

February 2026 v1

Certification helpsheet

This document is intended for financial intermediaries only and is not approved for use by retail clients.

Important information – certified/verified documents

- A certified copy is a photocopy or digital scan of an original document that has been verified and confirmed as a true, complete and accurate representation of the original by a qualified professional.
- We will accept certification of documents by either the adviser or solicitor only. The Post Office also has a document certification service which we will accept, but there may be a cost involved for the applicant.
- A certified copy should include:
 - A statement such as “certified to be a true copy of the original seen by me” (this can either be written or stamped)
 - A company stamp or written confirmation of company name (if appropriate)
 - Signature
 - Full name
 - Date signed
 - Contact details

What documentation is acceptable?

1 Proof of name, date of birth and address

To verify applicant identity one valid government-issued document with a photograph showing full name and either current address or date of birth and one piece of secondary documentation (must be a different document) is required.

Government-issued documentation	Secondary documentation (must show full name and either address or date of birth)
<ul style="list-style-type: none">• Valid UK photocard driving license (full or provisional)• Valid UK passport• Valid foreign passport• Valid EEA identity card	<ul style="list-style-type: none">• Valid UK driving photocard or paper license (full or provisional)• UK bank or building society statement (less than 3 months old)• Credit card statement (less than 3 months old)• Utility bill for gas, electricity or telephone (less than 3 months old)• Mortgage statement, water bill or council tax bill (less than 12 months old)

Note: at least one of the documents provided must show current address of applicant.

The above government-issued documents can be accepted in a former name, providing the appropriate evidence of the name change can also be evidenced by providing certified copies of documents such as marriage certificate, deed poll or decree absolute.

2 Proof of UK residency

To verify proof of residency the following certified documents are acceptable. These documents must contain full first name and surname:

- E-Visa 'check someone's immigration status' document - indefinite leave to remain, settled or pre-settled status. This document can be obtained from the Home Office website using a unique share code and the proof should be the page which shows the 'details of the check' which contains organisation or company name, purpose of check, date of check, reference number;
- Biometric Residence Card (BRC) settled/pre-settled status, with wording issued under (or in accordance with) the EU exit separation agreements;
- Biometric Residence Permit (BRP) showing indefinite rights to remain (this includes 'indefinite leave to remain/enter' and 'no time limit');

- Certificate of naturalisation;
- indefinite leave stamp in valid passport including Indefinite right (or leave) to enter/remain, right of abode, no time limit on the holders stay in the UK; and
- expired passport confirming indefinite leave to remain (copy of current passport also required).

3 Proof of Power of Attorney (POA)

For each power of attorney, the following certified documents are acceptable. These documents must contain full first name and surname:

- Lasting Power of Attorney (LPA)
- Enduring Power of Attorney (EPA)
- Continuing Power of Attorney (CPA) (Scotland only)
- Official Court Order

The above documents will consist of multiple pages and therefore in addition to the certification parameters laid out above the following must also be adhered to:

- a certified copy of an LPA/EPA/CPA needs the following statement on every page: "I certify this is a true and complete copy of the corresponding page of the original [lasting power of attorney/ enduring power of attorney/continuing power of attorney]" – this statement must be signed and dated on every page; and
- on the final page of the LPA/EPA/CPA it must state: "I certify this is a true and complete copy of the [lasting power of attorney/enduring power of attorney/continuing power of attorney]" and this statement must be signed and dated.

4 Proof of divorce/separation

To verify that the applicant is formally separated or divorced the following certified documents are acceptable. These documents must contain full first name and surname:

- Final order
- Decree absolute
- Divorce certificate (Scotland)
- Deed of separation (formal and witnessed by solicitors)
- Financial order (court approved)