

# Acceptable Client ID Documentation

Updated August 2022

In order to comply with our legal obligations under the Criminal Justice Act and in countering AML/CTF Acorn Life are required to conduct **identification and verification** of clients and beneficial owners, in accordance with risk levels identified in our *Risk Assessment*.

The following combination of data is sufficient to identify a client.

- a) **Name** (which may change due to particular events);
- b) **Address** (which is likely to change from time to time); and
- c) **Date of birth** (which is a constant).

All client id documentation must be **authentic, adequate**, from a **reliable source** and all details are **legible and accurate**.

Further to a recent review, we are updating our procedures and the following is a list of *revised Acceptable Client ID Documentation*.

Acceptable Photographic ID	
1.	<i>Current Passport</i> (Irish or International)
2.	<i>Current Photo Driving Licence</i>
3.	<i>Current National Identity Card</i> (From any European Union Member State Country)
4.	<b>Garda Certification of Identity</b> This form is <u>only acceptable</u> in circumstances where the client does not have any valid photographic ID as set out in 1-3 above. In such circumstances this form will suffice as evidence of photographic & address identification. The form must be fully completed, include a photograph of the client and must be stamped & dated by a member of An Garda Síochána.

## Notes:

- a) *Current* = unexpired
- b) Client photograph must be clear and transparent.
- c) ID must either be an *original* or a copy marked '*originally sighted*' and signed & dated by the name of person who sighted same.
- d) Where identification & verification is on screen via MS Teams video, the Advisor must insert a note in the *Office Use Only* Section of the application stating that the originals of the documents have been verified using MS Teams.
- e) For linking married/maiden name we do not accept religious/ church marriage certificates - we only accept *State Marriage Certs*.
- f) A laminated marriage certificate is not acceptable in any circumstances.

## Acceptable Proof of Address

<b>1.</b>	<p><b>Current Utility Bills</b> (includes Internet / e-Bills)</p> <ul style="list-style-type: none"> <li>▪ Electricity/Gas provider</li> <li>▪ Phone provider (landline)</li> <li>▪ Mobile Phone provider</li> <li>▪ TV &amp; Broadband provider e.g. Sky, Virgin Media</li> <li>▪ Local Authority utility bill e.g. refuse collection</li> <li>▪ Private Refuse Company utility bill</li> </ul> <p><b>Note:</b> For a utility bill to be acceptable the name &amp; address of the client must appear under the billing /postal address (it is not acceptable if it is only under the supply address).</p>
<b>2.</b>	<p><b>Current Statement of Account (from a credit or financial institution)</b> (includes Internet Statements)</p> <ul style="list-style-type: none"> <li>▪ statement must be addressed to the client (with corresponding details under name on a/c)</li> <li>▪ must be issued by a regulated financial sector designated person in Ireland, the EU or comparable jurisdiction]</li> </ul>
<b>3.</b>	<p><b>Current Credit/Debit Card Statement</b> (includes Internet Statements)</p> <ul style="list-style-type: none"> <li>▪ statement must be addressed to the client (with corresponding details under name on a/c)</li> <li>▪ must be issued by a regulated financial sector designated person in Ireland, the EU or comparable jurisdiction]</li> </ul>
<b>4.</b>	<p><b>Letter from Bank/Building Society/Credit Union</b></p> <p>Correspondence must:</p> <ul style="list-style-type: none"> <li>▪ refer to a bank a/c <b>OR</b> Credit Union a/c <b>OR</b> mortgage a/c reference number</li> <li>▪ be addressed to the client (with corresponding details under name on a/c)</li> <li>▪ be of a personalised nature i.e. excludes mail shot/generic marketing letters</li> </ul>
<b>5.</b>	<p><b>Household / Motor Insurance Certificate <u>AND</u> Renewal Notice</b> (neither document on its own is acceptable)</p> <ul style="list-style-type: none"> <li>▪ to include reference to policy a/c number</li> <li>▪ correspondence must be addressed to the client (with corresponding details under name of policy a/c)</li> </ul>
<b>6.</b>	<p><b>Revenue Commissioners</b></p> <ul style="list-style-type: none"> <li>▪ official documentation issued by the Revenue and addressed to the individual</li> <li>▪ revenue balancing statements can be for <i>any</i> tax year but <i>must be issued</i> within the last 6 months</li> </ul>
<b>7.</b>	<p><b>Department of Social Protection</b></p> <ul style="list-style-type: none"> <li>▪ Official documentation issued by the Department and addressed to the individual</li> </ul>
<b>8.</b>	<p><b>Instrument of a Court Appointment</b></p> <ul style="list-style-type: none"> <li>▪ such as liquidator or grant of probate</li> </ul>

**Notes:**

- a) All documents must be issued within the previous 6 months.
- b) All documents must be addressed to the client and include date of issue.
- c) With regard to 5 above this excludes Broker Correspondence.
- d) ID must either be an *original* or a copy marked '*originally sighted*' and signed & dated by the name of person who sighted same.
- e) A copy of the *whole document* must be submitted to suffice address id (clients can redact information where necessary (e.g. bank balance, particular transaction amount) provided all other requisite information is transparent in order to validate proof of address.

## Certified Persons

Certification can be provided by any of the following:

- a practicing Accountant or Auditor
- a practicing Solicitor
- a member of An Garda Síochána
- a Commissioner for Oaths

## Additional Notes

- It is not acceptable for an Acorn Life Advisor to '*originally sight*' documentation relating to their own policy.
- It is not acceptable for a client - whose occupation fits the criteria of a 'certified person' - to '*originally sight*' documentation relating to their own policy.

## Revision History

Version	Date	Document	Approval By	Date Approved
	August 2022	Amendment to Garda Identification Form for ID where Gardai will no longer provide Signatures for these	Ursula Hanniffy	10 <sup>th</sup> August 2022