

Essential Documents for operating an account with Standard Chartered in Jersey

Standard Chartered Bank, Jersey Branch is required to comply with legal and regulatory requirements to prevent money laundering. Part of the Bank's obligation is to keep on record proof of the identity and permanent residential addresses of all clients. This leaflet explains to you what documentation is acceptable and how to get copies of original documents certified.

1. Providing proof of your identity

This is required for each individual person associated with an account. This includes individuals who are Beneficial Owners, Directors or Signatories to a Company account or Settlers, Trustees, Protectors or vested beneficiaries to a Trust account.

Documents that can be accepted as proof of identity are valid government issued documents which contain¹:

- Account party's name and clear signature
- A clear photograph of the individual
- Nationality
- Issue and Expiry dates
- Date and place of birth
- Identification document number

Examples of documents that may provide this information are:

- Passport – this is the preferred document
- National Identity Card
- Identity Card issued by an Electoral Office
- Driving Licence

Please note that all identity documentation must be current and unexpired.

Copies of identity documents should be certified with the following wording: **"I certify that I have seen the original document and this copy is a complete and true copy of the original"**. Certification can ONLY be carried out by one of the following:

- An official from Standard Chartered Bank (SCB staff ID should be included on certifications)
- An official from another regulated financial institution (e.g. a bank) whose head office is in an **approved** country,
- A qualified lawyer, solicitor or a qualified accountant from an **approved** country (or his/her employer's head office is in an **approved** country) who is a member of a professional body,
- Commissioners of Oaths or Diplomatic Missions in the country where the document is being sighted and certified,
- A Notary Public who is a member of a professional body and is in the country where the document is being sighted and certified.

Approved countries currently include:

Australia	Hong Kong	Portugal
Austria	Hungary	Singapore
Belgium	Iceland	South Africa
Brazil	Ireland	Spain
Canada	Italy Japan	Sweden
Denmark	Luxembourg	Switzerland
Estonia	Netherlands ²	United Kingdom ³
Finland	Norway	United States of America
France	Poland	
Germany		

The person certifying the documentation must be completely independent from the individual requesting the certification and cannot be a family member or associated in any way with the account.

1. The data contained within government issued documents will vary from country to country. If one government issued document does not verify all identity information, a further document must be obtained so that between both documents all requirements mentioned in point 1 are met
2. Excluding Aruba, but including Bonaire, Curaco, Sint Maarten, Saba and Saint Eustatius as part of the Kingdom
3. Including Gibraltar and the UK Crown Dependencies (The Isle of Man, Guernsey and Jersey)



2. Providing proof of your permanent residential address

The Bank requires full details of your permanent residential address and an original or certified copy of one of the following documents to prove this address:

- Current driver's licence if it shows your residential address (**note:** if you use this you will need to supply a different document as proof of identity)
- Valid Passport if it shows your residential address (**note:** if you use this you will need to supply a different document as proof of identity)
- Valid National Identity Card if it shows your residential address (**note:** if you use this you will need to supply a different document as proof of identity)
- Fixed services utility bill which is less than three months old when you send it to the Bank e.g. gas, electric or water bill
- A bank statement which is less than three months old when you send it to the Bank
- Correspondence from a central or local government agency e.g. tax bill
- Letter of introduction confirming your residential address issued from a branch or subsidiary of a 3rd party Bank that is headquartered in **approved** country.

You need to provide one document per individual. Where more than one account holder is residing at the same address, only one piece of evidence is required provided it clearly states the names of each individual on the document e.g. addressed to Mr & Mrs Smith or to Joan and Ronald Smith.

The Bank **cannot** accept the following as proof of permanent residential address:

- Credit card bills
- Statement and utility bills older than three months at the time you send them to us
- Mobile phone or catalogue bills
- Care of (c/o) addresses
- PO Box Numbers

The Bank will return the original documents to you, but if you wish to send copies they must be certified by a suitable person as defined overleaf with the wording:

“I certify that I have seen the original document and this copy is a complete and true copy of the original.”

Certifier's Checklist

1. Take a photocopy of the document. Colour is preferable but the most important point is that the document and any photographs are clearly legible.
2. Write on the copy of the document:
“I certify that I have seen the original document and this copy is a complete and true copy of the original.”
3. Sign and Date the certified copy
4. Print in block capitals:
 - Your full name
 - Your position in the organisation you are representing
 - Your business address
 - Your contact telephone number
5. If your organisation has an official stamp please use this on the copy document.

Translations of Documents

Please note that if any of the original documents listed above is in a language other than English, we require this document to be translated into English. The translator must annotate his name, position, and the date of the translation.

If you have any questions please contact your Relationship Manager or call the Bank on +44(0)1534 704000.

The Jersey Branch of Standard Chartered Bank is regulated by the Jersey Financial Services Commission. The principal place of business of the Jersey Branch of Standard Chartered Bank is: 15 Castle Street, St Helier, Jersey JE4 8PT.

Standard Chartered Bank is incorporated in England with limited liability by Royal Charter in 1853 Reference Number ZC 18. The Principal Office of Standard Chartered Bank is situated in England at 1 Basinghall Avenue, London, EC2V 5DD. Standard Chartered Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Jersey Branch of Standard Chartered Bank is also an authorised financial services provider under license number 44946 issued by the Financial Services Board of the Republic of South Africa.