

ANTI MONEY LAUNDERING GUIDELINES

Effective from June 2025

Please read this document carefully**WHAT WE WILL DO AND REQUIRE FROM YOU.**

We require all private individual and company applicants, and any guarantors*, to provide evidence of identity at the time of application.

We will endeavor to carry out these checks electronically however, if for any reason we require further identification we will let you know.

WE WILL ACCEPT.

- For individual/company applicants*: 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 verified at current address: ONE document from Type B.

Type	Description	Validity
A Evidence of ID	Valid UK Passport	Not expired
	NON-UK Passport (valid) - To include one of the following a) showing your right to reside b) a copy of your Biometric Residence Permit (BRP) issued by the Home Office c) an eVISA share code to allow us to check your immigration status on the https://www.gov.uk/ website	Not expired
	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	<3 mths old
	Most recent mortgage statement	=<12 mths old
	UK Driving Licence – Photo card (Full or Provisional) if not used as proof of ID (not expired)	=<12 mths old
	Local Authority Council Tax / Water Rates Bill	=<12 mths old
	Utility Bill (gas, electricity, etc.)	=<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 Tax 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.

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.

***Guarantors are only acceptable for limited company applications.**

We will accept other types of documents if these are not available. Please contact our intermediary support team telephone at **0330 058 5495**.

or

by email at **enquiries@relymortgages.co.uk** for help.

ALTERNATIVE FORMAT COMMUNICATIONS

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account.