

# INSIGNISCASH

## Support for Personal Applications

### Minimum Identification & Verification Requirements

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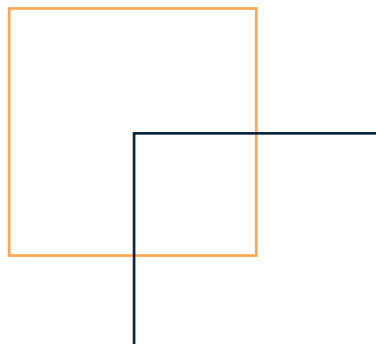
# DOCUMENTATION

Documents	Minimum Requirements
Complete Application Form	<p>Please ensure every section is completed in its entirety and the application is signed by the appropriate individual(s)</p> <p>Please note applicants must be UK residents and UK tax-payers, and restrictions around citizenship and tax residency may apply</p> <p>The linked account is for deposits and withdrawals to and from the Insignis Cash Platform; this must be in the client's name, address, and with a UK Bank or Building Society</p>
Certified Proof of ID	<a href="#">Certified</a> within 3 months; please see <a href="#">Acceptable Documents</a> page for complete list
Certified Proof of Address	<a href="#">Certified</a> within 3 months; please see <a href="#">Acceptable Documents</a> page for complete list
Source of Wealth	<p><a href="#">Liquidity Event</a>: Documentary evidence for the liquidity event</p> <p><a href="#">Life Savings</a>: Commentary on employment history detailing how the client was able to accumulate their funds</p>

## AVOIDING COMMON OMISSIONS

We are committed to assisting you in ensuring a seamless application process for your clients and preventing any delays in account opening. Below are the most frequently overlooked pieces of information that can lead to application delays: Across all applications and account types:

- ✓ NI number - Foreign Tax code
- ✓ Signed by the correct individual(s)
- ✓ Linked UK bank details in the name of the client
- ✓ Mobile number for platform access
- ✓ Non-editable supporting documentation
- ✓ Estimated Deposit
- ✓ Place of Birth (per passport)
- ✓ Name of the certifier/authorised signatory
- ✓ Complete employment details, even if previously retired.
- ✓ Complete income details



# SOURCE OF WEALTH

## SAVINGS

Where have your savings originated from?	Additional Onboarding Requirements
Current Employment	Payslip, <b>or</b> Tax Return, <b>or</b> P60
Previous Employment (if you are retired)	Please provide client's employment history including most recent salary
Spousal's Savings	Please provide client's spousal employment details including salary <b>and</b> one of the following: Spouse's Payslip, <b>or</b> Spouse's Tax Return, <b>or</b> Spouse's P60
Investments	Evidence of Investment Portfolio Statement (including proof of platform or investment environment)

## LIQUIDITY EVENT

What Liquidity Event Occurred?	Additional Onboarding Requirements
House sale	Completion statement, <b>or</b> Letter confirmation from the Solicitor
Business sale	Share purchase agreement, <b>or</b> Letter confirmation from the Solicitor
Gift	Declaration of the gift and amount by the Donor and context of how the funds were accumulated, <b>and</b> Certified ID & Proof of Address of Donor (not necessary if immediate family member)
Inheritance	Will & grant of probate, <b>or</b> Letter confirmation from the Solicitor
Divorce	Divorce court order, <b>or</b> Settlement Document
Sale of investments	Evidence of investment portfolio statement (including proof of platform or investment environment)

In some cases, a **bank statement** may also be required to show receipt of funds derived from the liquidity event.

# ACCEPTABLE PROOF OF IDENTIFICATION & ADDRESS DOCUMENTS

To satisfy Know Your Customer (KYC) requirements, we are required to verify each customer's identity and address before opening an account.

Most of the deposit-taking institutions on our panel of banks will accept the items listed below. At least one document from each list needs to be provided. The same document cannot be used for both proof of identification and proof of address.

## PROOF OF IDENTIFICATION

### Photographic ID:

- Current valid Passport
- Current valid Driving License
- Current valid Firearms License
- Police Warrant Card
- Certificate Armes Forces/Military ID Card

### Alternative Documents for clients without photographic ID:

- DWP Letter

### Alternative documents for clients under the age of 18:

- Birth Certificate
- Child Benefit Letter addressed to parent, dated within the last 12 months

## PROOF OF ADDRESS

### All below must include Individual's current address to be valid:

- Current valid Driving License
- Council Tax Bill from current year
- HMRC Tax Notice from current year

### Dated within Last 3 Months:

- Utility Bill
- Bank or Building Society Statement
- Letter from Care Home Manager

### Dated within Last 12 Months:

- Mortgage Statement
- Tenancy Agreement
- Benefit Entitlement Notice

## NON-ACCEPTABLE DOCUMENTS

- Optician's Prescription Letter
- NHS Prescription Letter
- Pet Insurance Bill
- Documents that may have been manually tampered with



# CERTIFICATION OF DOCUMENTS

## WORDING FOR CERTIFICATION

A certified document must include:

- Name of the certifier
- Job title of the certifier
- Signature of the certifier
- Date of certification (within the last 3 months)
- Written confirmation from the certifier that the copies are true and exact copies and that they have seen the original and/or are of true likeness of the individual (for certification of ID)

More details can be found on the [gov.uk](https://www.gov.uk) website.

## WORDING TEMPLATE

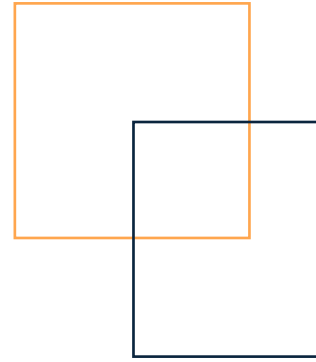
I certify that I have seen the original document, and this is a true and exact copy.

**Name:**

**Job Title:** To include name, Regulatory body and membership/ID number of regulatory body

**Signature:**

**Date:**



### APPROVED CERTIFIERS

Documents must be certified by an approved person:

- Bank or Building Society Official
- Councillor
- Minister of Religion
- Teacher or Lecturer
- Dentist, Doctor, or other verifiable healthcare professional
- The Post Office
- Solicitor, Notary, or Barrister (practicing)
- Regulated Accountant (practicing)
- FCA regulated individual
- Employee of a regulated financial adviser firm

More details can be found on the [gov.uk](https://www.gov.uk) website.

### UNAPPROVED CERTIFIERS

- Onqualified or retired individuals from the list above
- Unregulated or unverifiable individuals
- Individuals related to the client
- Individuals living at the same address as the client
- Individuals in a relationship with the client
- Employees of the client
- Individuals involved in the Insignis Cash account