

Client Identification Policy

Under Money Laundering Regulations and because it makes sense to be certain to whom we are advancing funds we require confirmation of the client's identity, confirmation of the client's address and confirmation of the client' In addition it is a requirement of the Start Up Loans Company that we have sight of a current bank statement for each client.

Proof of Identity - List A - Photo ID

Ideally proof of identity will be in the form of photo ID. Any of the following forms of photo ID are acceptable:

Current signed Passport

EU national photo ID card

Current Full UK photo card Driving Licence

UK provisional photo card driving licence

Student photo identification/matriculation card (from a recognised university or college) - must be valid for current academic year

Construction Industry - Tax exemption certificate with photograph of holder (forms CIS4, CIS6)

Police photo warrant card

UK armed forces photo ID card

If the client has no photo ID then we will accept Non Photo ID from the following list:

NHS medical card

Birth certificate

Benefits book or original notification letter from the Benefits Agency (including Dept. of Work and Pensions) and/or Job Centre Plus confirming the right to benefits at present.

Proof of Address - List B

Many of the items in List A, where an address is shown, can be used to evidence the client's address (we will then need 2 items from List A). We will also accept:

Current Full UK Driving Licence (old style paper version)

Firearms or shotgun certificate

Disabled driver's pass

Original HM Revenue & Customs issued tax notification and correspondence

Identity Card issued by the Electoral Office for Northern Ireland

Council Tax bill or payment book (within last 12 months)

Utility bill - within last 6 months (mobile phone bills and internet access bills are not acceptable)

Bank/building society/credit card statement showing address (within last 6 months)

Original mortgage statement (no more than 12 months old)

Current local Council rent card or tenancy agreement (private tenancy agreements are not acceptable)

Original HM Revenue & Customs issued tax notification and correspondence

Solicitor's letter confirming recent house purchase or land registry confirmation

University/college Letter of Acceptance/Enrolment offer

Student Loan Company/LEA/SASS Award letter

UCAS letter

Introduction from a recognised UK college or university

Proof of Bank - List C

Bank statement (within last 3 months)