

# Acceptable Forms of ID For Customers



Pure Retirement welcomes adviser Electronic Identification of their customers, please see info below in E-ID section. Where advisers do not have capability to E-ID their customers, please find the relevant information directly below.

Once your case with Pure Retirement has been submitted, please send proof of identification to [ID@pureretirement.co.uk](mailto:ID@pureretirement.co.uk)

These documents are required prior to offer and we are usually unable to offer an application without sufficient identification and verification.

When confirming identification, applicants must provide certified ID confirming their full name, date of birth (DOB), and residential address.

- If photo ID is provided, we will accept two forms of identification.
- If non-photographic ID is supplied, we require three forms of identification.

All documents must be in date at the time of application and valid for six months. If the case exceeds six months, updated ID is required.

Certification must confirm documents are true copies, include a company stamp or the name, date and contact details of the certifier, so that the certification can be independently verified, and be completed by professionals (e.g., financial advisers, solicitors, doctors, or accountants). Where there are separate pages of evidence, the certification must indicate that it applies to all pages submitted.

If standard ID cannot be provided, a signed declaration confirming full name, DOB, and address may be accepted with Compliance approval.

We will consider the following documentation (please do not send the original documents):

## 1. Proof of Name

Current valid passport.

Original birth certificate (UK birth certificate issued within 12 months of the date of birth in full form including those issued by UK authorities overseas such as Embassies High Commissions and HM Forces).

HM forces ID card (UK) (valid until stated expiry).

Driving licence (full or provisional) (UK, Isle of Man, Channel Islands).

Full old-style driving licence (paper licence).

Firearms or Shotgun license.

Citizen Card (valid until date stated on card).

Marriage/Civil partnership certificate. Where applicable, we will need to see an audit trail of the name change.

## 2. Proof of Address

Utility bill (gas, electric, water, winter fuel payment letter, landline phone) issued within the last three months.

Council Tax Statement (valid for 12 months following issue).

Landline phone bill (valid for 3 months following issue).

Mortgage annual statement (valid for 12 months following issue).

Government issued Pension statement (valid for 12 months following issue).

Benefit statement (e.g. Child Allowance, Government pension, Personal Independence Payment).

A P45 or P60 statement (valid for 12 months following issue).

Bank or building society statement. Note - we can accept statements that have been downloaded from online accounts. These have to display the customer address & mirror the format of an original statement (valid for 3 months following issue).

The documents we will not accept but are not limited to, are:

- Mobile phone bills
- Credit card statements
- Generic mailers
- Internet statements
- Baptism certificates
- Private pension letters

## Electronic ID submissions FAQs

### Who can submit E-ID?

Most financial firms are able to submit electronic identification (EID). The firm must be registered with us and have valid FCA registration.

- EID is valid for 6 months following the run date.
- The EID should evidence; AML checks across multiple data sources, include PEP searches, sanctions search and clearly evidence the pass/fail of the client.

EID formats need to be pre-approved by the Compliance team at Pure Retirement prior to them being accepted for future submissions from the firm.

### How can I check if my E-ID is acceptable to Pure Retirement?

Submissions for E-ID will usually be requested via the adviser's Telephone BDM or by the Underwriter working the case. The submission should be run on a client who has applied with us so that we have authority to view their data. This example should be submitted to the [ID@pureretirement.co.uk](mailto:ID@pureretirement.co.uk) inbox for assessment.

Please note – Pure Retirement will assess if the E-ID format is acceptable and are not making a judgement on the subject of the search. The actual result of the E-ID may be a fail for the client at which point paper ID would need to be requested.

## What will the Pure Retirement team check?

The EID should show:

- the full name of the client,
- their full address,
- date of birth,
- the range of sources searched (bank databases, telephone records, electoral register, credit searches, Halo etc) – We cannot accept E-ID where only one information source is used.
- The date the search was run so we can check that it is valid for the current period of time,
- evidence that sanction searches have been carried out,
- evidence that checks for Politically exposed persons have been carried out,
- and a clear result – Pass/authenticated

 **0113 366 0599**

 **info@pureretirement.co.uk**

 **pureretirement.co.uk**

Company registered in England and Wales No. 7240896.

Pure Retirement Limited, 2200 Century Way,  
Thorpe Park, Leeds, LS15 8ZB.

Pure Retirement Limited is authorised and regulated by the  
Financial Conduct Authority. FCA registered number 582621.



**Pure**  
Retirement  
Providing solutions for your future