



Credas journey – step-by-step guide

1. In the email you've received from us, open the link to the Credas website.

Dear Example Investor

Your adviser has let us know we need to add new bank account details to your Wealthtime account.

As part of our responsibility to safeguard investors' money and assets, we have clear procedures for verifying any new bank account details we receive. In this case we've not been able to authenticate the bank account details your adviser provided online. This can happen for a range of reasons, such as a recent house move, a mismatch to the electoral roll or a change in circumstances. This doesn't mean there is a problem with your account, just that we need to take further steps to validate your account, before we can pay your money into it.

To verify your bank account details, please click the link below and follow the steps. To help you with the verification process, a guide is available on [our website](#).

Before you start, make sure that you have your photo Driving Licence or Passport ready to photograph.

Please ensure that your bank details are input into the 'Personal Details' section of the verification process. If you don't complete this step we won't be able to go ahead with the verification process.

<https://myconnect.credasdemo.com/landing?registrationCode=FTGVP7>

The information you provide will only be used to verify your identity and to provide confirmation of your bank account details.

When the verification has been completed, we'll be able to make the payment to the bank account you have specified:

Sort code: **--28

Account number: *****999

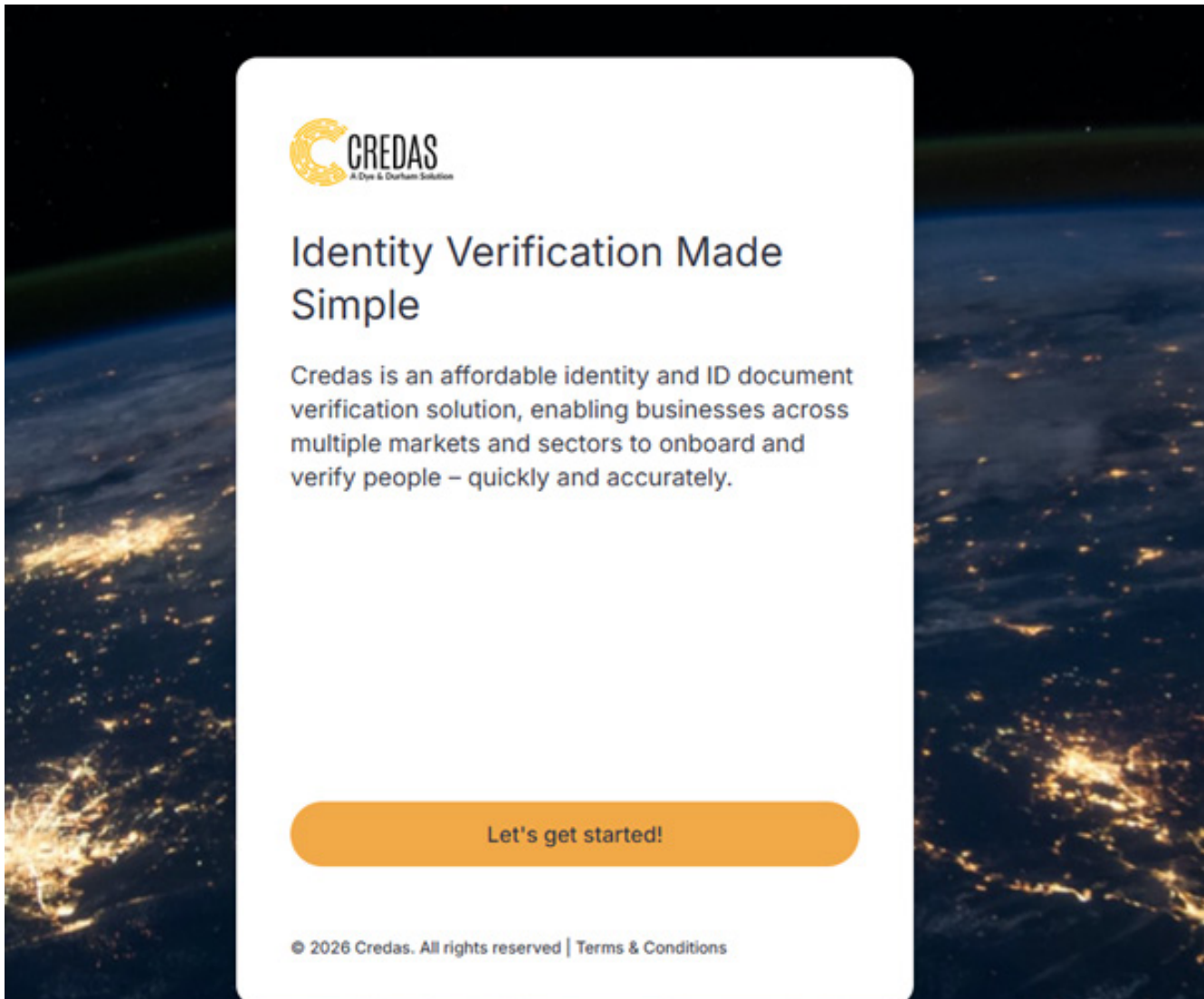
We believe completing Secure Digital Verification provides you with the quickest and most secure way to verify your bank account details, but we do understand that some investors may not be comfortable using this technology. If you'd prefer to, you can provide a certified copy of your bank statement and a certified copy of your passport or driving licence to your adviser. They'll then upload this to complete the instruction.

