

# Guidance Note

## Verification of Address

### 1.Verification of Residential Address

Verification of the residential address is carried out by obtaining one of the documents listed in Section 1.2.

#### 1.1 Document Content

##### Applicant/Member's Name

- The utility bill must be clearly in the name of the Applicant.
- If the document is in the name of the Applicant's spouse/parents, a marriage certificate/birth certificate respectively will also be required.

##### Applicant/Member's residential address

The address detailed on the document must clearly match the one detailed on the iPensions Group Application form. PO Boxes are not acceptable.

##### Information on the Issuer of the document.

- Verification of the permanent current residential address is obtained through documentation issued by a regulated utility company or credit institution, a government authority or any other entities as mentioned in Section 1.2.
- The name and contact details of the Issuer must be clearly identified.

##### Type of Document

- The nature / purpose of the document must be clearly identified (utility bill, bank statement,tax return, etc).
- Where the document is a utility bill, it must be issued in relation to services linked to that residential property such as electricity / gas / water / fixed telephone land line. Mobile telephone bills, **are not** acceptable.

##### Validity

The utility bill must **not be dated more than three months** from the issue date of the document and the date iPensions Group are in receipt.

## 1.2 Standard Documents

	Method	Examples (non exhaustive list)	Conditions
Documents Type	<ul style="list-style-type: none"> <li>A recent statement* or a reference letter from a recognised credit institution; or</li> </ul>	<ul style="list-style-type: none"> <li>Bank account statement</li> <li>Credit card statement</li> <li>Mortgage statement</li> </ul>	No more than 3 months old
	<ul style="list-style-type: none"> <li>A recent utility bill *; or</li> </ul>	<ul style="list-style-type: none"> <li>Water / gas / electricity bill</li> <li>Fixed phone / Internet / TV bill</li> </ul>	No more than 3 months old Utility must be linked to the residential Property Mobile Phones not acceptable
	<ul style="list-style-type: none"> <li>A statement from another FCA-regulated firm in the UK financial sector.</li> </ul>	<ul style="list-style-type: none"> <li>Statement of account</li> <li>Invoice</li> </ul>	No more than 3 months old
	<ul style="list-style-type: none"> <li>Correspondence from a central or local government authority, department or agency; or</li> </ul>	<ul style="list-style-type: none"> <li>Court appointment letter (Summons)</li> <li>HM Revenue and Customs letter (Tax notification letter/ statement);</li> <li>Current Council tax demand letter / statement;</li> </ul>	No more than 3 months old For Tax document: the latest tax year
	<ul style="list-style-type: none"> <li>A government or local authority-issued document where an agreement for residence is provided; or</li> </ul>	<ul style="list-style-type: none"> <li>Tenancy Agreement</li> <li>Lease contract</li> </ul>	Unexpired document
	<ul style="list-style-type: none"> <li>A government issued identification document where a clear indication of residential address is provided</li> </ul>	<ul style="list-style-type: none"> <li>Passport</li> <li>Driving license</li> </ul>	Unexpired document

*\*Downloadable or electronic versions of utility bills or bank statement are deemed to be original documents, as long as proof that the document has been received or retrieved electronically by the applicant from the service provider; and it bears a date the applicant's name and address and be in a PDF format. The document must be also duly certified.*

## 2. Certification of documentation

In United Kingdom, Proof of Address documentation must be certified by any one of the following suitable certifiers:

- Legal Professional
- Accountancy Professional
- A notary
- A person undertaking relevant financial business or a person undertaking an activity to relevant financial business carried out in a reputable jurisdiction.

Certified documents **must include** the following written statement:

"Certified to be a true copy of the original document seen by me"

Signed:	(the signature of the certifier)
Name:	(the printed name of the certifier)
Occupation:	(the profession, designation or capacity of the certifier)
Date:	(the date of the certification)
Contact details:	(the contact details of the certifier)

Should the certification statement differ from the wording indicated above, iPensions Group reserves the right to either request for the re-submission of the Proof of Address with the correct certification statement or obtain an email confirmation from the certifier.

## 3. Document Integrity and Clarity

The document must be clear and contain all the information indicated in Section 1.1 above. If such information is not visible or sufficient, iPensions Group reserve the right to request another certified original copy or resubmission of another document containing the required information.

## 4. Translation of Documents

Any documentation provided for the identification and verification of the address which is not in English, must be translated.

Both the original document as well as the translated document must be provided to iPensions Group.

### Certification of the Translated Document

The translation is to be carried out by an independent person of proven competence.

The translator should certify the document by including the following statement.

*"I certify that the document is a true copy of the original document and that this translated document is a faithful translation of the original document"*

Signed:	(the signature of the translator)
Name:	(the printed name of the translator)
Position or capacity:	(the profession, designation or capacity of the translator)
Date:	(the date of the certification)
Contact details:	(the contact details of the translator)

## 5. Alternative Documents

In those exceptional circumstances, where the Applicant/Member is not able to provide any of the standard documents indicated in Section 1.2 to verify the residential address, iPensions Group will verify the residential address through other documentation provided that they are adequate. An explanation must be requested from the Applicant in writing on the reason why a standard document cannot be provided.

For this purpose, the Applicant must fill and sign a "Reason why letter". Please click [here](#).

	Method	Examples (non exhaustive list)	Conditions
Documents Type	<ul style="list-style-type: none"><li>A written declaration from the Applicant's employer, specifying the permanent place of residence of the applicant</li></ul>	<ul style="list-style-type: none"><li>A letter from the employer</li></ul>	<ul style="list-style-type: none"><li>No more than 3 months old</li><li>Carried out independent checks to verify the source of that letter</li></ul>
	<ul style="list-style-type: none"><li>A certified copy of a rental agreement in respect of the rented accommodation indicated by the applicant as his residential address; or</li></ul>	<ul style="list-style-type: none"><li>Tenancy agreement and its amendments</li></ul>	<ul style="list-style-type: none"><li>No more than 3 months old</li><li>ONLY if it is provided by a local Council or Housing Association</li></ul>
	<ul style="list-style-type: none"><li>Alternative documents, provided that such documents are sufficiently indicative of the applicant's permanent residential address and are deemed to be reasonable and sufficiently reassuring by MPL; or</li></ul>		No more than 3 months old