

Identification Requirements

ACC Investments Limited ('ACCIL') is a subsidiary of Coöperatieve Rabobank U.A. trading as Rabobank. Rabobank, as a Designated Body in the meaning of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010 (as amended), is obliged by Law to conduct ongoing customer due diligence, which includes, but is not limited to obtaining relevant and up to date documentation in order to verify the identity of its customers. To assist you with meeting these requirements, we have set out examples of the documentation that we require you to provide. The requirements are set out by customer type for ease of reference. Photocopies of any of the documents mentioned in this leaflet must be certified.

Why must documents be certified?

We require ID documents to be certified to ensure they are authentic and to properly verify the identity of those who are entitled to their funds

What does certified mean?

Certification is required to provide assurance that the document used to verify identity is a true copy of the original. The original document must be presented to the certifier who confirms that the original of the document was sighted; a copy will then be signed and stamped by the certifier. Rabobank can accept a certified copy which is duly signed and dated by one of the following:

- Gardai;
- Practising Chartered or Certified Public Accountant;
- Notary Public;
- Practising solicitor;
- Commissioner for Oaths;
- Justice of the Peace;
- Embassy/consular staff member;
- A representative from a financial or credit institution, for example, a bank, building society, credit union or insurance broker/agent authorised by the Central Bank of Ireland.

The above mentioned individuals should stamp the certified document and provide their contact and professional qualification details.

Photocopies and photographs must be of good quality and legible and have the issue and expiry dates clearly visible.

Please note that some of the above mentioned professionals may charge a fee to certify documents.

Where we ask for proof of identity, we mean:

Certified copy of any one of the following:

- current valid passport;

- current valid driver's licence (full or provisional);
- national ID card (any EU country); or original Certificate of Identification form (ML10) with photograph. ML10s are available from your local Garda station. Photographs must be certified by a Garda.
- Where we ask for proof of address, we mean:
Certified copies or originals of any one of the following issued within last 6 months:
 - Utility Bill or fixed services– e.g. phone bill (e-flow bills are not accepted), electrical or gas bill (including those printed from the internet), or
 - Current Local Authority Documentation – e.g. refuse bill or water charge bill (including those printed from the internet), or
 - Current Statement of Account from a credit or financial institution or debit card statement (including those printed from the internet). Credit card statements and letters are not acceptable, or
 - Official documentation/cards issued by the Department of Social Protection and/or Revenue Commissioners (addressed to individual), or
 - Current household/motor insurance certificate or renewal notice, or
 - Instrument of a Court Appointment (such as liquidator or grant of probate)
- Proofs of address must state: your full name; and full residential address. Proofs of address containing initials in place of a first name cannot be accepted.

What if I don't have all the required Identification documents?

If you do not hold a current drivers licence or passport please contact your local Garda Station to obtain an ML10 form, which will certify your identity.

Checklist of Requirements

To make sure you have provided the correct documentation for you or your business please see the checklist below.

Partnership

- A certified copy of the partnership agreement;
- Proof of identity and proof of address of at least two partners;
- List of authorised signatories on the account signed by all partners;
- Proof of identity and proof of address of any two authorised signatories on the account;
- Certified copies of proof of address and proof of ID for all ultimate beneficial owners holding (directly or indirectly) 25% or more of the capital.

Unincorporated body (Club/Association/Society/Charity)

- A certified copy of the rules/constitution of the organisation; List of those on governing body/committee members (to include name, address, date of birth and position within the Organisation);
- Certified copies of proof of identity and proof of address of at least two elected officials;

- List of authorised signatories on the account signed by two elected officials;
- Proof of identity and proof of address of any two authorised signatories on the account.
- Proof of identity and proof of address of any ultimate beneficial owners (entitled to 25% or more of capital). In case of charitable organization, please provide the extract from the Charities Regulatory Authority to prove the charitable status.

Trust

- Certified copy of the trust deed;
- List of all trustees, beneficiaries, settlors and protectors (where applicable) including their names, addresses and dates of birth;
- Certified copies of the proof of identity and proof of address for beneficiaries of the trust and at least two trustees and two authorised signatories;
- List of authorised signatories on the account signed by two trustees;
- Proof of identity and proof of address of any two authorised signatories on the account.

Company

- Certified copy of Certificate of Incorporation;
- Copy of Memorandum and Articles of Association or constitutional documents;
- List of all directors' names, occupations, dates of birth, residential and business addresses;
- List of authorised signatories on the account signed by two directors;
- Proof of identity and proof of address of any two Directors or one Director and one Authorised Signatory on the account;
- Proof of status of a regulated or stock exchange listed company (only required if the company is regulated or listed on regulated stock exchange).

In the case of a Private Company which is not regulated by a relevant regulatory body or quoted on a regulated stock exchange the below will be required in addition:

- A list of names addresses and dates of birth of individuals holding (directly or indirectly) 25% or more of the issued share capital or voting rights in the company;
- For corporate entities holding over 25% of the issued share capital, please provide details of their beneficial owners (individuals holding 25% or more of the issued share capital). The list is to include their names, addresses and dates of birth and is to be provided in the form of a formal letter signed by the company director and a company secretary (or another elected official);
- Certified copies of proof of address and proof of ID for all ultimate beneficial owners holding (directly or indirectly) 25% or more of the issued share capital or voting rights in the company.