

Documentary Evidence of Identity or Address

As part of our requirements under the UK's Money Laundering legislation and Know Your Customer (**KYC**) obligations, we need to be satisfied that a customer or other relevant individual is who they purport to be and that they can be identified at the particular address provided. We do this by obtaining one evidence of that person's identity and one evidence of their address by a combination of electronic or documentary means.

The vast majority of these checks can be carried out by us via electronic means, through either Voters Roll or customer database checks. However, for ALL signatories on wheeled transportation deals and for every personal guarantee we require proof of ID. In certain other situations when we are unable to obtain satisfactory proof of identity and/or address, then only the following documents listed within the table below will be acceptable as a documentary proof of that person's identity and address.

The same document must not be used for both proof of identity and address if both have been requested on the same deal.

Certification

We will need a copy of the original document and in all cases the copy will need to be certified. The certification cannot be from a family member or spouse. Only a broker or FCA registered/ franchised dealer must certify the identity of the customers we are providing funding for. The person certifying must have seen the customer, alongside a legitimate proof of ID, and must add the following wording to the copy of the **Proof of ID**:

'certified as a true copy of the original seen by [first and last name], of [brokerage or FCA registered/ franchised dealer company name]. This is a true likeness of the individual'.

This ensures that we are dealing with the correct individual(s) and serves as evidence that we have satisfied the KYC checks.

Suitable wording alongside a copy of the **Proof of Address** must be:

'certified as a true copy of the original seen by [first and last name], of [brokerage or FCA registered/ franchised dealer company name]. This is a true copy of the original'.

We understand that it's not always possible to go out and see your customers, so to assist in these circumstances, we are offering you free use of our Artificial Intelligence (**AI**) driven digital identification tool called '**Veriff**'. This will verify your customer's ID and their facial likeness for you using AI technology.

If you would like to use this tool for a particular agreement, please complete the '**ID Verification Request Form**' which can be requested and returned to brokersupport@novunabusinessfinance.co.uk who will be happy to trigger the identification verification journey for you.

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The certification must be within the last 12 months and the document will need to be within the date ranges shown in the table below.

Documentary evidence of Identity

- Current valid Passport
- Current valid full or provisional UK Photocard Driving Licence (full licence card accepted alone and with counterpart but counterpart alone will not be accepted)
- UK Shotgun Licence or Firearms Certificate
- EU National Identity Card (if you are a non-UK national)
- Current Northern Ireland Electoral ID Card

Documentary evidence of Address

- Current full UK photocard driving licence (if not used for identity verification - full licence card accepted alone and with counterpart but counterpart alone will not be accepted)
- Council tax bill (valid for current year).
- Utility bill (dated within last three months).
- Telephone bill (dated within last three months) – mobile phone bills are not acceptable.
- Sky or cable TV bills (dated within last three months).
- Home broadband bill (dated within the last three months).
- Credit card bill (dated within last three months). Online statements are not acceptable.
- Bank, Building Society, Credit Union statement – all pages showing transactions should be provided (dated within last three months).
Online statements are not acceptable.
- Mortgage statement from a recognised lender (dated within last 12 months).
Online statements are not acceptable.
- HM Revenue & Customs tax notification dated within the last three months e.g. tax assessment, statement of account/notice of coding.
P45s and P60s are not acceptable.

- We will always need proof of ID of the signatory on wheeled transportation deals.
- We will always need proof of ID for a personal guarantor.
- If we have to ask for a proof of ID or proof of address (or both), these will be listed on the proposal credit acceptance sheet.

If you have any queries, please contact your Account Manager who will be happy to help.

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