

Customer Anti-Money Laundering Guide

Virtual HQ 

Q

Who do I need to supply documentation for?

We require documentation for the Ultimate Beneficial Owners of the business.

For PLC, C.I.C and Limited companies, this would be the Persons with Significant Control (PwSC) of the company. If there are no PwSC, we would require documentation for the shareholders. If there are no shareholders, we would require documentation for at least 3 officers (or all officers if there are less than 3).

A

What about charities?

For charities, we would require the documentation for at least 3 trustees (or all trustees if there are less than 3).



Virtual Headquarters Head Office Compliance Department
Email: compliance@virtual-headquarters.com
Phone: 0330 223 2605

Q

My company is outside of the UK - what documents do I need to provide to prove who the Ultimate Beneficial Owners are?

A

The Ultimate Beneficial Owners will be listed on the following documents:

Country

Company Document Required

Australia	ASIC current company extract
Austria	Articles of Association
Belgium	Copy of Constitution on the Crossroads Bank for Enterprises Register
Bulgaria	Beneficial owners must be identified via the NPLE Register, under Sole Owner of the Capital.
Canada	Shareholder Agreement/certified list
Croatia	Certified list
Cyprus	Certified list of the company's beneficial owners
Czech Republic	The Veřejný rejstřík entry
Denmark	Registration entry on the CVR
Finland	Entry on the PRH business register
France	Verified letter from notary confirming beneficial ownership OR Up-to-date Company articles of Association displaying share structure/beneficial ownership OR Shareholder meeting report
Germany	List of shareholders provided by the Unternehmens-Register
Hungary	Certified list of beneficial owners, with full names, addresses and nationalities
Italy	Company registration report from the Registro delle Imprese
Luxembourg	Articles of Association from the Registre de Commerce et des Societes



Malta	Company's Memorandum and Articles of Association
Netherlands	Company Extract of Registration with the KvK
New Zealand	Registration entry on the NZBN Register
Norway	Registration entry on the Brønnøysundregistrene
Poland	Certified list or the shareholder agreement
Portugal	Verified letter from notary confirming beneficial ownership
Republic of Ireland	CRO Annual Return
Romania	NTRO report
Slovakia	S.R.O. Company Entry
Slovenia	Details of UBOs can be found on AJPES under 'Partners & Equity Interests.'
South Africa	Certificate of Incorporation
Spain	Deed of Incorporation on the Registro Mercantil OR Notarial Deed of Update
Sweden	Memorandum of Association with the Bolagsverket
Switzerland	Cantonal Register Entry
United States	Articles of Association



Q

What documentation do you require for each Ultimate Beneficial Owner?

A

We require a copy of their Photo ID and residential Proof of Address. If they reside overseas, the documents will need to be certified or notarised.

Photo ID



One of the following:

- Passport
- Photocard Full Driving Licence

We CANNOT accept a Provisional Driving Licence

- ✓ ID has an expiry of NO less than 3 months
- ✓ All 4 corners of the document are visible
- ✓ Photo has no glare or distortion
- ✓ All document information is legible



Proof of Address



One of the following:

- Utility bill dated within the last 3 months (gas, electricity, water, broadband, landline phone or satellite TV)
- Council tax bill for the current year
- Current account/Building society bank statement dated within the last 3 months
- HMRC self-assessment letters or tax demand for the current financial year

- ✓ All 4 corners of the document are visible
- ✓ Shows the full name of the individual and full address
- ✓ Written in English or accompanied by an English translation (by an official Sworn translator)

If you require mail forwarding to a commercial address, we also ask for proof of business trading address.



One of the following:

- Utility bill (gas, electricity, water, broadband, landline phone or satellite TV)
- Commercial rental invoice
- Business bank account statement

We CANNOT accept credit card statements, statements from online only banks or mobile phone bills as Proof of Address





Non-UK EU residents: **Certified**

Check whether your documents will need to be certified or notarised

As a non-UK EU resident, both your photo ID and proof of address documents must be **certified** and be accompanied by the relevant official stamp and signature of the certifier.

Q

What should a certified document look like?

Q

Who can certify documents?

- Bank or Building Society Official
- Official Councillor
- Minister of Religion
- Dentist
- Chartered Accountant
- Solicitor/ Lawyer or Notary
- Teacher or Lecturer
- Local Town Hall
- Doctor
- Police Officer



The certification must be present on the actual document to be validated successfully. It must be on both the proof of ID and proof of residential address.

Upon viewing the original and photocopied documents, the professional person or authority should certify the copy by:

1. Writing: "Certified to be a true copy of the original seen by me" on the document
2. Signing and dating the document
3. Printing their name under the signature
4. Adding their occupation, address and telephone number
5. Stamping the document with their personal or professional stamp

What does a certified identity document look like?

This is what a certified proof of identity document should look like:

Copy of the document that identifies you, (i.e. your passport or driver's licence – front and back)

Write or stamp "certified true copy" of original document

Have the authorised person sign the document

Authorised person's stamp and registration number (if applicable)

Name, qualification, phone number and address of authorised person, and Date of authorisation



Virtual Headquarters Head Office Compliance Department

Email: compliance@virtual-headquarters.com

Phone: 0330 223 2605



Non-EU residents: **Notarised**

Check whether your documents will need to be certified or notarised

If you live outside both the UK and EU, your proof of ID and proof of address documents must be **notarised** by a notary public and be accompanied by the relevant official stamp and signature of the notary.

Q

What are notarised documents?

Notarised documents are like certified ones, however they will be signed and dated by a notary public.
(This may be called something different depending on the country you are in)

A notary is a person authorised to perform certain legal formalities, especially to draw up or certify contracts, deeds, and other documents for use in other jurisdictions.

Some examples of notary publics are:

- Embassies
- Solicitors registered as a notary public



The notarisation must be present on the actual document to be validated successfully. It must be on both the proof of ID and proof of residential address.

Q

What should a notarised document look like?

Upon viewing the original and photocopied documents, the professional person or authority should notarise the copy by:

1. Writing: "Certified to be a true copy of the original seen by me" on the document
2. Signing and dating the document
3. Printing their name under the signature
4. Adding their occupation, address and telephone number
5. Stamping the document with their personal or professional stamp

What does a certified identity document look like?

This is what a certified proof of identity document should look like:

Copy of the document that identifies you, (i.e. your passport or driver's licence – front and back)

Write or stamp "certified true copy" of original document

Have the authorised person sign the document

Authorised person's stamp and registration number (if applicable)

Name, qualification, phone number and address of authorised person, and
Date of authorisation

