

## Alpari (UK) Personal Account Document Criteria

Proof of ID	Proof of Address
Passport	Bank Statement – dated within the last 3 months
Driving Licence	Credit Card Statement –dated within the last 3 months
Pan Card	Utility Bill - dated within the last 3 months (Gas, Electric, Water or Landline telephone bill)
Election Card – if it confirms the client’s full Date of Birth and not the client’s age	Bank Passbook –with account transactions within the last 3 months
	Tenancy Agreement
	Bank Letter – in accordance with the Alpari (UK) template
	Employer Letter – in accordance with the Alpari (UK) template
	Election Card - must be in-date
	Passport – must be in-date and confirm the client’s current address Not be handwritten and be supported by a secondary proof of ID

### **Please Note:**

1. All documents must be of a good quality
2. To open a joint account we require both applicants to provide the necessary documentation listed above.

### **Proof of ID**

Proof of ID must contain

- The client’s **FULL NAME**
- Full Date of Birth
- The issue date of the document
  
- The document must not have expired

**Passport** – If a passport has expired and an extension has been issued we would need to confirm that the extension is linked to the passport before accepting the document. The extension would normally be linked through the inclusion of the passport number on the extension. If the link can't be established then an alternative piece of ID verification will need to be provided.

**Driving Licence** – A printed driving licence is acceptable, providing that it confirms the client's FULL NAME and DATE OF BIRTH.

**Handwritten Driving Licence** – This will be evaluated on a case by case basis by the Alpari (UK) Account Opening Team and Compliance Department.

**Pan Card** – We will accept a Pan Card on which the name is written as, First Name and then surname or First Name Fathers Name as long as the father's name matches the client's surname. This also applies to driving licences.

**Please note:** We will accept an ID document on which the name is written as:

First Name:

S/D/W of: SURNAME

Or

Fathers Name: SURNAME

This will be accepted as long as the name is correct as per the application form

### **Proof of Address document**

Proof of Address document must contain:

➤ **The client's name**

In the UK to confirm a client's name on a proof of address document emphasis is put on the surname (family name). If a client is called JOHN SMITH, the client's first name is *John* and his family name is *Smith*.

A proof of address document MUST contain the full family name. So, if a bank statement confirms the client's initial *J* and his surname *SMITH* we can accept the document.

However, if the document confirms the name S JOHN the document would not be accepted.

➤ **The client's current residential address**

### **Bank Statement / Credit Card statement requirements:**

- i. Sent through the post to the client's current residential address
- ii. Confirms the name of the client as per the above requirements
- iii. Dated within the last 3 months

**Utility Bill requirements:**

- i. A Utility Bill can be a Gas, Electric, Water or Landline telephone bill
- ii. Sent through the post to the client's current residential address
- iii. Confirms the name of the client as per the above requirements
- iv. Dated within the last 3 months

**Bank Passbook requirements:**

- i. Confirms the name of the client as per the above requirements
- ii. Confirms the client's current residential address
- iii. Dated within the last 3 months

**Tenancy Agreement requirements:**

- i. To be reviewed on a case by case basis by the Alpari (UK) Account Opening Team

**Bank Letter requirements:**

- i. As per the Alpari (UK) template
- ii. The letter must be address to Alpari (UK)
- iii. The letter must be on headed paper.

**Employer Letter requirements:**

- i. As per the Alpari (UK) template
- ii. The letter must be address to Alpari (UK)
- iii. The letter must be on headed paper.

**Please Note:** We do not accept:

Mobile phone bills

Internet bills

Electronically generated statements (normally sent in PDF format).

**We will accept a PDF document which has been scanned in and sent in PDF format.**

# High Risk

## LOW RISK COUNTRIES:

UK, all EU countries, Australia, Canada, Hong Kong, India, Japan, Liechtenstein, New Zealand, Norway, Singapore, South Africa, Switzerland

Any country not listed above is classed as **HIGH RISK**.

