

## Verifying ID

Government rules require us to confirm the identity and address of all clients – even those who have used us before or who are known to us personally.

For every client we will do an electronic search by submitting your information to a fraud prevention agency. By submitting your details to us you consent to us performing an identity search on you which may lead to a 'soft footprint' being left on your credit file. A soft footprint means this has no negative impact on your credit status. If you object to us carrying out an electronic search to verify your identity, please let us know.

### Providing additional proof of ID and address

In some cases we may also ask for additional proof of your address and identity. This may happen in the following cases:

- You object to our standard electronic search detailed above
- The standard electronic search fails to verify your identity or address
- Additional checks are required due to the circumstances of your case – for example to comply with a lender's rules

**To confirm your identity**, you will need to provide one of the following documents which must still be in date and include a photograph of you:

- Your passport
- Your Drivers Licence
- A government identity card
- Registration Card C1S4

**To confirm your address**, the following documents may be acceptable:

- Utility bills/bank statements dated less than 3 months ago. These must be originals rather than copies downloaded from the internet. Mobile phone bills are not accepted.
- The current year's council tax bill
- Letters from HMRC/DWP

### How to provide us with additional proof of ID and address

You should NEVER send us original ID/address verification documents.

**By appointment**, you can come into one of our offices to have such documents copied. If you are visiting our offices for this purpose, please note that the person you will see will be unable to answer queries or give you advice.

**If you are unable to visit a Wards office in person**, you will need to get copies certified by one of the following who must be working as a:

- Solicitor
- Licensed Conveyancer
- Chartered Legal Executive
- Accountant who is a member of an accredited body such as ICAEW or equivalent
- Mortgage Broker or IFA who is authorised by FCA

The person certifying must add the following sentence to the copy documents:

***"I certify that I met a person today who introduced themselves to me as [insert name] and this is a true copy of the [passport/driving licence/utility bill/etc] produced to me by them. [The photograph appeared to be of the person who I met.]"***

They must then add their name, company name, address, email details and telephone number, regulatory number, sign and date it. This is so we can check the details of the certification.

***We are unable to accept identification that has not been certified as set out above.***

If you have difficulties with meeting our ID requirements, please do discuss this with us so that we can work with you to ensure you get the help and advice you need.



## Limited Companies

Special rules apply where we are acting for a limited company. In such cases we must receive:

- An online KYC search
- Details of who the shareholders are
- ID evidence (as set out above) for any individual who owns more than 25% of the shares
- ID evidence (as set out above) for one director.

Where the person giving us day to day instructions is not a director we may in addition ask for ID evidence of that person too.

We ask that you let us know immediately if the shareholders change during the time we are acting for you. Please note that we are required to check that the information you supply us with accords with official records and in the case of any discrepancies, we may be required to report these to the relevant authorities.