If you have any questions, please contact our client services team on 0345 680 8000. Our phonelines are open Monday to Friday 8.30am to 5pm.

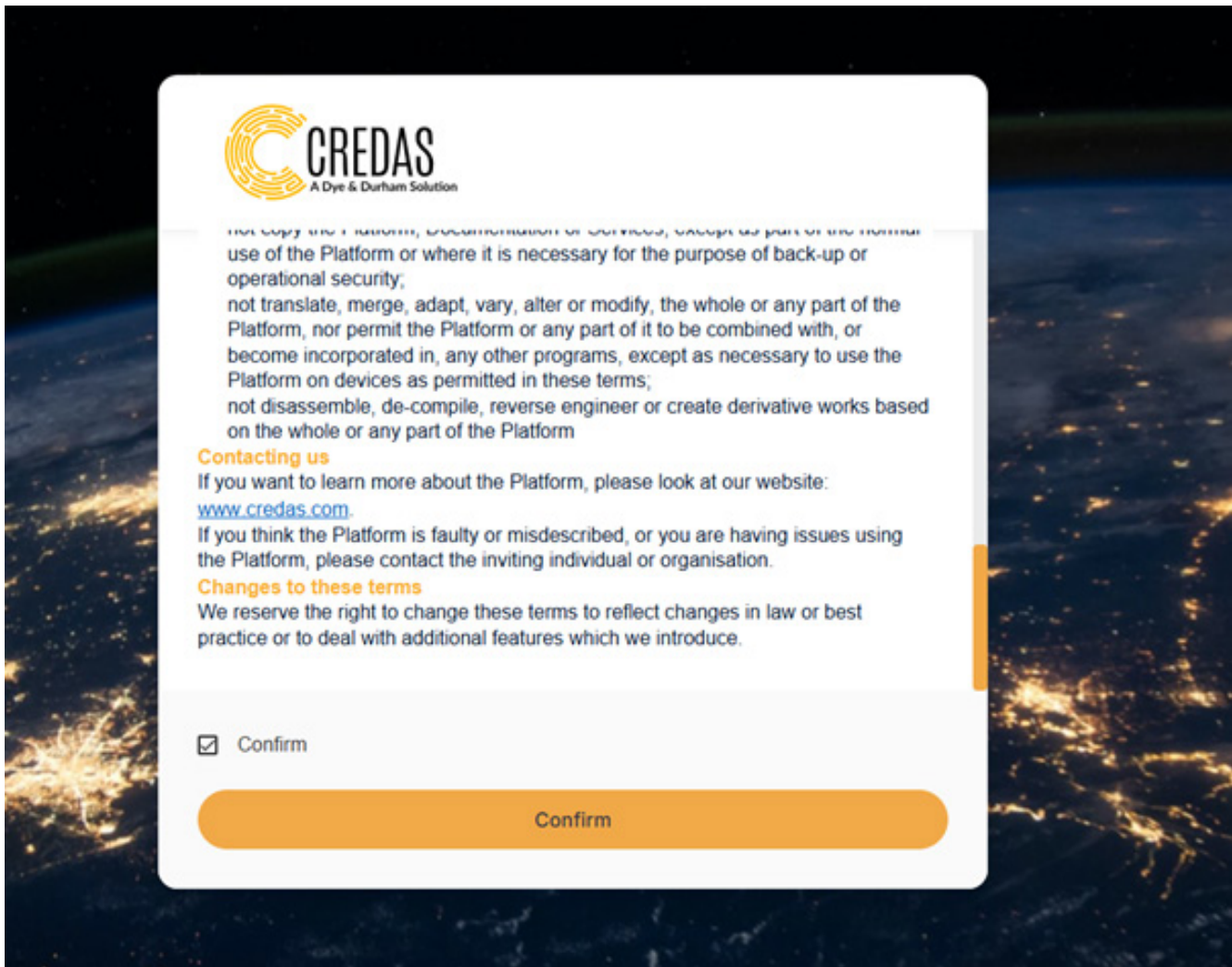
