

KNOW YOUR CUSTOMER CHECKLIST

Banks like Aldermore are required by law to complete checks to prevent financial crime and to protect against reputational risk.

Here we list the information we need about your clients to perform our checks.

Business type	Required individual information	
Partnerships	Full name, DOB and current residential address of all partners	
	Full name, DOB and current residential address of all Signatories	
	Nationality of all partners	
	Confirmation of which partners hold more than 25% of the firm*	
	Certified copy of recent proof of address and Photo ID**	
	Have you told us whether the customer has been seen face to face by you or by an FCA approved dealer/supplier?	
Limited / LLP	Full name, DOB and current residential address of all Directors/ Designated Members	
	Full name, DOB and current residential address of all Signatories	
	Full name, DOB and current residential address of shareholders with voting rights of 25% or more/all partners who partners hold more than 25% of the firm*	
	Nationality of all Directors/Designated members partners	
	Full details of guarantor (if applicable)	
	Certified copy of recent proof of address and Photo ID**	
	Have you told us whether the customer has been seen face to face by you or by an FCA approved dealer/supplier?	
Sole Trader / Individuals	Full name, DOB, nationality and current residential address	
	Certified copy of driving license	
	Certified copy of recent-proof of address and Photo ID**	
	Have you told us whether the customer has been seen face to face by you or by an FCA approved dealer/supplier?	

* For a higher risk customer, this check goes down to individuals with a 10%+ shareholding. ** In the vast majority of cases, establishing the name, date of birth and residential address for the individual(s) is all we need to do. On rare occasions, we're unable to find sufficient trace of the individuals we will request certified proofs of ID and/or address such as a certified copy of a Drivers License/Passport and Utilit Bill/Bank statement.

FOR INTERMEDIARY USE ONLY. T&Cs will apply, subject to status and affordability. Any asset used as security may be at risk if you do not repay any debt secured on it.