

# KYC policy and process

## 1. General

**1.1** Where references to FirstPort are made this includes all companies within the FirstPort Group. References to 'we' mean the FirstPort Group. References to 'you' mean our client or beneficiary of any transaction.

**2.2** FirstPort is subject to The Money Laundering Terrorist Financing (Amendment) Regulations 2019. This means that we have to obtain and securely hold identification and proof of address for all customers, including proof of ownership for our Landlord clients. This is known as 'Know Your Client' or abbreviated to 'KYC'.

**2.3** Additionally, we are also required to establish whether there are any beneficial owners on whose behalf the transaction or activity is taking place. We would request you to identify anyone who you would consider to be a beneficial owner for the same purposes as above.

**2.4** Below is a list of acceptable identity documents. FirstPort will take copies of the documents provided, certify as originals and retain subject to our data retention policy.

## ACCEPTABLE FORM OF IDENTIFICATION

### INDIVIDUALS

**We require three ORIGINAL forms of identification. One document from List 1, one document from List 2 and one document from List 3**

#### LIST 1 – PROOF OF IDENTITY

- Current signed passport
- Current Photographic UK driving licence
- EEA member state identity card

(or certified copies of the above)

#### LIST 2 – PROOF OF ADDRESS

- **Current UK/EU/EEA Drivers Licence** (if UK Drivers Licence not used as ID)  
**Recent Credit Card, Bank or Building Society statement**  
*Dated with 3 months. Must include account number and show recent activity.*
- **UK, EU, EEA Mortgage statement**  
*Dated within 12 months. Must show account number.*
- **Utility Bill**  
*Dated within 6 months E.g. Gas, electricity, water. Must show address for service and/or account number.*
- **Landline Telephone Bill**  
*Dated within 6 months. Must show address for service and/or account number. No general correspondence.*
- **Council Tax Bill**  
*Dated within 12 months. Must show address for service and/or account number. No general correspondence.*
- **Local Authority rent card or Tenancy Agreement**  
*Dated with 12 months. Must state full name and full property address. Issued by local council, housing association, solicitor or reputable letting agent.*

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- **Benefits Entitlement Letter**  
*Dated within 12 months. Issued by DWP or Jobcentre plus. Must confirm benefit payable at time of issue. E.g. Pension, disability, single parent, housing etc.*
- **HMRC Tax Notification**  
*Dated with 6 months. Must state national insurance number and tax calculation. No general correspondence.*
- **NHS Medical Card** or letter from GP confirming registration  
*Dated within 3 months. Must state individual's date of birth and NHS number. No general correspondence.*
- **Official confirmation of Electoral Register entry** or official poll card  
*Dated within 12 months. Must state full name and full address. No general correspondence.*
- **Police Registration Certificate**  
*Dated within 12 months. Must state the full residential address.*

(or certified copies of the above)

### LIST 3 – PROOF OF PROPERTY OWNERSHIP

- Mortgage Statement  
*Dated within 12 months. Must state the full residential address.*
- Title Deed  
*Dated within [3] months. Must state the full residential address*
- Consent from owner of property to let and proof of their ownership

### COMPANIES

If you are acting as a representative of a **UK** Company we will also require the following:

- Certificate of Incorporation
- Articles of Association
- Memorandum of Association
- Latest Annual Return or Confirmation Statement, with details of current company officers
- If offshore, nominee director declaration and a general power of attorney
- **Individual identity evidence from List 1 and 2** for all individuals or entities with 25% or more of the shares or voting rights in the company
- If the shares are owned by another company, repeat steps above for the holding company
- Nominee director declaration and/or general Power of Attorney (if applicable)
- **Individual identity evidence from List 1 and 2** for all individuals or entities with 25% or more of the shares or voting rights in the company
- Trust deed
- List of trustees
- List of beneficiaries

(or certified copies of the above)

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## **PROBATE**

If you are acting as a Representative of an Estate, we require one of the following:

- Grant of Probate
- Letter of administration  
along with **Individual identity evidence from List 1 & 2** for the Personal Representative, either executor or administrator