Patrick Mill

Chief Executive Officer

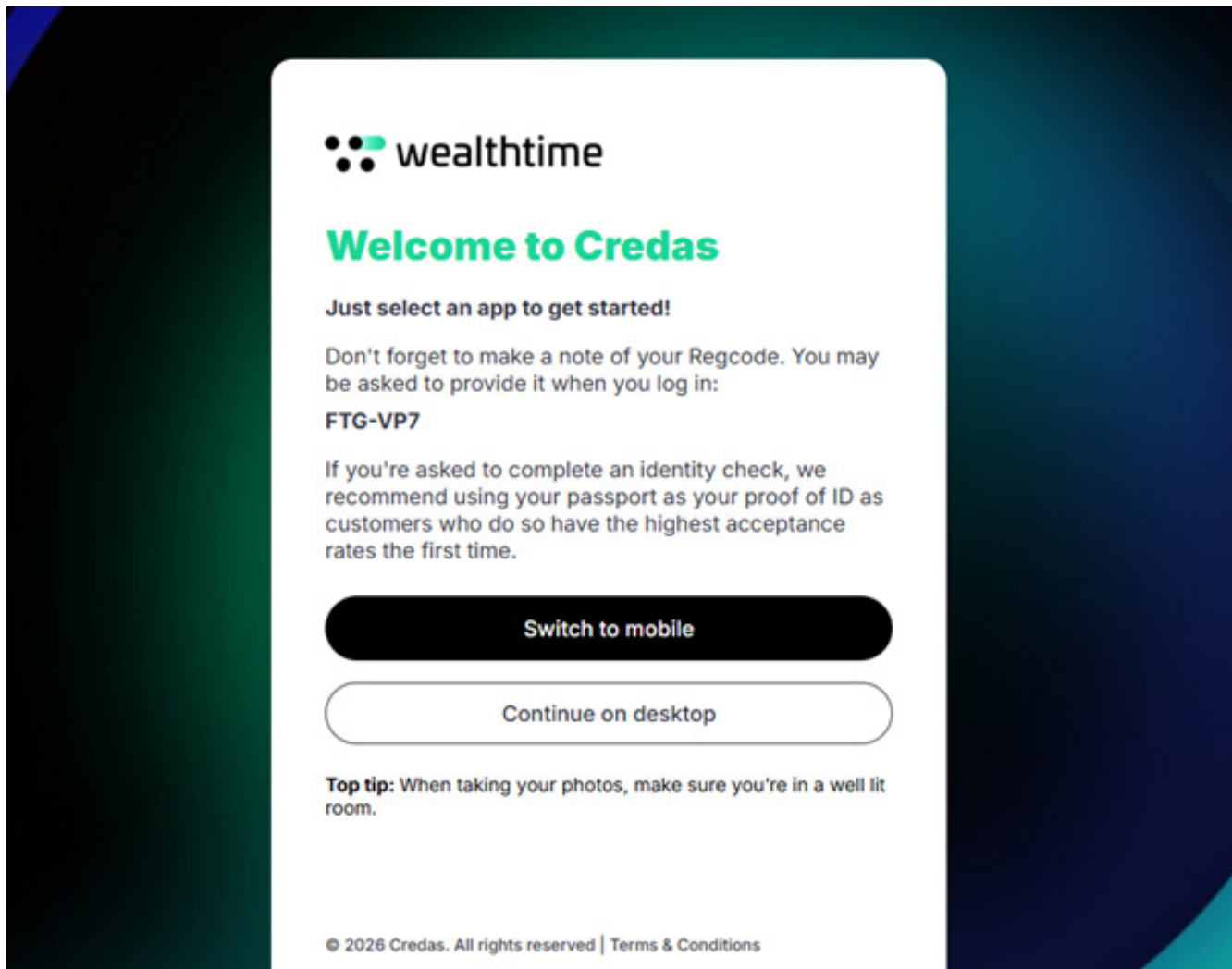
2. Once this has loaded, select the 'Let's get started' button to start the journey.



