

## Required Documentation for Proving your Identity

**Before we are able to process your application, the law requires us to confirm your identity, address and date of birth. To help us do this, we need:**

- ❑ **One of the following to verify your identity:**
  - Current signed passport
  - Residence permit issued by the Home Office
  - Current UK photo-card driving licence
  - HMRC tax notification
  - Firearms certificate
- ❑ **One of the following to verify your address:**
  - Recent utility bill (*which must not be a credit card statement, mobile phone bill or printed off the internet and must be dated within the last 3 months*)
  - Local authority tax bill (*valid for the current year*)
  - Current full UK driving licence (*but only if it has not been used to verify your identity*)
  - Bank statement
  - Mortgage statement from a recognised lender (*which must be dated within the last 12 months*)
  - Solicitor's letter confirming house purchase or land registry confirmation
- ❑ **One of the following to verify your date of birth (*we only need this if your date of birth is not stated on the official documents provided in connection with the above requirements*):**
  - Current passport
  - Current driving licence
  - Birth certificate

We encourage you not to send originals in the post if possible. Unfortunately, we are unable to accept liability for any original items sent to us whilst they are in the postal network. We accept certified copies of the above documents, provided they are certified by any of the following:

- ❑ A Member of Parliament
- ❑ A Justice of the Peace
- ❑ A Commissioner for Oaths
- ❑ A Chartered Accountant (*Members and Fellows of the Institute of Chartered Accountants in England and Wales, the Institute of Chartered Accountants in Scotland or the Institute of Chartered Accountants in Ireland*)
- ❑ A member of the Association of Chartered Certified Accountants
- ❑ A Solicitor / Barrister (*whose name appears on the register maintained by the Law Society*)
- ❑ A person authorised and regulated by the UK Financial Services Authority

The copy must be certified by writing **"I CERTIFY THAT THIS IS A TRUE COPY OF THE ORIGINAL"**, then signed and dated by the certifier. The certifier should also give details of the following:

- ❑ Their name
- ❑ Address
- ❑ Details of their occupation and professional qualification (*if appropriate*)

Please note that we are unable to accept documents certified by bank staff unless the copy carries an official stamp of the relevant bank.

### **Do I need to prove my identity again?**

No. Once we have identified you we must keep our records up to date. However, we would not normally need to prove your identity again.

### **What if I cannot provide the information requested?**

By law, we cannot proceed with your application unless we obtain satisfactory evidence of your identity. If you are unable to provide the information listed, please contact our Member Services Department on **020 7222 2511** and they will be pleased to assist you.

## **Prevention of money laundering and terrorist financing**

### **What is money laundering?**

Money Laundering is the process criminals use in an attempt to hide and disguise money received from crimes they have committed. It is described as laundering, as the process involves attempting to make the 'dirty' funds from criminal activities appear to have been received from legitimate 'clean' sources. Similar techniques are also used by terrorist financiers to launder terrorist property.

### **Why do financial institutions request proof of identity?**

Some years ago, laws were introduced in an attempt to stop criminals from laundering 'dirty' money. All financial institutions must adhere to these Money Laundering and Combating Terrorist Financing Regulations, which include the need to obtain proof of identity and address from anyone transacting business with them.

### **What does this have to do with insurers like Dentists' Provident?**

Money Laundering involves a process called 'layering', which means adding various layers of transactions over the original source of funds in order to make them appear to be legitimate. Sophisticated money launderers and terrorist financiers often attempt to use products from insurance companies in order to hide the sources of their funds. This can often take place over a long period of time, involving small amounts of money and large networks of people.

### **How this affects you**

The simplest way to combat money laundering and terrorist financing is to prevent products and services being purchased with false identities. In order for this process to work effectively, it needs to be applied to everyone who attempts to do business with a financial institution.

## **Dentists' Provident Society Limited**

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Dentists' Provident is the trading name of Dentists' Provident Society Limited which is incorporated in the United Kingdom under the Friendly Societies Act 1992 (Registration Number 407F) and is Authorised and Regulated by the Financial Services Authority (Firm Reference Number 110015)