

Anti-Money Laundering Requirements

Version 2.

Anti-Money Laundering (AML) Requirements



Fleet Mortgages will endeavour to verify identity and permanent address using electronic checks via:

- Equifax, using electoral roll
- INSIGHT information
- Fraud prevention searches (for example, CIFAS & SIRA)

However, other documentation may be required with the application to verify identification and address. This will be checked against the results of the other searches undertaken.

Fleet Mortgages may require the originals of **two** from the following list:

- **Passport**
- **Driving licence**
- **Firearm and shotgun certificate**
- **Council tax bill less than three months old**
- **Last mortgage statement**
- **Bank statement within last three months**

In all cases the best possible identification and address documents will be used. In respect of joint instructions, the identity and address of all applicants will be verified.

One of the forms of ID (a Passport or Driving Licence) should include a photograph of the Applicant. The evidence should refer separately to both name and address. The same document or method of checking identity must not be used for both personal identity and address verification.

Copies of originals are acceptable (as long as they meet the requirements above) provided they are 'certified' "**Original Seen**", and if Passport or Driving Licence "**Original Seen and that the Photograph is a true likeness**" signed and dated by an authorised person. Copies must be clear and legible. In all cases the certification of the documents must include sufficient information to enable us to contact them.

Persons authorised to certify original documents are:

- A regulated or Professional person covered by money laundering regulations or a government department
- Fleet Mortgages will accept UK Lawyer or Solicitor, Banker, IFA, Mortgage Broker or Fleet Mortgages staff

Fleet Mortgages

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