If you receive applications from any country not listed above the client will need to send in certified copies of their ID and address verification documents.

Certification must include:  
The words "true copy of the original", "attested", "notarised", "original seen by me"  
Name  
Signature  
Stamp  
Date of certification  
Business address / contact number – *preferably both*

Proof of ID	Proof of Address
Passport	Bank Statement – dated within the last 3 months
Driving Licence	Credit Card Statement –dated within the last 3 months
National ID Card	Utility Bill - dated within the last 3 months (Gas, Electric, Water or Landline telephone bill)
	Bank Passbook –with account transactions within the last 3 months
	Tenancy Agreement – on a case by case basis
	Bank Letter – in accordance with the Alpari (UK) template
	Employer Letter – in accordance with the Alpari (UK) template

**Please Note:** To open a joint account we require both applicants to provide the necessary documentation listed above.

## Scenarios

1. Mr Mohan Patel applies for an account and sends in the following documents:

Signed application form  
Passport  
Bank Statement

On his application form he states the following:

First Name: MOHAN  
Surname: PATEL

On the passport his name is written as:

First name (given name): MOHAN  
Surname (family name): PATEL

On the bank statement he sends in his name is written:

P MOHAN

We could not accept this document as the last name is written as initial P. As we need to confirm that he is MOHAN PATEL we would need to see a document which confirms his name as MOHAN PATEL. If the bank statement had M PATEL on the address, we could have accepted this document if all the other information was correct

In this instance we would ask the client for an alternative proof of address document.

2. Mr Thiyagarajan Thangavelu applies for an account and sends in the following documents:

1. A signed application form
2. A copy of his Driving Licence
3. A copy of his Election Card

The name on his driving licence is written:

Name: Thiyagarajan  
S/D/W of: S Thangavelu

As the document confirms both his first name and family name we would accept the driving licence as proof of ID as long as it is in-date and confirms the client's Date of Birth

The election card confirms the client's full name and address and is in-date. We would accept this document as proof of address



**Example 2**

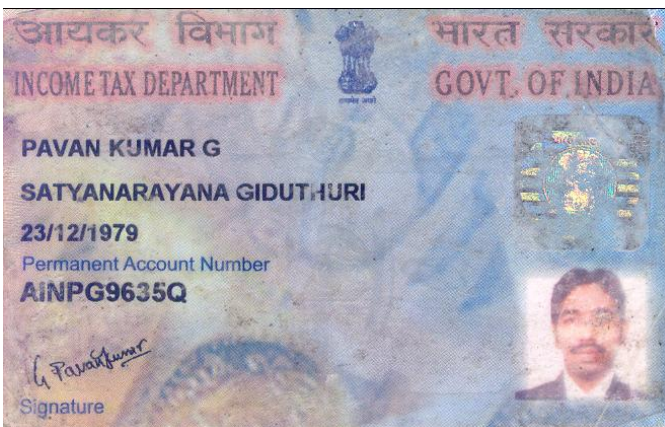
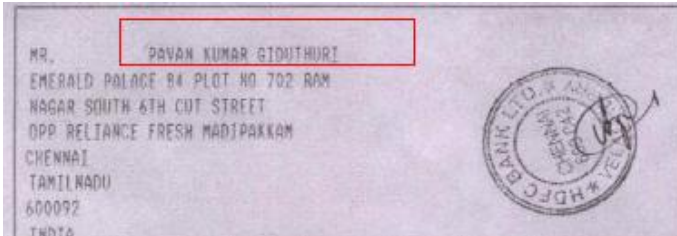
4. Name and Address

Surname: GIDUTHURI

Forenames: PAVAN KUMAR

Title (Mr./Mrs./Miss/other): Mr

Date of Birth: 23-DEC-1979



In the above example the client has stated on their application form that their name is Pavan Kumar Giduthuri. The bank statement the client sent in confirms this information as does their PAN card. This is acceptable.