

Clients Identity Requirements – Our Policy

Reyker is a financial institution, regulated by the Financial Conduct Authority (FCA), which holds very large sums of client money and client assets as a custodian firm. We are also registered with the Information Commissioner's Office as we hold personal client data. All of the client money, assets and data we hold must be protected for the benefit of our clients.

We pride ourselves on our integrity and excellence. We aim to provide you with the best possible service throughout your investment journey with us, we also have to ensure that we are performing our role in accordance with the laws and regulations in place. This means we will always follow the principles within the Data Protection Act 2018 and the FCA Handbook. We will also follow our own Terms and Conditions of Business, which is a contract between us and our clients, and which protect us as well as you.

As a custodian firm, various other protections also apply to the client money and client assets we hold. These include FCA rules, London Stock Exchange rules, EU rules, FSCS protections in some cases (with limits), and of course our own business policies and risk management procedures.

One of the main legal obligations we have is to take reasonable steps to help prevent financial crime, including fraud, cyber-crime, money laundering, terrorist financing, information security, and bribery and corruption. Some of our policies and procedures address the risk and compliance needs of fulfilling our obligations in order to prevent financial crime and to protect your assets, money and data. In addition, some of our policies are framed to take account of the needs of insurance companies, who cover our professional services and some of our liability risks.

There are numerous ways in which thieves and fraudsters may try to get access to your money, assets or personal data. These may include, but are not limited to, the following:

- Impersonating you (perhaps by intercepting your post to obtain personal details)
- Misrepresenting you, for example by claiming to have your authority when they do not
- Hacking into the online data that you keep yourself, and misusing it for their own gains
- Misusing your passwords if you have not kept them secure
- Using a mobile device stolen from you to access your accounts with us
- Attempting to change your address and bank details in order to try to divert funds from your account to theirs
- Trying to persuade you to move your investments to a place where they can be more easily stolen
- Impersonating Reyker Securities plc

- Impersonating or misrepresenting your financial adviser
- Impersonating or claiming to be a trustee
- Impersonating or claiming to be a spouse or other family member acting with authority
- Claiming that you are deceased and that they represent you as an executor or adviser
- Claiming that they have a Power of Attorney (when in reality it is fake, out of date or invalid).

In common with banks and building societies, we operate a number of procedures that are designed to help prevent such fraud and theft from occurring. We do not publish in detail what these procedures, methods and policies are, because we do not wish to compromise, weaken or negate our checks.

The application of our policies and procedures are strict and our staff do not have flexibility to ignore or vary them. So, if you feel that our checks are onerous at times, please remember we are doing this in order to protect your money, assets and data. We may also have to complete our entire procedure and checks on more than one occasion, for example if you wish to make a transaction after a long period without any contact with us. Again, this is to protect you and to manage our risks.

We appreciate that every financial institution will have their own preferred methods and different standards of identity checking and financial crime prevention. But just because other institutions require what you may think to be less onerous things from you, is not a reason for us to change or reduce our policies and procedures. Our focus and principal role is protecting your money, assets and data as far as we reasonably can – so we will not change our policies or procedures, and put your money and assets at risk, simply to speed things up or appear less onerous. We will never ask you for your password.

However, there are ways in which you can help us be as efficient as possible in this area. You also have a duty to take all reasonable steps to help us prevent fraud and theft, and to look after your own money, assets and data. This includes:

- Being straightforward and honest with us from the outset and for as long as you are a client of ours
- Promptly reporting any errors or discrepancies that you notice in any aspects of your accounts or investments, so that any adverse consequences can be mitigated and corrections made promptly
- You may notice these matters from your contract notes (or by the absence of a contract note), or from your valuation statements or other correspondence
- Notifying us promptly when your address or contact details change, and co-operating with us when we require proof (this is a key way of helping us avoid fraudsters obtaining your money and assets)
- Recognising that photocopied or scanned information may have been tampered with, hence bearing with us when we require original or notarised documents
- Notifying us promptly when you change your name or any other personal information
- Safeguarding your personal data; do not give this over to third parties before being

- Be suspicious and vigilant of cold calls, emails or post requesting personal data or information about your accounts and investments.

If you have any doubts, please let us know. We are here to help you with all aspects of investing with us, and protecting your money, assets and data is key to this.

To comply with Anti-Money Laundering Regulations, we require two documents, for all applicants including existing clients and individual executors.

Both documents can be from List A, or one document from List A and one from List B, preferably a piece of photographic identification. If you are applying in Joint names, you will need to supply identification documents for both account holders. Please ensure these are original documents or certified in accordance with our certification requirements outlined on page 2 of this document.

List A

We will need at least one of the following documents:

- A current valid UK or foreign signed passport
- EEA member state identity card
- Northern Ireland electoral identity card
- A current UK or EEA photocard driving licence
- National identity card bearing a photograph of the applicant
- Full UK paper driving licence (we cannot accept a provisional one)
- HM Revenue and Customs construction industry registration card or certificate (CIS4,CIS5 or CIS6)
- HM Revenue tax assessment or statement (we cannot accept P2,P45 or P60 forms)
- Residence permit issued by the Home Office to EEA nationals on sight of own country passport
- Shotgun or firearms certificate
- Blue disabled drivers pass
- Local authority recent tax bill

List B

At least one of the following documents:

- A recent bank statement (not more than 3 months old and not printed from the internet)
- Recent utility bill, statement or certificate, e.g. gas, electricity, TV licence, home telephone (we cannot accept mobile telephone bills)
- HM Revenue tax assessment or statement for the current year (we cannot accept P2,P45 or P60 forms)
- UK bank/credit card statement (not more than 3 months old and not printed from the internet) Store card statements are not accepted
- UK mortgage statement (not more than 12 months old and not printed from the internet)

- internet)
- Council tax bill, local authority, water rates bill (not more than 12 months old)

You must provide two separate documents. The same document may not be used twice, even if it appears on both lists.

Certified Copies

We can accept certified copies of documents.

A certified copy is a clear photocopy of the relevant document that has been checked and approved by one of the following:

- a SRA registered practicing solicitor
- a BSB registered practicing barrister
- a notary public official
- a FCA registered mortgage broker
- a chartered accountant
- a minister or priest
- Police officer

The person you ask shouldn't be:

- related to you
- living at the same address
- in a relationship with you

Certified copies should be signed, dated and marked "I certify this is a true copy of the original seen by me" and contain the occupation and full address and contact details of the certifier. The certification must be original and cannot be photocopied. We reserve the right to request the original documents to be provided to Reyker at any time.

For your own security please only send originals of valuable documents through registered post. Reyker cannot accept any liability for loss or damage to any documents received or returned. Should you wish your documents to be returned to you by registered post, please provide the relevant instructions and posting charges.

If we cannot verify your identity, we will not be able to process your application or request.