



AL RAYAN BANK



SHARIA COMPLIANCE GUARANTEED
Profit not interest

Banking you can **believe** in

Proof of **Identity**

Businesses, Charities and Masjids

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 to verify a business, charity and masjid
- ▶ Additional documents are required for non-UK residents



Different ways of applying

Applying in person at a branch

Proof of identity

For each director/signatory to the account, we must see **one** of the following original documents:

- ▶ 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
- ▶ Notification letter from Benefits Agency/ other Government agency
- ▶ 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

For each director/signatory to the account, we must also see **one** of the following original documents issued within the last three months:

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

Applying by post

Proof of identity

For each director/signatory to the account, we must see **one** of the following certified documents:

- ▶ 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

For each director/signatory to the account, we must also see **two** of the following certified documents issued within the last three months:

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

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

Additional documents

Masjids

A minimum of two authorised signatories will need to provide proof of their identity and proof of their address.

If the masjid is a registered charity or a limited company, please refer to the relevant section of this document.

If the masjid is not a registered charity or a limited company, we must see the following:

- ▶ Constitution or an equivalent document e.g. Memorandum of Association/Articles of Association or Members Agreement

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

- ▶ Bank statement in the name of the masjid issued within the last three months
- ▶ Utility bill in the name of the masjid issued within the last three months

Our Relationship Manager may visit the masjid to verify the identity of the masjid.



Sole traders

We must also see the following original documents:

- ▶ Solicitor/accountants' letter on headed paper addressed to Al Rayan Bank PLC, issued within the last three months, confirming that they act for the business and the specific dates the business started trading or will start trading
- ▶ Bank statement or utility bill issued under the trading name within the last three months
- ▶ Correspondence issued by the tax authority to the business issued within the last twelve months

Our Relationship Manager may visit the premises to verify the identity of the sole trader.

Partnerships

In addition to the proof of identity and proof of address of each partner, we must also see the following original documents:

- ▶ Solicitor/accountants' letter on headed paper addressed to Al Rayan Bank PLC, issued within the last three months, confirming that they act for the business and the specific dates the business started trading or will start trading
- ▶ Bank statement or utility bill in the name of the partnership issued within the last three months
- ▶ Partnership agreement

Our Relationship Manager may visit the premises to verify the identity of the partnership.

Additional documents

Limited companies/PLCs/LLPs

We must also see **all** of the following original/certified documents:

- ▶ Certificate of Incorporation
- ▶ Evidence of incorporation e.g. Memorandum of Association/Articles of Association or Members Agreement
- ▶ Registered company address and telephone numbers
- ▶ Name and address of all directors
- ▶ Proof of identity and proof of address of the Company Secretary (if applicable)
- ▶ Original/certified document confirming the identity and address of any shareholder holding more than 25% shares in the company (if not already provided)

All addresses will need to be verified. We will accept any of the below proofs issued within the last three months:

- ▶ Utility bill or bank statement
- ▶ Letter from accountant/solicitor
- ▶ Companies house correspondence
- ▶ Tax authority correspondence

Our Relationship Manager may visit the premises to verify the identity of the business.

Registered charities

We must also see **all** of the following original documents:

- ▶ Confirmation of authorised account signatories (signed by all trustees)
- ▶ Proof of charity e.g. registered charity number from the Charity Commission/OSCR/CCNI
- ▶ Proof of charity address e.g. bank statement or utility bill
- ▶ Trustees' proof of identity and proof of address (a minimum of two are required, of which one must be a nominated officer)

Our Relationship Manager may visit the premises to verify the identity of the charity.

Clubs, societies, unregistered charities, study groups and unincorporated associates

We must also see **all** of the following original documents:

- ▶ Confirmation of authorised account signatories (signed by all trustees)
- ▶ Proof of identity and proof of address of the trustees (a minimum of two are required)
- ▶ Proof of address of the club/society or unregistered charity
- ▶ Constitution or an equivalent document e.g. Memorandum of Association/Articles of Association

If transferring funds to Al Rayan Bank PLC, proof of funds 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

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.

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. Most depositors including individuals and businesses are covered.

For more information about the Financial Services Compensation Scheme, visit www.alrayanbank.co.uk/fscs

Data Protection

Under the prevailing data protection legislation you have the right of access to your records.

Should you wish to access this right, please contact our customer service team or write to:

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

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.





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.

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