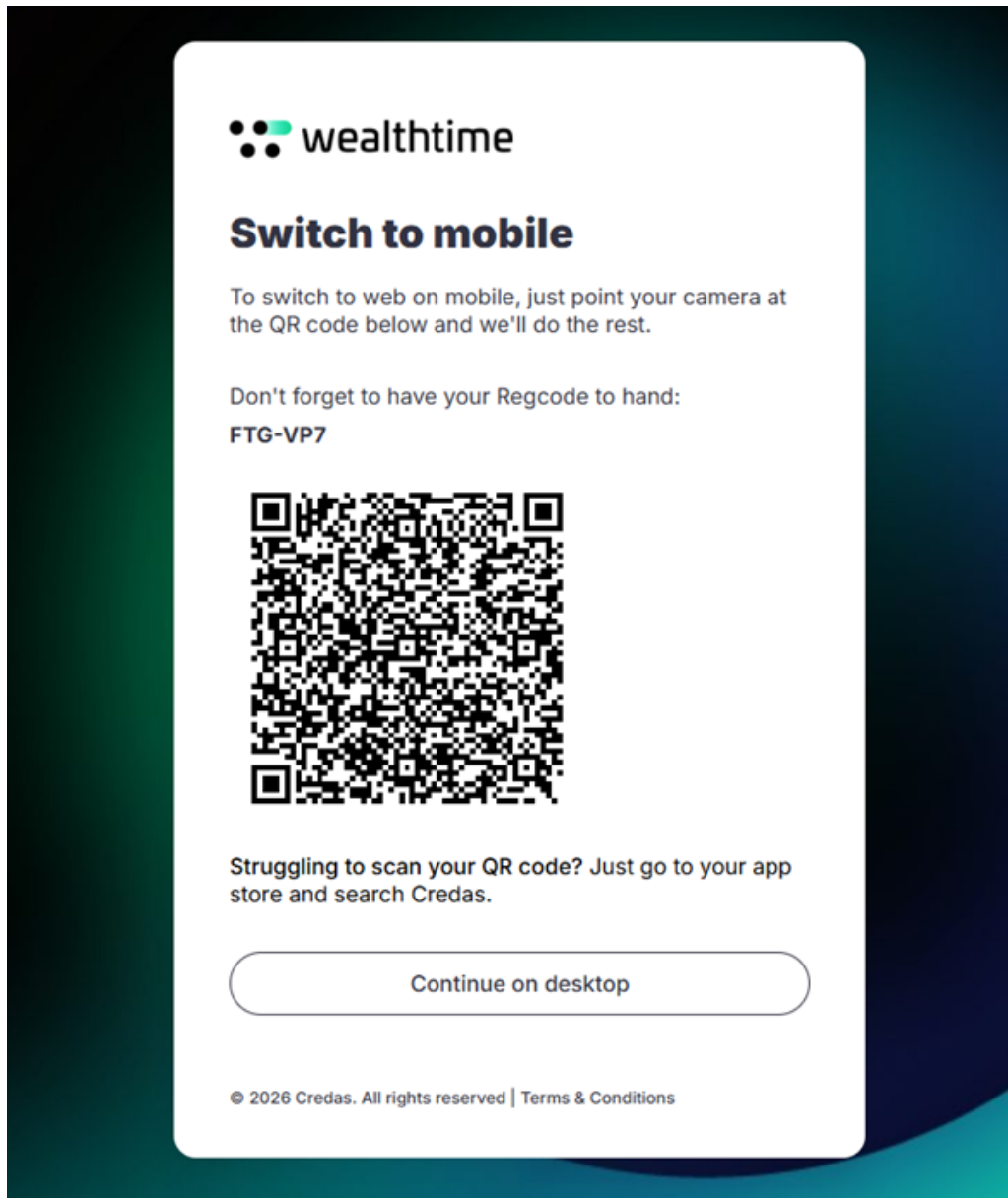
3. Familiarise yourself with the terms and conditions and select confirm if you understand and agree to them.




4. If you opened the link using a mobile or tablet, please skip to step 6. If you're using a computer or laptop, you will be given the option to proceed by either switching to mobile or continuing on desktop. Please note that to continue on desktop, you'll need a camera connected to your device.



5. If you choose to switch to mobile, simply point your camera at the QR code and open the link in your mobile/tablet browser.




 **wealthtime**

Switch to mobile

To switch to web on mobile, just point your camera at the QR code below and we'll do the rest.

