

Identity and address verification guidelines for individual policyholders

Verification of identity

Please send a suitably certified copy* of your Passport or National Identity Card showing your photograph(s) clearly – If you are unable to provide either of these please provide a reason why and contact us to discuss other acceptable documents before sending in your documents.

Verification of residential address

To confirm residential address details, the following documentation is acceptable in original or certified copy* format. In all cases the documents must be the most recent available and, if dated, should ideally be no more than 3 months old:

- Latest bank account or credit card statement
- Utility, rates or council tax bill (less than 3 months old). Printouts of online bills are not acceptable. Mobile telephone bills are not acceptable
- Current driving licence
- Proof of ownership or rental at current residential address
- Mortgage statement
- Tax assessment document
- State pension, benefit book or other government produced document showing benefit entitlement
- Extract from official register of electors
- Proof of payment for a PO Box service (which must also show the residential address) where the PO Box shown is also the correspondence address of the applicant
- Entry in local telephone directory (not Hong Kong branch business).

*Suitably Certified Copy Documentation

Your financial adviser can certify your copy documents, if they hold established Terms of Business with us and, where appropriate, have been granted Suitable Certifier status. Please consult your financial adviser to check if they can certify your documents.

If your financial adviser cannot certify your documents, we will only accept certification by one of the following 'Suitable Certifiers':

- An authorised representative of an embassy or consulate of the country that issued the identification document
- A Notary Public (or equivalent)
- A lawyer or advocate
- A formally appointed member of the judiciary
- An employee of RL360°
- A Commissioner for Oaths
- An accountant who is a member of an institution or other professional organisation imposing on its members a requirement to abide by AML obligations or who is regulated by a regulatory organisation.

The certifier must:

- add the statement 'Certified as a true copy taken from the original'
- sign and date the copy document on all pages
- print their name clearly in BLOCK CAPITALS underneath their signature
- record the capacity or position in which they are certifying the document
- add their company name and address

The documents which we receive must contain the original certification and stamp.