

Identity Check Requirements

Why we ask you to prove your identity and address.

1. The vast majority of Ellisons' clients would never dream of doing anything illegal. However, a very tiny number of individuals may try to launder money through our accounts by instructing us to undertake work for them which at first sight appears legitimate, but which is actually part of a process designed by them to hide the proceeds of criminal activity.
2. Therefore, when we act for you, we are obliged by the Proceeds of Crime Act to ask you to provide us with proof of your identity and address. We may have to do this even though we have acted for you before. We may also have to ask you to provide further information about transactions which you instruct us to undertake on your behalf. We hope that you will not find these requests to be intrusive and that you will appreciate why this is necessary.
3. The Proceeds of Crime Act places all solicitors under extremely strict rules to ensure that criminals and terrorists do not try to use us as a way to launder money derived from criminal activities. One of the ways that we do this is by being absolutely certain who we are acting for and precisely what the purpose of any transaction is. Failing to spot money laundering when we should, can lead to us facing criminal charges and therefore we take this issue very seriously.
4. All partners and employees of Ellisons Solicitors have been trained to spot attempts to launder money or other illegal financial transactions. They also undergo regular training to ensure that their knowledge of this area is kept up to date. Ellisons also has a dedicated partner who acts as the firm's Money Laundering Reporting Officer. He has responsibility for the firm's anti-money laundering policy and acts as our liaison with the National Crime Agency (NCA).
5. All solicitors firms, accountancy firms, banks and other financial institutions have a legal obligation to ensure that they have procedures designed to combat money laundering.
6. **Private Individuals**
 - 6.1 When acting for you we are required by law to check your identity and we may also wish to confirm information about your credit status. In order to verify the information you provide we may make searches about you with a Credit Reference or Fraud Prevention Agency; this will include information from the Electoral Roll.
 - 6.2 The agencies will record the details of the search and other organisations may share these searches in order to prevent fraud and money laundering. Scoring methods may be used as part of this process.
 - 6.3 We will ask you to supply original documents as confirmation of your identity, address or both which we will use along with any electronic checks we perform. Any documents provided to us will be recorded and copied for audit purposes as part of our Anti-Money Laundering requirements. Suitable items for the proof of identity could be a current passport or driving licence, and for the address, a utility bill, council tax bill or bank statement that is no more than three months old.
 - 6.4 We may also require supporting evidence of the source of any money involved, for example bank or building society documents, and full details of any third party to whom you may instruct us to send funds.
 - 6.5 We will not accept any cash payments. All payments must be made by electronic bank transfer, card payment, cheque or banker's draft.

7. Corporate and other business clients

- 7.1 Before we can act on behalf of a Company we will need to verify and identify the existence of the company including its name, business address, registration number and the names of at least two directors through the certificate of incorporation and/or details from Companies House. Additionally, we may request to see Annual Accounts and Incorporation documents and where necessary a suitable resolution confirming that the persons who are representing the Company are properly authorised.
- 7.2 Also we may require supporting evidence of the source of any money involved, for example bank or building society documents, and full details of any third party to whom you may instruct us to send funds.
- 7.3 We will not accept any cash payments. All payments must be made by electronic bank transfer, card payment, cheque or banker's draft.