

Proof of Identity and Proof of Address Guidance

Acorn Life is required to comply with the Irish Anti-Money Laundering (AML) and Counter Terrorist Financing (CTF) Regulations to identify and verify the identity of our customers.

To identify and verify the identity of our customers, Acorn Life must collect **one** document which confirms your **Proof of Identity** and **one** document which confirms your **Proof of Address**.

Acorn Life will inform you when we require these documents. If we have received these documents previously, we will in certain circumstances require up to date documents - we will also inform you of this.

▪ Proof of Identity (Photo ID)

The following are the documents we can accept.

Acceptable Photo ID	
1.	<u>One</u> copy of a Current Passport; OR
2.	<u>One</u> copy of a Current Photo Driving Licence; OR
3.	<u>One</u> copy of a Current National Identity Card (from any European Union Member State)

Key Requirements:

- a) *Current* means in date, not expired.
- b) The copy of the Photo ID must be clear and transparent.
- c) A full copy of the Photo ID page must be provided.

▪ Proof of Address

One copy of a **Proof of Address** document (dated within the previous 6 months) is required.

The following are the documents we can accept.

Key Requirements:

- a) Proof of Address document must be dated within the previous 6 months
- b) Proof of Address document must be addressed to the customer and include the issue date.
- c) Proof of Address document must include the provider details and address of the customer.

Acceptable Proof of Address	
1.	<p>Current Utility Bills (includes Internet / e-Bills)</p> <ul style="list-style-type: none"> ▪ Electricity/Gas provider ▪ Phone provider (landline) ▪ Mobile Phone provider ▪ TV & Broadband provider e.g. Sky, Virgin Media ▪ Local Authority utility bill e.g. refuse collection ▪ Private Refuse Company utility bill <p>Note: For a utility bill to be acceptable the name & address of the individual must appear under the billing /postal address (it is not acceptable if it is only under the supply address).</p>

2.	Current Statement of Account (from a credit or financial institution) (includes Internet Statements) <ul style="list-style-type: none"> ▪ Statement must be addressed to the individual (with corresponding details under name on a/c). ▪ Must be issued by a regulated financial sector designated person in Ireland, the EU or comparable jurisdiction.
3.	Current Credit/Debit Card Statement (includes Internet Statements) <ul style="list-style-type: none"> ▪ Statement must be addressed to the individual (with corresponding details under name on a/c). ▪ Must be issued by a regulated financial sector designated person in Ireland, the EU or comparable jurisdiction.
4.	Letter from Bank/Building Society/Credit Union Correspondence must: <ul style="list-style-type: none"> ▪ Refer to a bank a/c OR Credit Union a/c OR mortgage a/c reference number. ▪ Be addressed to the individual (with corresponding details under name on a/c). ▪ Be of a personalised nature i.e. excludes mail shot/generic marketing letters.
5.	Household / Motor Insurance Certificate <u>AND</u> Renewal Notice <i>(neither document on its own is acceptable)</i> <ul style="list-style-type: none"> ▪ Must include reference to policy a/c number. ▪ Correspondence must be addressed to the client (with corresponding details under name of policy a/c).
6.	Revenue Commissioners <ul style="list-style-type: none"> ▪ Official documentation issued by the Revenue and addressed to the individual. ▪ Revenue balancing statements can be for <i>any</i> tax year but <i>must be issued</i> within the last 6 months.
7.	Department of Social Protection <ul style="list-style-type: none"> ▪ Official documentation issued by the Department and addressed to the individual. Must be dated within the last 6 months.
8.	Instrument of a Court Appointment <ul style="list-style-type: none"> ▪ Such as liquidator or grant of probate. Must be dated within the last 6 months.

Acorn Life as a standard requirement requires clear photocopies of documents provided to show **Proof of Identity** and **Proof of Address**. In certain circumstances, Acorn Life may require certified copies of documents, and we will advise you of this.

The following provides the list of authorised persons who can certify documents (certified persons).

Certified Persons

- Acorn Life Staff member
- Ask Acorn Advisor or employee of Ask Acorn
- Practising Accountant or Auditor
- Practising Solicitor
- Commissioner for Oaths
- Bank and Credit Union officials

Note: Where a customer is a certified person, they cannot certify their own customer identity documentation.