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Fighting Crime and Terrorism: You can help

Crime and terrorism need cash. Criminals turn the 'dirty' cash made from fraud, drug trafficking, smuggling and robbery into 'clean' money by using false identities or taking the names of innocent people – like you.

You can make life harder for criminals and terrorists.

How can you help?

You may find your bank or other financial services provider asks you to present information or documents about yourself, so that your identity can be confirmed. By providing this information you make it harder for criminals and terrorists to use false names — including yours — in committing their crimes. Making sure that people are who they say they are is essential in the fight against crime and terrorism.

When?

As has always been the case, when you first become a customer you will be asked to complete an account opening form specifying details about yourself, such as:

- ¥ Your full name and residential address
- ¥ Any former names
- ¥ Your date and place of birth
- ¥ Your nationality
- ¥ Your telephone number
- ¥ Your occupation
- ¥ The name and address of your employer.

In addition, if you have been a customer for some time but there is any significant change in the nature of your transactions or circumstances, you may be asked to re-confirm your identity. If you use a variety of banks or financial services providers each of them may at some time ask you to confirm your identity. The information you provide is held confidentially.

Why?

It does not mean in any way that suspicion is falling on you. Information is needed that clearly identifies or reconfirms who you are. This makes it harder for criminals to use false or stolen identities to access the financial system and turn their dirty criminal money into clean funds.

Who's involved?

In Guernsey, all banks and financial services providers are involved, together with the States of Guernsey, the Guernsey Financial Services Commission and law enforcement agencies. We are all united in our determination to continue to crack down hard on crime and terrorism. We need your help as well.

What proof of identity will you need?

The best documents are those that are issued by an official authority, cannot be easily forged, and include a photograph. Separate documents are needed to prove your identity and your home address. Some examples are shown below.

Documents you can use to confirm your identity:

- ¥ Original or certified copy of a current signed passport
- ¥ Original or certified copy of a current driving licence which bears a photograph
- ¥ National ID card
- ¥ Armed Forces ID card.

Examples of documents you can use to confirm your home address:

- Bills — recent utility bills, or cadastre bills where appropriate
- Official letters — e.g. from Government Departments
- Statements — bank, mortgage.

What if you think you are being treated unreasonably or don't have any documents you can use?

There are additional procedures in place to help customers who cannot provide the preferred documents or who need assistance. Your bank or other financial services provider will take a common sense approach to individual situations and should deal with any problems in a sensitive and understanding manner to ensure customers are not inconvenienced unduly. If you have difficulties ask for an explanation or for further assistance.

Please remember though, the law requires your bank or other financial services provider to be satisfied as to your identity.

**Your
co-operation is
vital to the
successful fight
against crime
and terrorism**

Thank you

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