

## **ID Checklist for Brokers**

As we continue to work together to help prevent money laundering and fraud, it is very important that you ensure all new customers are properly identified. Recently, we have seen a general increase in the number of cases where customers have not been properly identified. We want to make you aware of this and offer guidance on how to ensure that you have correct identification for all your cases, as quite often many of these instances involve quite simple mistakes or oversights that can be easily rectified.

### **Name and Address:**

The customer's name and address should be spelt correctly on all applications. All middle or additional names should be present for every applicant. The misspelling of an applicant's name/address or any missed middle/additional names may require the case to be amended after submission and this may result in a delay in the process and completion of the application.

Please ensure all applicants' full names are present, including middle names before the case is submitted to us.

### **How documentation should be certified.**

When documents don't show a photograph (for example, bank statements), or for cases where the applicant has not been seen face to face, the certification should state:

#### **'Certified true copy of the original document'**

The certification should also state the following information: company name, FSA number, broker signature, printed name and date.

When documents show a photograph and the applicant has been seen on a face to face basis, the certification should state:

#### **'Certified as a true copy of the original document, showing a true likeness to the applicant'**

The certification should also state the following information: company name, FSA number, broker signature, printed name and date.

Legible copies of ID documentation should be posted into us at the below address, we are unable to accept documents scanned, emailed or faxed under any circumstances. Please do not send in original customer documents.

### **Following the transfer of work from our Cardiff Office last year, please ensure all correspondence is sent to:**

BM Solutions  
Mortgage Processing  
Birmingham Midshires  
PO Box 136  
Wolverhampton  
WV9 5HZ

For full details of our product range and all criteria visit [bmsolutions.co.uk](http://bmsolutions.co.uk)