



Guidance – Due Diligence Documentation and Certification

The following guidance note details the relevant due diligence documentation that Ariannol will require BEFORE a business relationship can be established. Please read this section carefully and contact our office should you have any queries. It should be noted that the information and documentation requested below represents the minimum requirements, and additional information may be requested

PRIVATE INDIVIDUALS

Identity Verification – Correctly certified copy of one of the following current (in date and valid) documents:-

- Passport
- Driving License
- Government Issued ID Card
- Armed Forces ID Card

Address Verification – Any two of the following documents for each individual

- Utility Bill (not a mobile phone bill)
- Bank Statement
- Correspondence from a central or local government department or Agency.

The above documents should be no more than three months old at the time of application and should preferably be originals. If original documents cannot be provided they should be correctly certified in accordance with the guidance set out below.

PRIVATE COMPANY

- Certified copy of the register of Directors and Secretary
- Identity and address verification documents for each of the directors in line with the requirements detailed above for private individuals.
- Certified copy of the Memorandum & Articles of Association
- Certified copy of Certificate of Incorporation and any notification of name change
- Certified copy of Registered Office Address Certificate
- Certified copy of Shareholders certificates
- Identity and address verification documents for each beneficial owner holding a 10% or greater share of the company in line with the requirements detailed above for Private Individuals

PRIVATE COMPANY OWNED BY A TRUST

- Certified copy of the register of Directors and Secretary
- Identity and address verification documents for each of the directors in line with the requirements detailed above for private individuals.
- Certified copy of the Memorandum & Articles of Association
- Certified copy of Certificate of Incorporation and any notification of name change
- Certified copy of Registered Office Address Certificate
- Extract of the Trust Deed showing the relevant parties to the Trust.
- Identity and address verification documents for the settlor in line with the requirements detailed above for Private Individuals



Guidance – Certification of Due Diligence Documentation

Acceptable persons to certify evidence of identity (**suitable certifiers**) may include:-

- A member of the Judiciary, a senior civil servant, or a serving police or customs officer
- An officer of an embassy, consulate or high commission of the country of issue of documentary evidence of identity.
- A lawyer or notary public who is a member of a recognised professional body
- An actuary who is a member of a recognised professional body
- An accountant who is a member of a recognised professional body
- A tax advisor who is a member of a recognised professional body
- An individual that is qualified to undertake certification services under authority of the Certification and International Trade Committee
- A director, officer, or manager of a regulated financial services business which is operating in a well-regulated jurisdiction, or of a branch or subsidiary of a group headquartered in a well-regulated jurisdiction which applies group standards to subsidiaries

A **suitable certifier** must certify that:

- He/she has seen original documentation verifying identity and/ or residential address
- the copy of the document (which has been certified) is a complete and accurate copy of that original; and

- where the documentation is to be used to verify identity of an individual and contains a photograph, the photograph contained in the document certified bears a true likeness to the individual requesting certification

Suggested wording for documents bearing a photograph

"I certify that this is a true copy of the original document, of which I have seen, and the photograph bears a true likeness of(individuals name)"

The certifier must also **sign and date** the copy document, and provide adequate information so that he/she may be contacted in the event of a query. An adequate level of information to be provided by a suitable certifier would include **his/her name, position or capacity, his/her address and a telephone number or email address** at which he/she can be contacted.