

This document supports AML and Anti-Fraud requirements only. There may be other requirements to support your New Business or Claim request, please refer to each application/ instruction form for any other supporting documents required.

## AML and Anti-Fraud requirements

\* Proof of bank account is only required where payment is requested by way of electronic transfer. Please note regular withdrawals can only be paid by way of electronic transfer.

Product type	New Business	Claims	
<b>Single premium investment bonds</b>	<ul style="list-style-type: none"> <li>• Certified copy of ID</li> <li>• Certified proof of address</li> </ul> For top ups we require certified copy of ID and proof of address where we haven't already received this	Full/part surrender and regular withdrawals <ul style="list-style-type: none"> <li>• Certified copy of ID</li> <li>• Certified proof of address</li> <li>• Certified proof of bank account*</li> </ul>	
<b>Regular premium savings plans</b>	<ul style="list-style-type: none"> <li>• Certified copy of ID</li> <li>• Certified proof of address</li> </ul> For top ups we require certified copy of ID and proof of address where we haven't already received this	Full and part surrender <ul style="list-style-type: none"> <li>• Certified copy of ID</li> <li>• Certified proof of address</li> <li>• Certified proof of bank account*</li> </ul>	
<b>Personal Pension</b>	No AML documents required	Transfers: <ul style="list-style-type: none"> <li>• No AML documents required</li> </ul>	Retirement: <ul style="list-style-type: none"> <li>• Certified copy of ID</li> </ul>
<b>PRSA/AVC PRSA</b>	<ul style="list-style-type: none"> <li>• Certified copy of ID</li> </ul>	Transfers: <ul style="list-style-type: none"> <li>• No AML documents required</li> </ul>	Retirement: <ul style="list-style-type: none"> <li>• Certified copy of ID</li> </ul>
<b>Buy Out Bond</b>	No AML documents required	Transfers: <ul style="list-style-type: none"> <li>• No AML documents required</li> </ul>	Retirement: <ul style="list-style-type: none"> <li>• Certified copy of ID</li> </ul>
<b>Executive Pension and Company Scheme/Plan</b>	No AML documents required	Transfers: <ul style="list-style-type: none"> <li>• No AML documents required</li> </ul>	Retirement: <ul style="list-style-type: none"> <li>• Certified copy of ID</li> </ul>
<b>ARF/AMRF</b>	<ul style="list-style-type: none"> <li>• Certified copy of ID**</li> </ul>	Transfers: <ul style="list-style-type: none"> <li>• No AML documents required</li> </ul>	Surrender and regular withdrawals <ul style="list-style-type: none"> <li>• Certified copy of ID</li> <li>• Certified proof of address</li> <li>• Certified proof of bank account*</li> </ul>
<b>Annuity</b>	<ul style="list-style-type: none"> <li>• Certified copy of ID or certified copy of birth certificate**</li> </ul>	n/a	
<b>Stocktrade</b>	Where a Stocktrade account is being opened certified copy of ID and proof of address is required, regardless of product. Please see Stocktrade requirements to open an account (SYEOS1).		

\*\*This is not an AML requirement but is required for eligibility purposes

- ▶ Where the policy is joint life we must receive AML documents for both parties on the policy
- ▶ For retirements, if the client's bank account is not fully completed on the instruction form we will require certified proof of bank account
- ▶ For internal transfers and internal retirements, please refer to the New Business AML requirements for the relevant product

- ▶ If certified copy of ID, proof of address and bank statement is already on file, you are not required to provide another copy
- ▶ For a Synergy vested PRSA please refer to the ARF/AMRF claims tab
- ▶ AML requirements in relation to death claims, trusts, corporate bonds and charities please contact us for further information

## AML requirements defined

When using certified copies of documentation in order to verify an individual's identity, address and bank account, the following are typically used:

AML requirement	What meets this
To verify an individual's identity	<ul style="list-style-type: none"> <li>• Certified copy of current passport</li> <li>• Certified copy of current driver's licence</li> <li>• Certified copy of current National Identity card</li> </ul>
To verify an individual's address	<ul style="list-style-type: none"> <li>• Certified copy of utility bill dated within 6 months</li> <li>• Certified copy of bank statement dated within 6 months</li> <li>• Certified copy of correspondence from financial institution (other than Standard Life) on headed paper dated within 6 months</li> </ul>
Proof of bank account	<ul style="list-style-type: none"> <li>• Certified copy of bank statement dated within 6 months</li> <li>• Certified copy of letter or correspondence from the bank on headed paper confirming account number and name</li> </ul>

Where 'current' is referenced, this generally means not expired.

The above list is not exhaustive and other types of documentation may be acceptable.

## Who can certify the documents?

- ▶ Qualified Financial Adviser
- ▶ An Garda Siochana
- ▶ Chartered Accountant
- ▶ Solicitor or Notary Public
- ▶ Financial Institution
- ▶ An Post
- ▶ Your GP

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