

AML Documentation Requirements

Financial Advisors Guide to LEAP's AML Requirements – for pension accounts

In order to comply with legislation to combat money laundering and terrorist financing, we are required to verify the applicant's identity, current permanent address and that the bank details provided are associated with that individual. For LEAP pension accounts, we require one Photo ID, one proof of address and confirmation of their tax identifier. This document is designed to assist financial advisors in preparing the onboarding pack by clarifying what documents we can or cannot accept.



Photo ID (ONE required, must be in date for at least 6 months)

- A valid passport
- Irish drivers license (card only – front and back)

Please note that the name on the ID must mirror that of the application and supporting documents. If there are any deviations (eg. maiden/married name, known alias), please provide a certified copy of the marriage certificate or equivalent document.



Proof of PPS (ONE required)

- Document from the Revenue Commissioners addressed to you showing your PPSN
- Employee Detail Summary from Revenue.ie
- Employee Payslip
- Medical Card or Drug Payment Scheme (DPS) Card



Proof of address (ONE of the following and less than 3 months from issue date)

- A recent utility bill for the applicants home address (and application address). (Landline phone, home broadband, gas, electricity, water);
- Bank/Building Society statement (must be a full page statement and show activity on the account);

Examples of UNACCEPTABLE AML documents:

- Birth Certificates
- Old Irish Driving License
- TV License
- Mobile Phone Bills
- Revolut Account Statements
- Household/Motor Insurance Renewal Notice
- Personal Correspondence
- Electoral Register
- Invoices
- Household Insurance Certificates
- E-flow statements
- Share Certificates
- Statement from trading or investment account
- Foreign documents not professionally translated to English
- Public Service Card – *under law, we cannot use this as proof of PPSN or identity*

Certification

We require the account holders Photo ID and proof of address to be certified.

- Regulated Financial Firm based in Ireland e.g. Investment Intermediaries
- An Garda Síochána
- Practising Chartered & Certified Public Accountants
- Notary Public/Practising Solicitors
- Justice of the Peace
- Commissioner for Oaths

We require documents to be certified using a company stamp, to include:

- "Certified to be a true copy of the original seen by me" (or similar)
- Advisors name printed
- Advisors signature
- Date of signature

IMPORTANT

- Ensure that photocopies are of good quality (photo and personal details are clearly legible)
- All four corners of a copied or scanned document must be visible
- When providing an Irish driving license or passport card, please ensure that both front and back have been clearly scanned
- Please note that any foreign documents must be translated to English by a qualified translator and certified
- For politically exposed persons ("PEPs"), their relatives and close associates, we are required to apply enhanced due diligence, and may require additional information regarding the source of funds, source of wealth, trade restrictions or identity
- For holders of Power of Attorney, the full AML requirements apply to both the account holder and their nominated Power of Attorney
- We cannot accept self-certified or client-certified documents. If providing AML documentation through ID-PAL, please ensure that the advisor has certified the ID-PAL report

We perform regular reviews on client data. If we find documents that no longer meet regulatory standards, or have expired, we may request updated documents.

Please note that all documents are subject to review and can be rejected at our discretion.



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