



AL RAYAN BANK



SHARIA COMPLIANCE GUARANTEED
Profit not interest



Banking you can believe in

Proof of Identity

Personal

alrayanbank.co.uk

Introduction

To become an Al Rayan Bank customer we require proof of your identity and proof of your address.

We need this information to help us protect you against fraudulent criminal activity and to comply with money laundering regulations.

- ▶ In most cases you need to supply original documents as proof of identity and address (all documents will be photocopied and the originals given back to you). For example, a valid passport or driving licence for your identification and recent bank statements for your address
- ▶ Additional documents are required for non-residents and UK based students
- ▶ Non-UK residents must apply in person to a branch with their documents



Different ways of applying

Applying in person at a branch

Proof of identity

We must see **one** of the following **original** documents (for all signatories):

- ▶ Current signed passport (with a valid visa if applicable)
- ▶ EEA national identity card
- ▶ Current UK issued travel document
- ▶ Home Office Immigration and Nationality Directorate application card
- ▶ Current full UK driving licence (photo card only)

If you do not present a document bearing a photograph of yourself, we will require a passport size photograph of you.

Proof of address

We must also see **one** of the following original documents (for all signatories) issued within the last three months showing the name and current address:

- ▶ Utility bill (mobile telephone bills are not acceptable)
- ▶ Bank, building society or credit card statement (excluding e-bills)
- ▶ Council tax bill/mortgage statement
- ▶ Benefits/pension book showing current address
- ▶ DWP/HMRC correspondence

Applying by post

Proof of identity

We must see **one** of the following certified documents (for all signatories):

- ▶ A certified copy of a current signed passport showing the passport number, date and place of issue, valid visa (if applicable), personal details and a clear photograph
- ▶ A certified copy of a current full UK driving licence showing the personal details and a clear photograph

Proof of address

We must also see **two** of the following certified documents (for all signatories) issued within the last three months showing the name and current address:

- ▶ Utility bill (mobile telephone bills are not acceptable)
- ▶ Bank, building society or credit card statement (excluding e-bills)
- ▶ Council tax bill/mortgage statement
- ▶ DWP/HMRC correspondence

To support your account application we may ask you to provide additional documentation dependant on your circumstances, for example, a valid visa.

Students, minors and non-UK residents

UK based students

In addition to the proof of identity and proof of address, we must also see **one** of the following documents issued within the last three months:

- ▶ Letter from the institution confirming applicant's UK address, and if non-UK resident the letter should also confirm applicant's overseas residential address
- ▶ Letter from the hostel manager confirming temporary residence

Minors (under 16)

In addition to the proof of identity and proof of address of the adult(s) operating the account, we must also see **one** of the following for the child:

- ▶ Birth certificate
- ▶ Current passport
- ▶ NHS medical card

Non-UK residents

All applications by non-UK residents must be made in person at one of our branches.

Proof of identity

We must see **one** of the following documents:

- ▶ Current signed passport (with a valid visa if applicable)
- ▶ EEA national identity card

Proof of address

We must also see the following document issued within the last three months showing the name and current address:

- ▶ Bank or building society statement (PO Box addresses are only accepted under exceptional circumstances and additional information will be required)

Who can certify your original documents?

Please ensure your original documents have been certified by one of the following:

- ▶ Lawyer, Solicitor or an equivalent registered legal professional
- ▶ Notary Public
- ▶ Accountant, Actuary or Tax Advisor who is a member of a recognised professional body
- ▶ Staff member of Al Rayan Bank UK or Masraf Al Rayan
- ▶ Registered Trust Advisor (STEP - Society of Trust and Estate Practitioners registered only)
- ▶ An officer of an Embassy, Consulate or High Commission of the country of issue of the proof of identity document
- ▶ Commissioner of Oaths
- ▶ Any approved UK government translator or solicitor as per Government list of acceptable translators and interpreters
- ▶ Post Office staff

We would prefer to receive officially certified copies, although original documents will be acceptable where you are unable to provide certified copies.

To officially certify an original document, the copy must contain the following:

- ▶ Full name of the person certifying the copy
- ▶ Contact details e.g. home address or work address and telephone number
- ▶ Occupation
- ▶ Signed and dated to include the words:
 - Confirmed to have seen the original copy; and
 - Confirmed as complete/true/accurate (or similar) copy of the original

In practice, if the individual is an employee (e.g. local authority/embassy officer, post office employee) the relevant stamp of the employer should be affixed to the signature as part of the certification. If the individual is a member of a professional body, the relevant qualification/membership number should be stated.

Certifications from Post Office must include the Post Office document certification form.

Please note, the following people cannot certify your documents:

- ▶ A person related to you
- ▶ A person in a relationship with you for e.g. a friend, spouse or partner
- ▶ Someone living at the same address as you



AL RAYAN BANK

Want to know more about any of our products or services?

Call us on:

0800 4083 084*

Monday to Friday, 9am to 7pm.

Saturday, 9am to 1pm.

*Calls may be recorded for training and security purposes.

Visit: alrayanbank.co.uk

Write to: **Al Rayan Bank, PO Box 12461, Birmingham, B16 6AQ**

Or visit any of our branches.

If we don't get it right

Al Rayan Bank PLC will endeavour to ensure that you receive the highest standard of service and that you are treated with courtesy at all times. If you are unhappy with any aspect of our service, we would like to know why.

For a copy of our Customer Care leaflet dealing with our complaint handling procedures, please call our Customer Care team on 0800 4086 407.

General Data Protection Regulation (GDPR)

Under the GDPR you have the right of access to your records.

Should you wish to access this right please write to:

Data Protection Officer,
Data Subject Access Requests,
Customer Care Team,
Al Rayan Bank PLC,
24a Calthorpe Road,
Edgbaston,
Birmingham,
B15 1RP

Membership of the Financial Services Compensation Scheme

Al Rayan Bank PLC is a member of the Financial Services Compensation Scheme.

This scheme may provide compensation, if we cannot meet our obligations. For example, in respect of deposits with a UK office, payments under the scheme are limited to 100% of the first £85,000 of a depositor's total deposits with the bank.

Most depositors including individuals and businesses are covered. The scheme covers deposits made with the offices of the bank within the European Economic Area.

Al Rayan Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 229148. Al Rayan Bank PLC is incorporated and registered in England and Wales. Registration No. 4483430. Registered office: 44 Hans Crescent, Knightsbridge, London, SW1X 0LZ.



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