

Confirming your identity





What's in this guide?





Confirming your identity

Zurich International Life Limited (Zurich) is located on the Isle of Man, recognised for its political stability, transparency and financial supervision, including strong regulatory controls and policyholder protection measures.

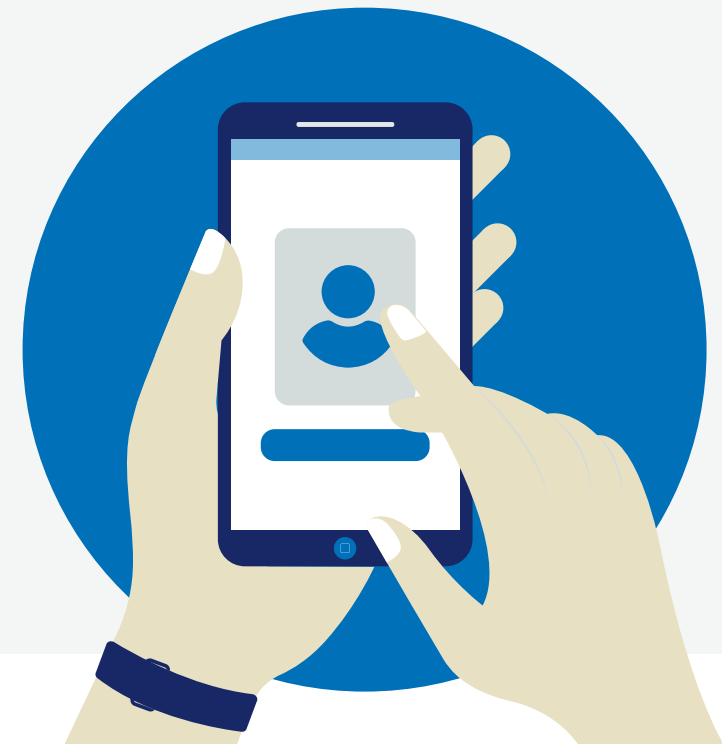
As a regulated financial services company, Zurich is responsible for verifying the identity of its customers. We follow guidance on how to confirm a customer's identity and our customer due diligence process means we take the necessary steps, using reliable information, to do this.

Customer due diligence process

In order for us to confirm your identity you will need to provide a copy of the following:

- 1) **A document that proves your identity.**
- 2) **A document that confirms the address where you currently live (your residential address).**

The copy documents need to be verified as true copies and there are a few ways you can do this. Please follow the guidance on what documents are acceptable and how to verify/certify the documents as a true copy.





Proof of identity

The following documents are acceptable proof of identity, please choose one from the list below.

Passport

Please ensure that the copy of the page(s) you submit include the following:

1. your photograph
2. passport number
3. signature
4. and if applicable, endorsements (e.g. all US and Japanese passports).

Depending on your passport this information may be found on numerous pages and it is important that all necessary copies are submitted.

Government issued ID card

This should include your photograph.

Current driving licence

This should include your photograph.

Please ensure that your documents are valid and in date.

Please make sure your document clearly shows your signature.





Proof of residential address



The following documents are acceptable proof of residential address, please choose one from the following.

Letter from employer

- The letter needs to be an original letter, from your employer, on company headed paper.
- It should confirm that you are an employee and state your current residential address.
- The letter should be signed by a person of authority, with the name and capacity of the person who has signed the letter clearly shown.
- You must have been in employment of the company within the last six months and the letter must be less than six months old when we receive it.

A utility, rates or council tax bill

- This must clearly state the date of issue, the name and address of issuing authority and your name and address which must correspond with the address on our records.
- It must be dated within the last six months.
- Mobile telephone and satellite TV bills are not acceptable as proof address.

A valid driving licence

- This must include your name and address, date of issue, date of expiry, and name of issuing authority.
- If there are two parts to your driving licence then certified copies of both parts of the licence must be provided.
- If you are using your driving license as proof of identity, we will require a different document to confirm your residential address.





Proof of residential address

continued



A government issued ID card

- The card must have your address on it.
- If you are using your government ID card as proof of identity, we will require a different document to confirm your residential address.

The following are not acceptable as proof of address documents:

- UAE ID Card
- Qatar ID card

Account statement from a regulated bank account, bank credit card or mortgage company statement

- The statement needs to be from a bank, credit card or mortgage company with whom you have an account, and it needs to confirm your current residential address. The statement cannot be a photograph of the screen, it has to be downloaded and saved.
- The statement should be dated within the **last six months** when we receive it.
- Nonbank cards, such as store cards are not acceptable as proof address.

Correspondence from an official central or local government department or agency in an equivalent jurisdiction

For example: Tax Assessment document, Personbevis, a state pension benefit book or other government produced document showing benefit entitlement.

- This document must include your name and residential address.
- The statement should be dated within the **last six months** when we receive it.
- This document must have been received in the post. E-mail correspondence is not acceptable.



Verifying the documents as true copies

The copy documents need to be verified as true copies and you can do this via Self Certification or Document Certification.

