

Quest Retirement Solutions Ltd perform an AML Risk Assessment on all clients. The results of this assessment will determine the level of Customer Due Diligence Documents required.

The majority of clients will be required to submit one proof of I.D. and one proof of Address. However, some clients may also be requested to submit a second proof of address (such as PRSA Applicants), along with details of the Source of Wealth and Source of Funds.

The following sets out the documents which are accepted by Quest Retirement Solutions Ltd for Individuals:

Proof of Identity

An independently certified copy of one of the following:

- i. A valid passport or national I.D. card
- ii. A current EU driving licence

The photo must be visible, and the identification must be signed and in-date.

Proof of PPS Number ("PPSN")

Certified copy of one of the following:

- i. Public Services / Social Services Card
- ii. Drugs Payment Scheme Card/Medical/GP visit card
- iii. EHIC (European Health Insurance Card)
- iv. Revenue- Tax Assessment / Employment Detail Summary
- v. PAYE Notice of Tax Credits

Proof of Address

Independently certified copy of the following evidence of address which must be dated strictly within 6 months of your application, in the case of two Proofs of Address being required, they should be from different sources.:

- A bank statement, credit/debit card statement issued by a regulated credit or financial institution*
- A utility bill (gas, electricity, broadband bill, landline telephone, bin charges)**
- A current local authority document addressed to the individual
- Instrument of a court appointment (such as a grant of probate)

The following documentation will be accepted which must be dated within 12 months of your application:

- A current official motor, home or health insurance policy schedule (quotes are not acceptable)
- An official document issued from the Revenue Commissioners addressed to the individual provided it shows the name, address and PPS number and is dated in the current tax year.
- An official document issued by the Department of Social and Family Affairs addressed to the individual and is dated in the last 12 months.

***Bank statement should not be understood to mean any other correspondence from a financial institution other than a bank statement.**

**** We are unable to accept mobile phone bills, tv licence or motor tax renewal documentation.**

Source of Wealth

We are required to carry out Enhanced Customer Due Diligence on customers that are a Politically Exposed Person ("PEP"). We require a PEP's Accountant to supply a statement of Net Worth to demonstrate a PEP's source of wealth. We may also request further evidence of source of funds and wealth, specific to the client's circumstances.

Who can certify?

Documents should be certified by one of the following:

- i. Garda Siochana
- ii. Practicing chartered and certified accountants
- iii. Notary public
- iv. Embassy or consular staff
- v. Regulated financial or credit institutions
- vi. Commissioner for oaths

Self certification of documentation will not be accepted.

Please note that the provision of this product or service does not require licensing, authorisation, or registration with the Central Bank and, as a result, it is not covered by the Central Bank's requirements designed to protect consumers or by a statutory compensation scheme.