Don't forget to have your Regcode to hand:
FTG-VP7

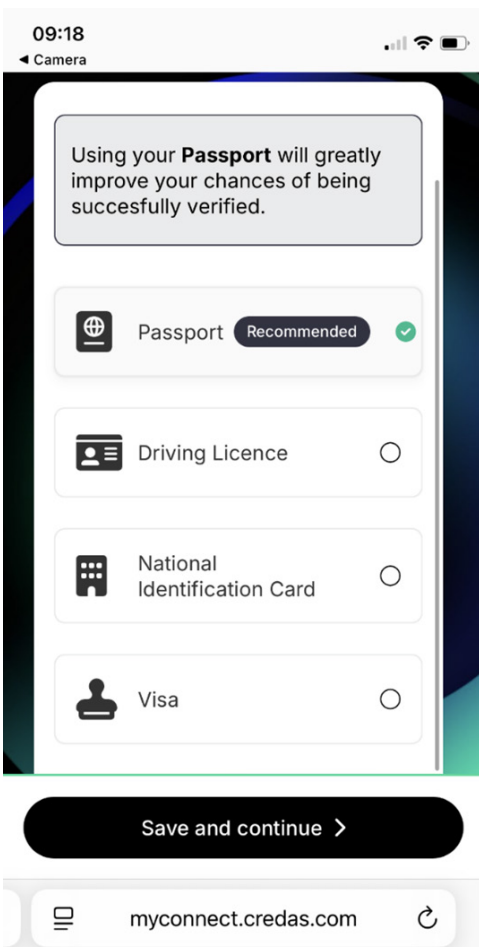
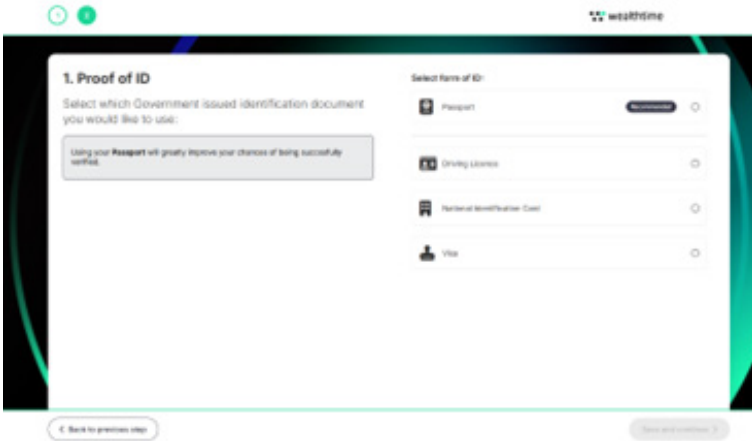


Struggling to scan your QR code? Just go to your app store and search Credas.

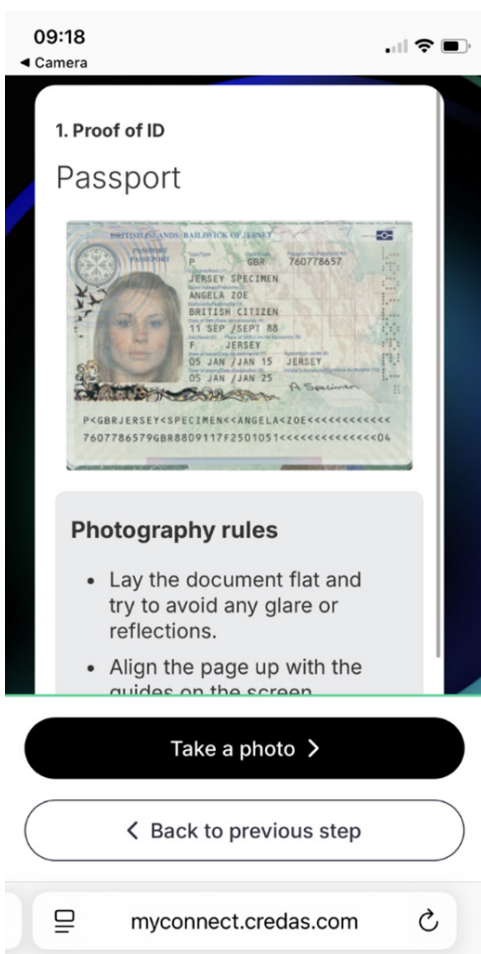
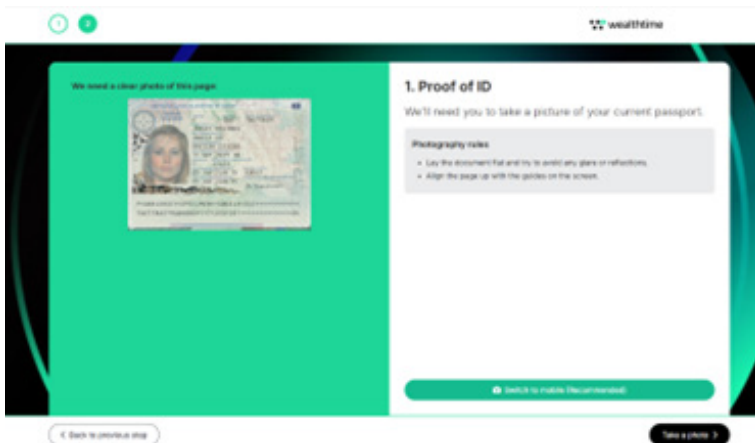
[Continue on desktop](#)