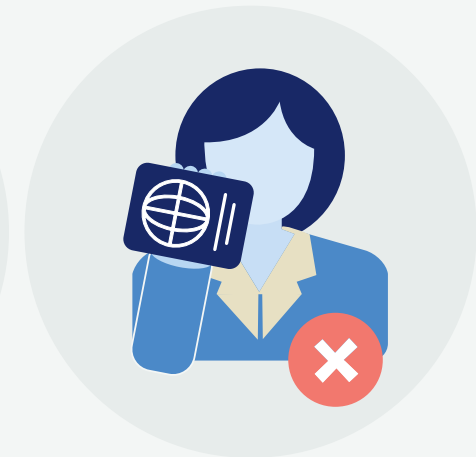
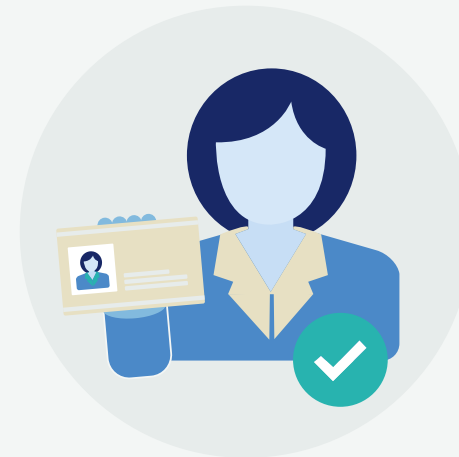
Self certification

Proof of identity

- Take a 'selfie' photograph of yourself, holding up your signed valid passport, Government ID card or driving licence. The photograph needs to clearly show your face, together with the image on the identity document. Please ensure that all details on the ID are as clear as possible – please see the image to right as a guide.
- A clear scanned copy or photograph of the document itself should also be provided, (in full colour if possible).

Proof of residential address

Take a photograph of your original Proof of Address document. This needs to be in colour to reflect the original bill as much as possible.





Verifying the documents as true copies

The copy documents need to be verified as true copies and you can do this via Self Certification or Document Certification.

Document certification

To verify the documents as true copies they can be suitably certified. This means that a professional or government official confirms that the document is a true copy of the original document. You can either ask your certifier to complete the **Document certification form** or include the following information on certification.

- A statement confirming 'I hereby certify that this document is a true copy of the original (and if necessary, that the photograph is a true likeness of the holder)'
- Type of document and reference number
- Signature of certifier
- Full name of certifier (in block capitals)
- Date
- Position/job title
- A note saying 'I am signing in the capacity of'....' Details can be found on the next page
- Details of the certifier's regulatory/ professional body and reference number
- Organisation name, address, telephone number and website
- Organisation stamp





Verifying the documents as true copies



The copy documents need to be certified as true copies and you can do this via Self Certification or Document Certification.

Who can certify my documents?

By 'Suitable Certifier' we mean someone who falls into one of the following categories:

Accountant

Must be an accountant who is a member of a recognised professional body.

Commissioner of Oaths

Located and currently working in an **equivalent jurisdiction**. Please note: South African Commissioner of Oaths are not acceptable as Suitable Certifiers unless it is clear that they are signing in their capacity as a notary public, lawyer or advocate.

Director or Manager of an acceptable credit/financial institution

E.g. Bank Manager.

Embassy Official

From the country the ID document was issued.

Formally appointed member of the Judiciary

Lawyer/Advocate

Notary Public

Regulated introducer or an authorised employee of a regulated introducer

For example, a Financial Advisor who is incorporated in or formed under the law of a country which is an equivalent jurisdiction, or authorised employee of a regulated introducer. A reference number to confirm the regulatory status of the introducer must be included.

Registrar or other civil or public servant

Authorised to issue or certify copy documents. Located and currently working in an **equivalent jurisdiction**.

Serving police officers

Located and currently working in an **equivalent jurisdiction**.

Please note we cannot accept certification completed by family members.

Send all documents to Zurich via your verified email.



Self-certification for any plan in trust with Boal & Co

Many of our plans are held in trust with the Trustee having a legal responsibility to provide independent oversight. If you are not sure if your plan is held in trust you can check in your plan handbook or contact the Zurich Corporate HelpPoint team who will be able to assist.

If your plan is held in trust with Boal & Co and you have elected to self-certify then you will need to supply **proof of your bank account** in addition to proof of identity and proof of residential address.

Please verify your bank account by providing either:

- 1) A photograph of your bank account statement or
- 2) A PDF statement from a regulated bank in an **equivalent jurisdiction** to show that the bank account that will receive the funds is your own.

The following are not acceptable as proof of address documents:

- UAE ID Card
- Qatar ID card





5 step customer checklist





Here to help

We are here to help, so if there is anything that you need clarity on or you are unable to supply, then please contact the Zurich Corporate HelpPoint team by clicking on the link below

www.zurichinternational.com/contact/corporatesavings





Important information

Zurich Integrated Benefits is a business name of Zurich International Life Limited.

Zurich International Life Limited is authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect planholders.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991 (as amended), ensure that in the event of a life assurance company being unable to meet its liabilities to its planholders, up to 90% of the liability to the protected planholders will be met.

The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your plan.

Zurich International Life Limited is not authorised to offer insurance products for sale in the United States.

Materials are not intended as an offer to invest and do not constitute an offer or a solicitation of an offer to buy securities in any other country or other jurisdiction in which it is unlawful to make such an offer or solicitation.

Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability) provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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