

Document Certification Guide

Wealthtime will sometimes require certified documentation to verify your instructions. For example, a certified copy of your passport or driving license to verify your signature on a withdrawal or transfer request, or a certified copy of your bank statement to make payments to your bank account.

We use guidance set out by the UK government in our certification requirements.

What does it mean to certify a document?

To 'certify a document' means to verify that a copy of a document is a true and accurate representation of the original. This is an important part of the due diligence process and helps us to make sure that the instruction we receive from you is valid.

Why do I need to get my documents certified?

It's important that Wealthtime can evidence the documentation we use for your instructions are a trustworthy and authentic copy of the original document. Requiring certified copies of documents can help us to verify your instruction, meet legal and administrative requirements, and prevent fraud.

Who can certify my document?

Your document must be certified by a professional person or someone well-respected in your community ('of good standing'). You could ask the following if they offer this service:

- Financial adviser
- Bank or building society official
- Councillor
- Minister of religion
- Dentist
- Chartered accountant
- Solicitor or notary
- Teacher or lecturer
- The Post Office

Please be aware that some organisations may charge a fee for certification.

An individual also cannot certify on behalf of themselves, and the person you ask should not fall into any of the three categories below:

- Related to you
- Living at the same address
- In a relationship with you

How should they certify my document?

Take the photocopied document and the original and ask the person to certify the copy by:

- Writing 'Certified to be a true copy of the original seen by me' on the document
- Wet signing the copy and dating it
- Printing their name under the signature
- Adding their occupation, address and telephone number

Please note that Wealthtime are unable to accept digitally certified documents, certification should be completed by hand.

You can find more information on government guidelines for certifying a document on the [Gov.uk website](#).

How should I send my certified documents to Wealthtime?

You should post your certified documents to Wealthtime at the below address.

Wealthtime Client Services
PO Box 4328
Bath
BA10LR

Alternatively, if you have a financial adviser, they can submit your certified documents to us through our secure messaging portal.

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 private 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.