© 2026 Credas. All rights reserved | [Terms & Conditions](#)

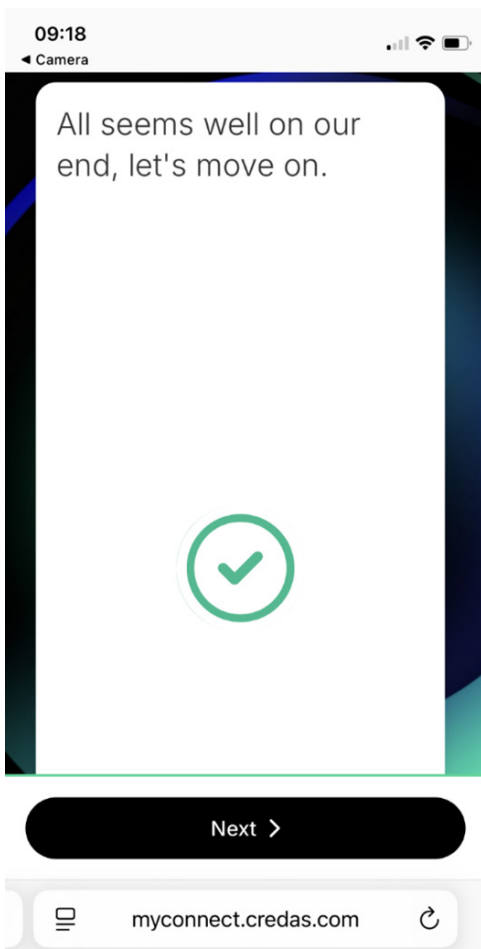
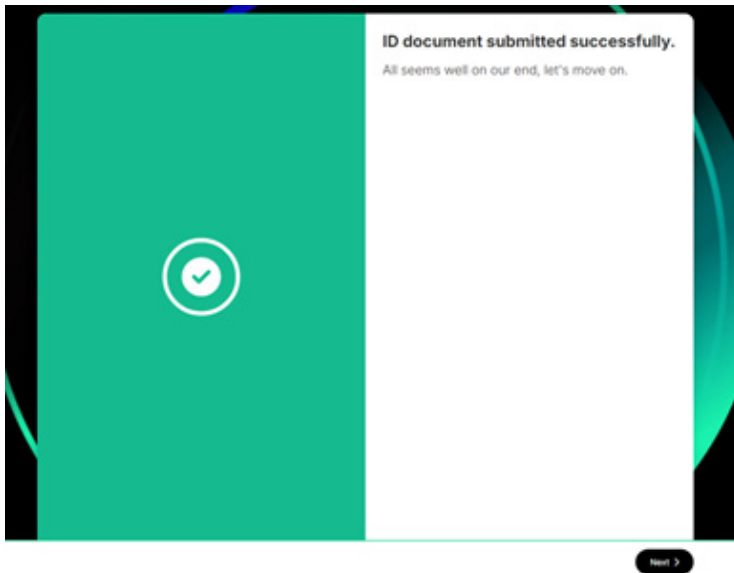
- Next, select which government issued ID you'd like to use. This can be a passport (recommended), driving license or national identification card. Then select 'Save and continue'.



