

Verifying identification

What documentation is classed as acceptable?

Important information

- All document copies must be certified and clearly show the full name, signature, date signed and the full name of the company represented (if appropriate), along with the position in the company of the signatory.
- Certified copies can be emailed to info@more2life.co.uk or uploaded to fastpath by an equity release adviser. Certified copies can also be sent via post to more2life, and original documents should always be sent via post to more2life. Please see the next page for postage details, and for more information on certified copies.
- If you have lived at your current address for less than 3 months, we will ask for the most recent 6 months of complete bank statements for you and anyone else applying in joint cases. These must be original statements, cover 6 complete and consecutive months and each page must be certified and your name(s) must be clearly visible. Details of any noticeably higher than usual transactions will be required in a covering note, including an explanation of what the expenditure was for, and any other useful details you think may be relevant in addition to other ID requirements.
- The types of acceptable documentation listed are not exhaustive, but do include the most common forms of acceptable documentation to verify identity. If you have any questions regarding acceptable forms of identification to verify ID, please contact info@more2life.co.uk
- If you are submitting an application on a joint basis, we will need identification and documentation to verify both of your identities, and any attorneys signing the application.

Top tip – a certified copy of a valid photo card driving licence will verify your ID, age and residency

Proof of ID

A single valid government-issued document with a photograph showing your full name and photograph and either residential address or date of birth will verify your identification, which must be:

- Valid Passport
- Valid photocard driving licence (full or provisional)
- National identity card (non-UK nationals)
- Firearms certificate or shotgun licence
- Identity card issued by the electoral office for Northern Ireland

If you don't have any of the above documents, then the following will be required:

A government, court or local authority issued document without a photograph which incorporates your full name, and is supported by another document which incorporates your full name, and either your residential address or date of birth. This could be either two different government issued documents without a photograph, or one government issued document without a photograph and one piece of secondary documentation.

Government-issued documentation without a photograph (must show full name)

- Valid old style full UK driving licence
- Recent evidence of entitlement to a state or local authority funded benefit (including housing benefit, council tax benefit, tax credit, pension, educational or other grant)
- HM Revenue & Customs letter (e.g. tax code notice)
- Instrument of a court appointment (such as liquidator or grant of probate)
- Current council tax statement or demand letter

Secondary documentation (must show full legal name and either your residential address or date of birth)

- (Advisers only) – a record of when a face-to-face visit has taken place and confirming that it took place at the home address of the applicant
- Current bank statements, or credit/debit card statements issued by a regulated financial sector firm in the UK or EU. If the document is from the internet, then this must be an official downloaded PDF.
A scan of a printout from the internet or a screen print/shot in PDF format is not acceptable.
- Utility bills. If the document is from the internet, then this must be an official downloaded PDF. **A scan of a printout from the internet or a screen print/shot in PDF format is not acceptable.**
- Utility bills and bank/credit/debit card statements must be dated within 3 months of the date of application and include enough detail to clearly identify the individual(s) they relate to.

Proof of age

These documents must show your full name and date of birth:

- Passport (valid or expired)
- Photo card driving licence (valid or expired)
- Old style full UK driving licence (valid or expired)
- Birth certificate with marriage certificate (if applicable, for women only)

Proof of residency

These documents must contain either your full first name and your full surname, or your first initial and your full surname:

- Valid photo card driving licence
- Valid old style full UK driving licence
- Correspondence from Inland Revenue
- Proof of registration on the Electoral Roll
- Most recent utility bill
- Bank/building society/credit card statement (dated within 3 months of the date of application)
- Current council tax statement or demand letter
- Correspondence relating to a Government benefit
- (Advisers only) – a record of when a face-to-face visit has taken place, confirming the full name of the client(s), the address of the visit, the date and the time.

We recognise that not everyone may have the above forms of documentation. In these circumstances a letter or statement from a person in a position of responsibility who knows you, and who can confirm who you are and your permanent address can help us confirm your identity. Examples of persons in a position of responsibility for the purposes of verifying identity are:

- Solicitor
- Doctor (GP)
- Minister of Religion
- Teacher
- Social Worker
- District Nurse (who has visited your home)
- Police Officer
- Civil Servant
- Councillor
- Care Home Manager
- Dentist



Postage details

This is the PO Box address where original copies must be sent to, or certified copies can be sent to:
more2life Ltd, PO Box 1168, Preston, PR2 0GB

We recommend that any original ID (passport, driving licence etc.) be sent via Special Delivery, and they will be returned by Special Delivery.



Certified/verified document

A certified or verified copy is a copy of an original document which also includes the following, either written or stamped, *'I hereby certify that this is a true copy of the original document'*. The certification of a document needs to be completed by either the adviser or solicitor, and the name of the signatures should be clearly visible. The wording does not need to be exactly as above, but the context should be the same, except where a copy of an Enduring Power of Attorney (EPA) or Lasting Power of Attorney (LPA) needs to be certified or verified. The Post Office also has a document certification service which you may want to use, but there may be a cost involved.

A certified copy of an LPA needs the following statement on every page: *'I certify this is a true and complete copy of the corresponding page of the original lasting power of attorney'*. This statement must be signed and dated on every page. On the final page of the LPA it must state: *'I certify this is a true and complete copy of the lasting power of attorney'* and this statement must be signed and dated.

A certified copy of an EPA needs the following statement on every page: *'I certify this is a true and complete copy of the corresponding page of the original enduring power of attorney'*. This statement must be signed and dated on every page. On the final page of the EPA it must state: *'I certify this is a true and complete copy of the enduring power of attorney'* and this statement must be signed and dated.



more2life
the later life lender