

**Verifying your identity**

# Anti-Money Laundering

# Verifying your identity

## A customer guide



Providing proof of your identity can help fight financial crimes such as money laundering. As a regulated financial services company, M&G must verify the identity of all new customers, but we may also ask existing customers to verify their identity in some circumstances.

### Why have I been asked to prove my identity?

We have asked you to verify your identity for one or more of the below reasons:

- You are a new customer or have been appointed as an attorney or executor
- You are applying for a new product or service
- You were a customer before identity checks became law and your recent transaction has prompted the requirement
- You have made a payment to an M&G investment held by another person
- We have not been able to successfully verify your identity in the past
- We want to ensure our records are up to date to avoid possible delays in administering your account in the future, such as when you wish to receive proceeds of a withdrawal
- We did not hold your correct contact details for a substantial period of time
- We want to protect you and us from fraud

We will always try to confirm the identity of our customers using an electronic verification system which checks your name and address against several databases including the electoral roll. Sometimes it is not possible to verify customers using this method and we will ask you to provide documentation. Electronic verification will not be possible if you reside overseas.

This guide will assist you in providing the correct documentation to help avoid any future delays in administering your investment.

We ask you to provide two pieces of identity documentation:

- One government-issued document to evidence your personal identity and date of birth – such as a driving licence or passport
- One to evidence your address – such as a utility bill or bank statement

If you are unable to provide these documents or have any questions, please read 'Your questions answered' on the following pages.

You can also visit [mandg.co.uk/identity](https://mandg.co.uk/identity) for further information.

# Your questions answered

## My documents show my previous name – what can I do?

We can accept documents in your previous name, provided you also send us a copy of your marriage certificate/change of name deed to evidence the link between your old and new name. If you wish to change your name on our register, please contact our **Customer Relations** team for full details of our requirements.

## I have recently changed my address and have no documentation stating my new address – what documents can I provide?

Any solicitors' letters that you may have received during the process of purchasing your house or any rental agreement that states your name and full address.

## I don't have the documents you have requested – what should I do?

M&G understands that some clients may not have the documents we have requested. There are a number of other documents you can provide. Please contact our **Customer Relations** team for full details of documents we can accept, including those acceptable for investments placed in the names of minors, or visit [mandg.co.uk/identity](https://mandg.co.uk/identity)

## I am resident in a nursing home and don't have a passport, driving licence or utility bill – what can I send you instead?

We can accept a letter from the nursing home confirming your date of birth and your residence. The letter will need to be an original copy on headed paper and signed by the principal/manager of the nursing home or a warden of sheltered accommodation or a refuge. Alternatively, we can accept the most recent annual correspondence issued to you at the nursing home address from the Department of Work and Pensions (DWP) or HM Revenue & Customs (HMRC) tax letter.

## All my utility bills are in the name of my spouse/partner – can I send another type of document?

We can accept an original bank or building society statement or printed PDF copy of an online bank statement detailing your address and full name as the account holder (no older than three months).

## All my utility documents/bank statements are in electronic format – will you accept a print-out?

We can accept an original bank or building society statement or printed PDF copy of an online bank statement detailing your address and full name as the account holder (no older than three months).

## I use a PO Box address/care of address for security reasons – how else can you verify my address?

For tax reasons we are required to hold the residential address of our customers and it is this address we need to use to verify your identity. If you do not hold any



documentation that shows your physical address, please contact our **Customer Relations** team to discuss alternatives.

**Why wasn't I told over the telephone that my identity would need to be verified?**

We always endeavour to inform customers in advance if a transaction is likely to create an identity verification requirement. We apologise if this was not the case in this instance.

**I don't want to send original documents to you, can I send copies instead?**

We encourage clients not to send original documents through the post using a non-secure service as we cannot accept responsibility for their safety while they are in the post. If you are registered on My Account, you can upload your document electronically. Please see page 5 for more details.

**We do return all documentation to you using a recorded delivery service.**

We are able to accept copies of documentation if they are certified by a professional person. Details of the professions that may certify your documents can be found on page 5.

**What will happen if I don't provide the documents?**

We are required by law to cease transactions with any customers whose identity we are unable to verify within a reasonable time. This includes paying withdrawal proceeds and accepting further investments.

**What law is it that M&G is abiding by?**

The UK and all regulated financial services firms have an obligation to have effective procedures in place to detect and prevent money laundering, including verifying the identity of our customers, as detailed in the UK Money Laundering Regulations 2007.

**I am resident overseas and my documents are not in English – will you accept them?**

As M&G is a UK registered company, we prefer to receive documentation translated into English. We may be able to accept your documentation if your name and address information is clear and we are able to recognise the bank or utility company that generated it. In all other instances we ask that you provide a certified copy where the certifier states what document they are certifying and ensures that your name and address is highlighted to us. Details of the professions that can certify your documents and how to do it are on page 5.

**I work overseas in the armed forces, what can I do?**

We will still require you to verify your identity using documentation. We will accept copies, as above, certified by a senior ranking officer. Details of how to certify documents can be found on page 5.

# Who can certify my copy documents?



Any of the following professions can certify your copy documents for you:

- Financial Adviser\*
- Solicitor or Lawyer
- Accountant
- Stockbroker
- Bank or Building Society Official
- Post Office® Identity Checking Service

For investors residing overseas, any of the following professions can certify your copy documents:

The non-UK equivalent of a solicitor or lawyer, Bank or Building Society Official, Financial Adviser, Stockbroker, Accountant, Embassy or Consular Official.

To certify the document the person should review the copy and the original, and state 'Original seen'.

The certifier must sign and date the copy, stating their name, job title and professional address. The person undertaking the certification must not be a family member. The certification must be no older than six months and must be written in English.

## How to provide your documentation

If you are registered with **My Account** you can upload your documents electronically. Once logged in, go to the Help Centre via the left-hand menu, then click on the orange 'Help&Upload' button on the bottom left of the screen. The Help Centre article 'Can I send documents electronically when I am logged into My Account?' will provide you with the steps to follow and the access code you should use.

To register or login to **My Account** please visit [myaccount.mandg.com](https://myaccount.mandg.com)

If you are unable to register, please contact our **Customer Relations** team, using the contact details provided on the back cover, for details of how to upload your documentation.

Alternatively, you can send your documents to us at **M&G Customer Relations, PO Box 9039, Chelmsford CM99 2XG.** 

\*Overseas Financial Advisers may only certify copy documents if they are regulated and have an obligation to adhere to local anti-money laundering regulations or equivalent. Your adviser should confirm in a written statement that they are regulated and comply with local anti-money laundering regulations.

## Contact

If you have any further questions, please contact us using the details below.

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### **Customer Relations\*** **0800 390 390**

If you have a query regarding your M&G investments, our Customer Relations team can be contacted from 08:00 to 18:00, Monday to Friday, and from 09:00 to 13:00 on Saturday.

### **mandg.co.uk/info** Visit our website for the latest performance information and fund prices whenever is convenient for you.

### **info@mandg.co.uk†** For information.

### **M&G Customer Relations** **PO Box 9039** **Chelmsford** **CM99 2XG**

Please remember to quote your name, M&G client reference and sign any written communication to M&G.

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\*For security purposes and to improve the quality of our service, we may record and monitor telephone calls. To help us deal with your enquiry as quickly as possible please have your M&G client reference when calling us.

†Please note that information contained within an email cannot be guaranteed as secure. We advise that you do not include any sensitive information when corresponding with M&G in this way.