



# MES PENSIONS

Anti-Money Laundering  
Guide

# Anti-Money Laundering Guide



In line with UK Anti-Money Laundering regulations, MESFSL is required to verify the identity and residential address for all clients prior to accepting a SIPP application.

When copies of original documents are provided, they must be suitably certified using the correct wording and by an acceptable person.

If the documents provided are not in English, they would need to be translated. The translation would need to be dated, signed and certified by an independent person of proven competence confirming that it is a faithful translation of the original.

We have outlined below the documents we can accept when you apply for our SIPP products.

## Non UK Residents

### Proof of Identification (POI)

A certified copy of a valid unexpired passport and only one of the following if a passport is not available:

- A valid in date national or other government-issued identity card
- A valid in date residence card
- A valid in date driving licence

### Proof of Address (POA)

Documents must meet the requirements below at the point we receive your completed application. The documents will need to be issued in the name of the applicant and match the address appearing on the completed SIPP application or the one held in our records as the permanent residential address. **Please note that documents containing only a PO Box cannot be accepted.**

- A utility bill (gas, electric, water) dated within the last 3 months
- Local government/council tax bill dated within the last 12 months
- An identity document that is different to that used as POI, such as a photocard driving licence clearly showing the residential address
- Government issued documentation dated within the last 3 months
- Bank/building society/credit union statement from a recognised financial institution dated within the last 3 months
- A credit card statement from a recognised institution dated within the last 3 months
- A Life Insurance/Assurance Policy from a recognised institution dated within the last 3 months
- A Mortgage Statement from a recognised lender, dated within the last 3 months
- Where residence is supplied as part of your employment, a letter from the employer (on company headed paper) which must be certified and must state within the letter that the employer provides the accommodation

## UK Residents

### Proof of Identification (POI)

A certified copy of a valid unexpired passport and only one of the following if a passport is not available:

- A valid in date national or other government-issued identity card
- A valid in date residence card
- A valid in date driving licence

### Proof of Address (POA)

Documents must meet the requirements below at the point we receive your completed application. The documents will need to be issued in the name of the applicant and match the address appearing on the completed SIPP application or the one held in our records as the permanent residential address. **Please note that documents containing only a PO Box cannot be accepted.**

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- A utility bill (gas, electric, water) dated within the last 6 months
- A council tax bill dated within the last 12 months
- An identity document that is different to that used as POI, such as a photocard driving licence clearly showing the residential address
- Government issued documentation dated within the last 3 months
- A current Tenancy Agreement from a local council or recognised letting agency
- Bank/building society statement from a recognised financial institution dated within the last 3 months
- A credit card statement from a recognised institution dated within the last 3 months
- A Life Insurance/Assurance Policy from a recognised institution dated within the last 3 months
- A Mortgage Statement from a recognised lender, dated within the last 3 months

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## **Certification Guidelines**

We will accept certified documents from such qualified persons as follows:

- A lawyer or solicitor
- An accountancy professional
- A notary
- A person undertaking relevant financial business (e.g. a regulated financial adviser)

The certifier will need to list the following information:

- The full name of the certifier
- Their position or job title
- The name of the company (if applicable)
- Their signature and date
- Company stamp
- The certifiers contact details (phone number and /or email address)

Any document supplied which includes a photograph of the person being verified should contain the following statement: "I confirm that this is a true copy of the original which I have seen, and the photograph is a true likeness to the individual whom I have met."

All other documents should contain the following statement: "I confirm that this is a true copy of the original which I have seen."

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## **Source of Funds**

MESFSL is required to establish the source of funds received for all new monies received into our SIPP products. Where this is a transfer in of existing pension schemes, this will be requested from and provided by the ceding scheme. Where new monies are a personal or employer contribution (whether one-off or regular), we will need a redacted copy of bank statement (paper or online) showing funds leaving the payer account.

## **Source of Wealth**

MESFSL is also required to establish a source of wealth when receiving pension contributions. Where contributions are less than £50,000, we need confirmation of whether that source is from employment, savings/investments, a gift, lottery and other winnings, property sale, inheritance, divorce settlement or other. Where contributions are £50,000 or greater, we will also need certified supporting evidence.

## **Other identification events**

MESFSL will also need proof of identification and/or proof of address documentation to be submitted at certain other events and will be requested as and when those events arise.



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## Contact

MES Financial Services Limited  
First Floor, 31 College Green,  
Bristol, BS1 5TB

[info@mespensions.com](mailto:info@mespensions.com)  
+44 3303 202091