



AL RAYAN BANK



SHARIA COMPLIANCE GUARANTEED  
**Profit not interest**



Banking you can believe in

Proof of Identity

[alrayanbank.co.uk](http://alrayanbank.co.uk)

Personal

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# Introduction

To become an Al Rayan Bank customer we require proof of your identity and proof of your address.

We need this information to help us protect you against fraudulent criminal activity and to comply with money laundering regulations.

- ▶ In most cases you need to supply original documents as proof of identity and address (all documents will be photocopied and the originals given back to you). For example, a valid passport or driving licence for your identification and recent bank statements for your address
- ▶ Additional documents are required for non-residents and UK based students



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# What you need to open a personal bank account or apply for home finance

## Proof of identity

We must see **one** of the following **original** or certified documents (for all signatories):

- ▶ Current signed passport (with a valid UK visa if applicable)
- ▶ Current full UK photocard driving licence (including provisional)
- ▶ Current full UK driving licence (Old paper style)
- ▶ Northern Ireland Electoral ID card
- ▶ EEA / EU Member state ID photo card (not UK)
- ▶ Biometric Resident Permit
- ▶ National ID card (for non-EEA foreign nationals)
- ▶ Home Office Application Registration Card

If you do not present a document bearing a photograph of yourself, we will require a passport size photograph of you.

## Important note

- ▶ Where you need to provide two separate documents, the same one can't be used twice, even if it appears on both lists above
- ▶ All documents must be the most recent ones. We don't accept expired documents
- ▶ Documents used for proof of address should show your full name and current address
- ▶ We may ask you to provide additional documentation if required to support your application

## Proof of address

We must also see **one** of the following original documents (for all signatories) issued, if applicable, within the last three months showing the name and current address:

- ▶ Current full UK photocard driving licence (including provisional)
- ▶ Current full UK driving licence (Old paper style)
- ▶ Utility bill (mobile telephone bills are not acceptable)
- ▶ Bank, building society or credit card statement (excluding e-bills)
- ▶ Council tax bill/mortgage statement
- ▶ Benefits/pension book showing current address
- ▶ Benefits entitlement letter
- ▶ HMRC Tax Notification

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# Students, minors and non-UK residents

## UK based students

In addition to the proof of identity and proof of address, we must also see **one** of the following documents issued within the last three months:

- ▶ Letter from the institution confirming applicant's UK address, and if non-UK resident the letter should also confirm applicant's overseas residential address
- ▶ Letter from the hostel manager confirming temporary residence

## Minors (under 16)

In addition to the proof of identity and proof of address of the adult(s) operating the account, we must also see one of the following for the child:

- ▶ Birth certificate
- ▶ Current passport
- ▶ NHS medical card

## Important note

- ▶ All documents must be the most recent ones. We don't accept expired documents
- ▶ Documents used for proof of address should show your full name and current address
- ▶ We may ask you to provide additional documentation if required to support your application

## Non-UK residents

Non-UK residents can apply via the following channels:

- ▶ In person at a branch
- ▶ Masraf Al Rayan referrals
- ▶ Registered broker referrals

### Proof of identity

We must see **one** of the following documents:

- ▶ Current signed passport (with a valid visa if applicable)
- ▶ EEA national identity card

### Proof of address

We must also see the following document issued within the last three months showing the name and current address:

- ▶ Bank or building society statement (PO Box addresses are only accepted under exceptional circumstances and additional information will be required)

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# Who can certify your original documents?

## Please ensure your original documents have been certified by one of the following:

- ▶ Lawyer, Solicitor or an equivalent registered legal professional
- ▶ Notary Public
- ▶ Accountant, Actuary or Tax Advisor who is a member of a recognised professional body
- ▶ Staff member of Al Rayan Bank UK or Masraf Al Rayan
- ▶ Registered Trust Advisor (STEP - Society of Trust and Estate Practitioners registered only)
- ▶ An officer of an Embassy, Consulate or High Commission of the country of issue of the proof of identity document
- ▶ Commissioner of Oaths
- ▶ Any approved UK government translator or solicitor as per Government list of acceptable translators and interpreters
- ▶ Post Office staff

**We would prefer to receive officially certified copies, although original documents will be acceptable where you are unable to provide certified copies.**

## To officially certify an original document, the copy must contain the following:

- ▶ Full name of the person certifying the copy
- ▶ Contact details e.g. home address or work address and telephone number
- ▶ Occupation
- ▶ Signed and dated to include the words:
  - Confirmed to have seen the original copy; and
  - Confirmed as complete/true/accurate (or similar) copy of the original

**In practice, if the individual is an employee (e.g. Solicitor or an equivalent registered legal professional, post office employee) the relevant stamp of the employer should be affixed to the signature as part of the certification. If the individual is a member of a professional body, the relevant qualification/membership number should be stated.**

**Certifications from Post Office must include the Post Office document certification form.**

### Please note, the following people cannot certify your documents:

- ▶ A person related to you
- ▶ A person in a relationship with you for e.g. a friend, spouse or partner
- ▶ Someone living at the same address as you



AL RAYAN BANK

Want to know more about any of our products or services?

Visit:

**[alrayanbank.co.uk](http://alrayanbank.co.uk)**

Call us on: **0800 4083 084\***

\*Calls may be recorded for training and security purposes.

### If we don't get it right

Al Rayan Bank PLC will endeavour to ensure that you receive the highest standard of service and that you are treated with courtesy at all times. If you are unhappy with any aspect of our service, we would like to know why.

For a copy of our Customer Care leaflet dealing with our complaint handling procedures, please call our Customer Care team on 0800 4086 407.

### Data Protection

Under the prevailing data protection legislation you have the right of access to your records.

Should you wish to access this right, please contact our customer service team or write to:

Data Protection Officer,  
Data Subject Access Requests,  
Customer Care Team,  
Al Rayan Bank PLC,  
PO Box 12461,  
Birmingham,  
B16 6AQ

### Membership of the Financial Services Compensation Scheme

Al Rayan Bank PLC is a member of the Financial Services Compensation Scheme.

This scheme may provide compensation, if we cannot meet our obligations. Most depositors including individuals and businesses are covered.

For more information about the Financial Services Compensation Scheme, visit [www.alrayanbank.co.uk/fscs](http://www.alrayanbank.co.uk/fscs)

Al Rayan Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 229148. Al Rayan Bank PLC is incorporated and registered in England and Wales. Registration No. 4483430. Registered office: 4 Stratford Place, London, W1C 1AT.



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