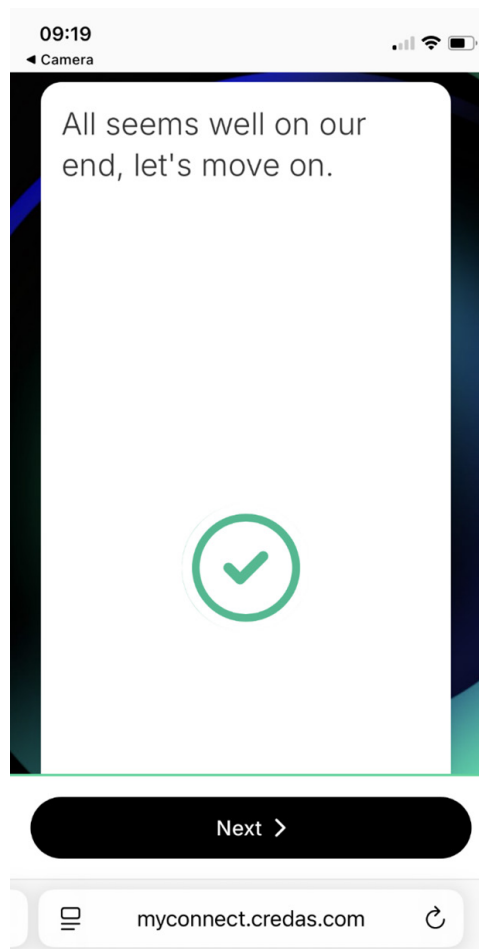
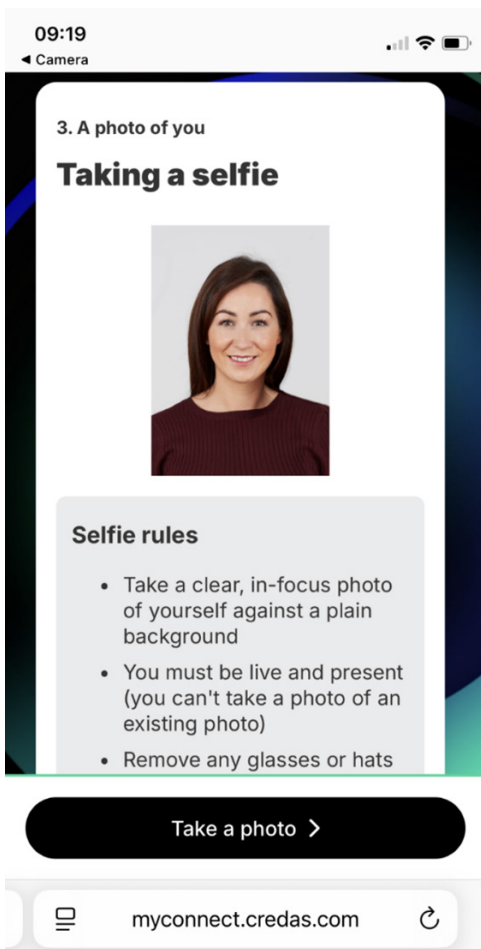
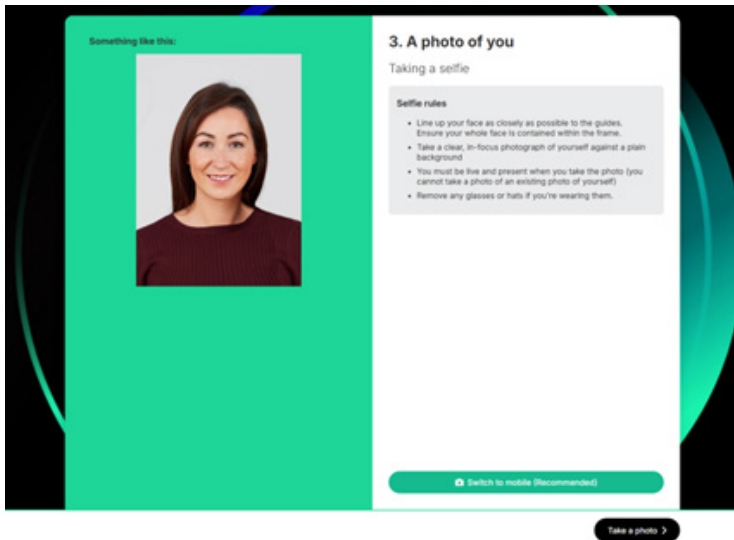
- You'll now need to take a clear picture of your chosen ID, ensuring that the whole document is visible and avoiding any glare or reflections. You may have to grant access for your device's camera to be used. When happy with the photo, select 'Submit'.



