, we may require additional documentation or refuse your transaction if your means of transferring money to the product provider is not by a cheque, direct debit, or similar direct payment mechanism from a FSA regulated bank/building society account under **your name**.

We need to identify all parties involved, so if for example a product is held in joint names, we need to identify all the holders.

If you cannot provide any of the above pieces of identification, then please send an e-mail explaining your circumstances to contact@clubfinance.co.uk and we will make our best efforts to find a suitable alternative means of verification for you.

Please note that under the Money Laundering legislation we are required and we will report any suspicions to the Serious Organised Crime Agency ('SOCA'); additionally under the 'tipping off' rules we cannot inform you that we have made any such report.

Existing Customers

As we will have your details on file we do not require any additional identification. However, we require that funds come from an FSA regulated bank or building society account under your name. If any of your details have changed the procedures required are noted below.

Change of Address or Title

We require a **signed** letter or an e-mail with your full name at the bottom, clearly stating your old and new address or your old and new title. Please note the e-mail must come from the same address as the one on your Client Declaration form.

Change of Name

We will require a **certified copy*** of either the marriage certificate or deed poll.

* - Certified means it has been deemed a true copy of the original by a qualified individual. This individual must evidence their certification by writing "I certify that this is a true copy of the original", their name in block capitals, date, signature, address, telephone number and profession. A qualified individual for this purpose is resident and practicing in the UK, in any of the following professions: teacher, doctor, qualified accountant (ACA, ACCA, CIMA, and CIPFA), lawyer, bank official, Minister of Religion, government official or a post-master/sub-post master. All certified copy documents will be retained; original documents will be returned by second-class post.

