

# Ken MacDonald & Co

## Lawyers and Estate Agents

### The Law Society of Scotland Money Laundering Regulations

When you instruct us, we are required to confirm your identity. This means that you have to provide evidence of who you are and where you live. This information is required whether you are a new client of the firm or have been one for some time. You are required to show at least **two** original documents containing your name and address. Where more than one person is instructing us, we will require confirmation and documentation for each of you. The types of documents we accept are common to most people, so you should not have any difficulty in producing them. You can provide us with proof of your name and address either in person in our office or by post. For added security, if you are confirming by post, we will also need to see **one more** additional document, as explained in the “by post” section.

To confirm your name:

- Passport (full, signed)
- EEA Members Identity Card
- Northern Ireland Electoral ID Card.
- Resident Permit (issued by the UK Home Office)
- UK or EEC Photo card Driving Licence (Full or Provisional)
- UK (paper style) Driving Licence (Full only, provisional not acceptable)
- Benefit book or original notification letter confirming your right to benefit or state pension.
- HM Revenue and Customs Construction Industry Registration Card or Certificate (CIS4, CIS5 or CIS6)
- HM Revenue notification document (tax assessment, statement). Note P2, P45 and P60 are not acceptable.
- Shotgun or Firearms Certificate
- Disabled Drivers Pass
- Birth Certificate or NHS Medical Card (if under 18 only)
- Document from a regulated financial services firm confirming a relationship exists e.g. bank statement, insurance certificate)
- Utility bill, statement, or certificate e.g. gas, electricity, phone provider. Note mobile telephone bills cannot be used.

**Note: Whilst it is not mandatory that the source be photographic identification this is our preferred means of identification and would ask that you always provide it whenever possible.**

To confirm your address:

- Document from a regulated financial services firm confirming a relationship exists e.g. bank statement, insurance certificate)
- Local Authority tax bill
- UK or EEC Photo card Driving Licence (Full or Provisional)
- UK (paper style) Driving Licence (Full only, provisional not acceptable)
- EEA Members Identity Card
- Northern Ireland Electoral ID Card
- Utility bill, statement, or certificate e.g. gas, electricity, phone provider. Note mobile telephone bills cannot be used.
- Solicitor's letter confirming a recent house purchase or land registry confirmation (we also need address verification for your previous address)
- Local council rent card or tenancy agreement.
- Benefit book or original notification letter confirming your right to benefits or state pension
- HM Revenue and Customs correspondence addressed to you at your current address. Note P2, P45 and P60 are not acceptable.
- TV Licence (pre-printed) or renewal/reminder letter
- Vehicle Licence reminder

By Post

If you are providing us with proof of your name and address by post, we need to see **three** original documents from the list, at least one from the "name" list and at least one from the "address" list. These must be three separate documents. Once we have recorded the details and taken copies, we will send them straight back to you. If you are concerned that documents may go astray you can send them by recorded delivery and request in writing that they be returned to you by this means.

In Office

If you are providing us with proof of your name and address in person, all you need to do is show us **two** original documents- one from the "name" list and one from the "address" list. Once we have recorded the details and taken copies we will give them straight back to you.

**Please note**

- **You cannot use the same document to confirm both your name and your address**
- **All documents must be from different firms/companies i.e. not from the same source**
- **All documents must be the most recent and have not expired.**

For clients who are not private individuals, such as companies or partnerships, we must obtain information that is relevant to the organisation and evidence that individuals have the authority to act on its behalf. It may also be necessary for us to establish the beneficial owners of such organisations. Verification of identification must be from reliable independent sources (relevant to that organisation) such as a search of a relevant company registry, confirmation of the companies listing on a regulated market, copy of the company's certificate of incorporation, memorandum and articles of association, minute of directors meeting or partnership agreement.

Where you are acting as an agent or in some other form of capacity for an individual e.g. attorney, executor, guardian or trustee then we require sight of the documentation granting your appointment and authorisation. We also require identification for both you and the individual or individuals you are acting for, as set out in the sections above.

Where funds are to pass through our hands in connection with a transaction, e.g. a house purchase, we are required to be satisfied as to the source of these funds e.g. copy bank statement providing details of name, address, account number and the funds involved, copy cheque or equivalent. Where you are obtaining the funds from another individual e.g. family member, then we require identification from that person in the same manner as stated above, as well as evidence of the source of their funds.

The security steps we take are a legal requirement on all solicitors. If you cannot give us satisfactory proof of your identity or source of funds then we are not permitted to act for you. We endeavour however, to make the process as simple and straightforward as possible. If you have any queries or require assistance then please just ask. Although at times cumbersome please bear in mind that these security checks are ultimately for your own protection and we hope they will give you peace of mind.

*working in the community, for a better community...*

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