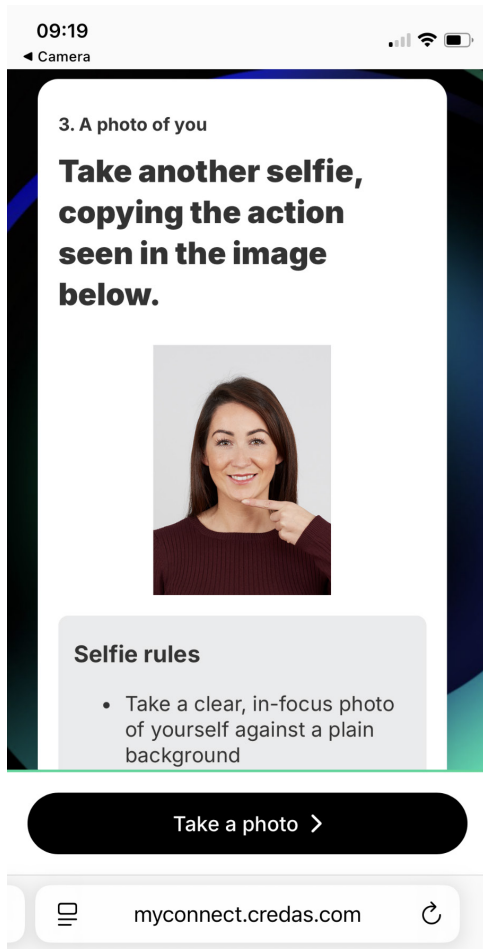
8. When successfully verified, a screen that reads 'All seems well on our end, let's move on' should display. If there are any issues, you may be prompted to retake the photo of your ID.



9. Next, you'll be asked to take a photo of yourself to verify that the ID you submitted belongs to you. Once you're happy with the photo, select 'Submit'.



10. After this has been submitted, you may or may not be asked to take a second photo of yourself copying a particular action, such as placing the tip of your finger on your cheek.



11. Next, fill out your personal details (first name, last name and address) and your bank account details (account name, account number and sort code). Then select 'Save and continue'.

Please fill in all the details below. This is necessary to continue with your bank account verification.

Personal details:

First name *

Last name *

Address *

Search using a UK postcode, or [enter manually](#)

Save and continue >

< Back to previous step

myconnect.credas.com

Find address 🔍

Bank account details:

Account name *
The name of the account holder(s)

Account number *
Your bank account number, usually 8 digits

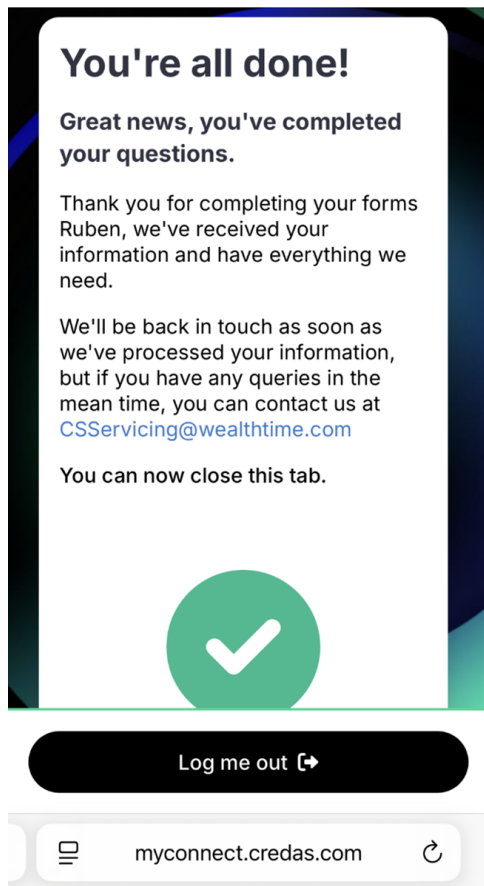
Sort code *
Your sort code, usually 6 digits. PLEASE ENTER ONLY DIGITS.

Save and continue >

< Back to previous step

myconnect.credasdemo.com

12. You're all done! If there are any issues with your submissions which mean we are still unable to verify your bank details, we will reach out to you. If you have any queries, you can contact us at CSServicing@wealthtime.com.



If you require this document in an alternative format please contact us.

Wealthtime is a trading name of Novia Financial plc. Novia Financial plc is a limited company registered in England and Wales. No. 06467886. Registered office: Royal Mead, Railway Place, Bath, BA1 1SR. Novia Financial plc is authorised and regulated by the Financial Conduct Authority. FCA Number 481600.