InterBay

Anti money laundering guidelines

Please read this document carefully

What we will do and require from you

We will carry out an electronic check on individuals, including those providing a guarantee, and corporate entity applicants, to verify the applicants identity. If we are unable to electronically verify the applicants identity, we will need physical proof of identification. Documentation will be a condition of the AIP. If the applicant is a corporate entity, we will also carry out checks to verify ownership of the company.

Documents must be certified with the words 'I [full name of certifier] confirm this is an accurate copy of the original' and clearly show the certifying person's full name, and the name of the organisation they represent (if any), together with a signature and dated within the last 3 months (electronic/digital signatures are acceptable providing they are handwritten signatures i.e not a printed name or numeric code). Documents containing a photograph should also be certified with the words 'and the photo is a true likeness of the person concerned' (unless the applicant(s) have not been seen face to face).

Certified documents are to be uploaded via our online portal.

We will accept

- **For individual applicants/guarantors:** ONE document from Type A
- **Non face to face applicants:** ONE document from Type A and ONE additional document from Type A or B
- **Not registered on electoral roll at current address:** ONE document from Type B

Type	Description	Validity
A Evidence of ID	Valid UK Passport	Not expired
	Valid Non-UK Passport (Right to Reside required) Home Office Travel Document with accompanying Permanent Resident Permit	Not expired
	Resident Permit (issued by Home Office) front & back required	Not expired
	Valid UK Photo card Driving Licence (full or provisional)	Not expired
	HM Revenue & Customs correspondence - (not P2,P45 or P60)	=<12 mths old
	DWP letter confirming entitlement to pension	=<12 mths old
B Evidence of Address	Bank Statement/Building Society Statement/Credit Card Statement (no more than 3 months old)	<3 mths old
	Most recent mortgage statement	=<12 mths old
	Valid UK Driving Licence – Photo card (Full or Provisional) if not used as proof of ID	Not expired
	Local Authority Council Tax / Water Rates Bill	=<12 mths old
	Utility Bill (gas, electricity, etc.) (no more than 3 months old)	=<3 mths old
	Multi-Media Bill – BT Bill, Sky TV, Virgin Media etc. (landline/Broadband only) (*Mobile not acceptable)	=<3 mths old
	HM Revenue and Customs documents/tax summary (not, P45 or P60)	=<12 mths old
	Vehicle Licence Reminder	=<12 mths old
	TV Licence or renewal/reminder letter	=<12 mths old
	DWP correspondence (state pension or state benefit books/notification)	=<12 mths old

All documents must be certified copies or originals (online copies are not acceptable). The underwriter may request proof of address to validate evidence of occupancy which could be outside the validity period stated above.

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Who can certify a document

The following third parties are acceptable:

- **An FCA-authorised person or firm**
- **A qualified solicitor/licenced conveyancer/approved person within a legal practice (identifiable law society, CLC/SRA/CILEX or similar body)**
- **A bank or building society manager/employee (must include branch stamp)**
- **An actuary or accountant (must be a member of a recognised professional body)**
- **A UK-based notary public (non-UK based notaries are only authorised to certify ex-patriate products)**
- **A general practitioner/dentist or similar healthcare professional (must be listed on a professional body website)**
- **The Post Office Document Certification Service (must be on an official form with a Post Office stamp)**

Documents which have been certified by any other third party must first be referred to the Financial Crime Team.

What we expect from you

You must verify the identity of a customer by obtaining, and having sight of, original documents from the applicant(s)/guarantor(s). We will rely on you to complete customer due diligence (CDD) checks to standards compliant with UK money laundering regulations (as amended from time to time) and JMLSG Guidance.

You must forward photocopies of documents you have seen, and any documents relating to the verification of the applicant(s)/guarantor(s) identity as we may require from time to time. The photocopies must comply with our requirements stated in the above section and to standards compliant with UK money laundering regulations (as amended from time to time) and JMLSG Guidance.

You must retain records of the CDD checks that you have completed, together with photocopy documents that you supply to us. We expect that you will maintain these records for a period of 6 years after the redemption of the mortgage that is being applied for. We may at any point contact you to request details of your CDD processes and copies of your records, including identity documentation. If you fail to provide these details, or you destroy or dispose of any of these documents, or your processes are inadequate, we reserve the right to remove you from our introducer panel and/or deregister you from our online system.

We will accept other types of documents if these are not available. Please contact our intermediary support team by telephone at **0345 878 7000** or by email at **enquiries@interbayuk.com** for help.

0345 878 7000
enquiries@interbayuk.com

We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.

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InterBay is a trading name of Interbay Funding, Ltd. a company registered in England and Wales (company number 05595882).
Registered office: The Observatory, Brunel Way, Dock Road, Chatham, Kent, ME4 4AF. Interbay Funding, Ltd. is part of the OneSavings Bank Group.
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