

Confirming your identity





What's in this guide?





Confirming your identity

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

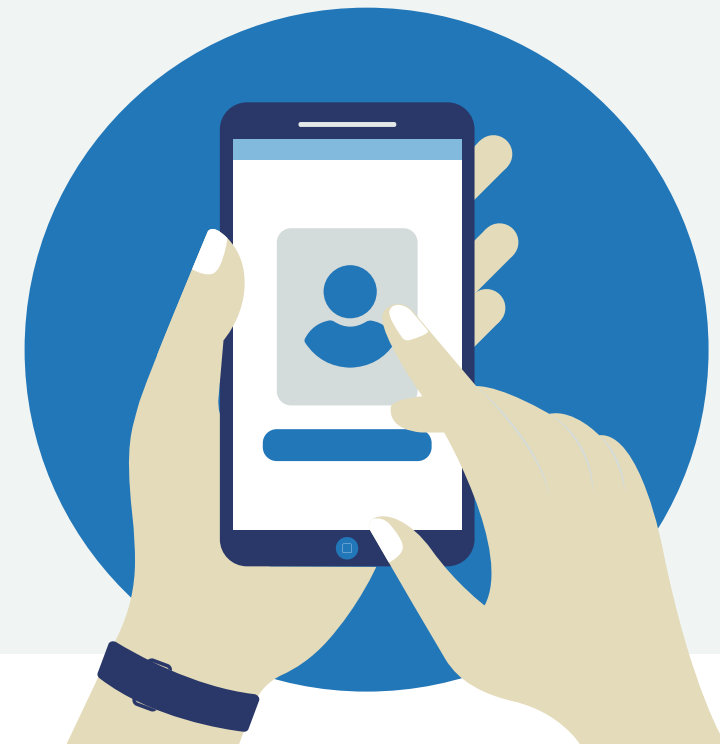
As a regulated financial services company, ZIPAL is responsible for verifying the identity of its customers. We follow guidance on how to confirm a customer's identity and our customer due diligence process means we take the necessary steps, using reliable information, to do this.

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

Current driving licence

This needs to include the following:

1. your photograph
2. date of birth
3. country of birth/nationality

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.

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 of address.

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 of address.





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 is only available for existing members. This option cannot be used for new pension plan applications, or to verify third party payors to a member's pension plan.

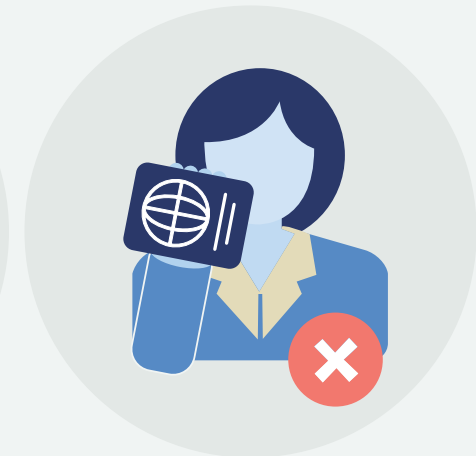
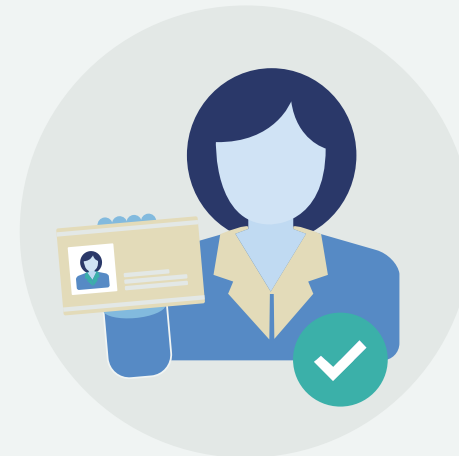
Self certification

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, or email the pdf document from your registered email address.





Verifying the documents as true copies

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 should ask your certifier to include the following information on the original copy.

- 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





Who can certify my documents?



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

Accountant

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

Commissioner of Oaths

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 <https://www.zurichinternational.com/equivalent-jurisdictions>, or authorised employee of a regulated introducer. A reference number to confirm the regulatory status of the introducer must be included.



5 step customer checklist



1

Select your proof of identity document



2

Select your residential address document



3

Verify the documents as true copies by either



4

Take a 'selfie' photograph of yourself holding up your signed valid passport or driving licence. Ensure your face and ID details are clearly shown, together with the image on the identity document. Self Certification is only available for existing members.

Self certification



4

Our certification

Bring your original documents into our offices.

Document certification



4

Select a suitable certifier and enter certification information onto the original copy.

5

Send all documentation to ZIPAL via your registered email, original post, via your appointed financial advisor or by visiting our offices.





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 Isle of Man Pensions Client Services Team either by email IOM.Pensions@zurich.com or by calling 01624 691014.

You can also visit us at our office:

Zurich House

Isle of Man Business Park

Douglas

Isle of Man

IM2 2QZ

British Isles





Zurich International Pensions Administration Limited is registered with the Isle of Man Financial Services Authority as a Professional Schemes Administrator under the Isle of Man Retirement Benefits Schemes Act 2000.

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