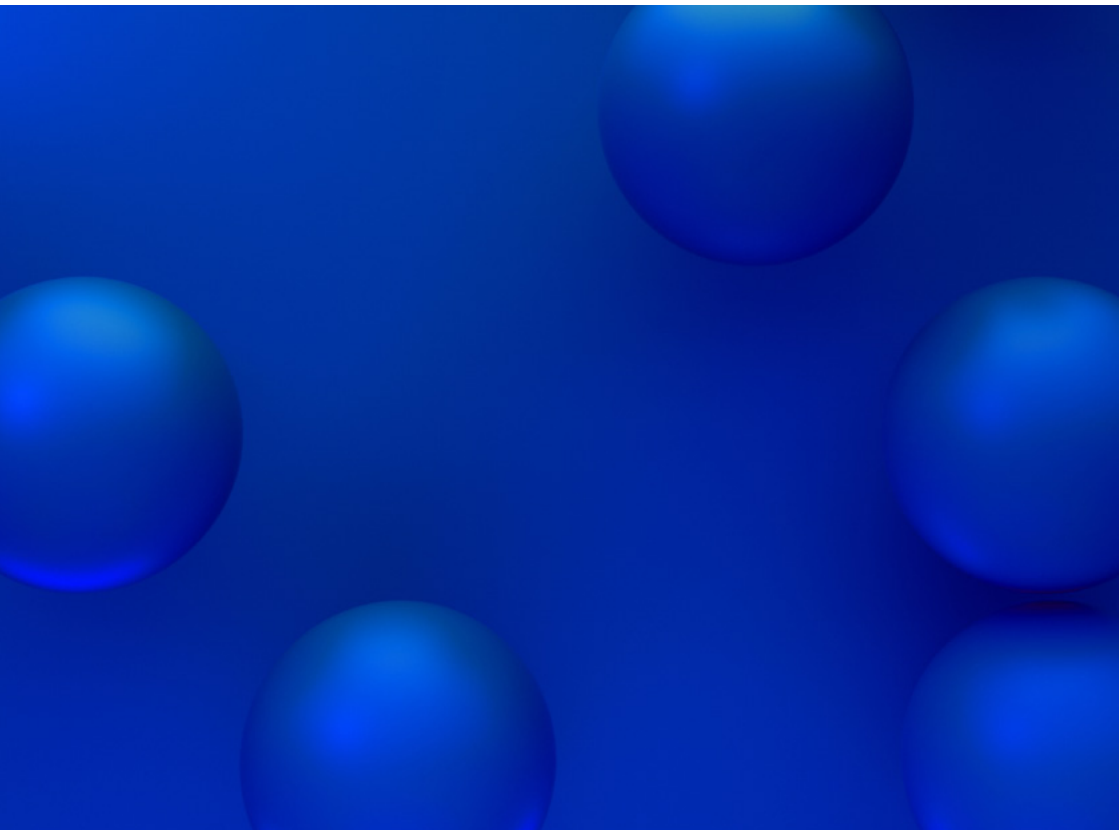




Anti-Money Laundering and Financial Crime; Verifying Your Identity and Address

June 2026

This booklet has been designed to help you understand why we, abrdn Fund Managers Limited, request documents from you to verify your identity.

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What is Money Laundering?

When criminals make money from their activities they need to make the proceeds appear as if they were legitimately earned and can do this, in part, by placing the money with financial institutions, such as banks, investment companies and insurance companies.

The funds, when withdrawn, may then appear to the authorities and other institutions, as legitimate income generated through investment activity.

How can we help prevent Money Laundering and Financial Crime?

Under current regulations for the prevention of money laundering and financial crime, Aberdeen has a responsibility to verify the identity of all our applicants and any associated third parties (such as an Attorney or Executor). We ensure our responsibilities are met by asking you for certified copies or original versions of official documents that confirm your identity. This is known as "Customer Due Diligence".

This makes it more difficult for criminals to use our services as we have verified information that can be provided to the authorities to assist in their investigations and is a key control to prevent potential identity theft and fraud committed against our clients.

Under what circumstances do I have to prove my identity?

We may contact you to request additional documentation to prove your identity to satisfy the legal requirements:

- if you are a new customer and we have been unable to verify your details electronically
- if you are a new customer and we haven't received enough evidence of your identity or,
- If you are an existing customer we may occasionally ask you for proof of your identity to ensure our records are up to date. We may also ask for proof of your identity or additional supporting documentation in response to changes to Anti-Money Laundering regulations

What do I need to provide?

Please see the list of documents overleaf.

What if I do not provide the requested documents as proof of my identity?

If we do not receive the relevant documents requested from you, we reserve the right, as stated in our Terms and Conditions, to withhold the proceeds of any redemptions of your investment until such time that we are in receipt of the documents requested. It is therefore important to note that if you decided to sell your holding(s), these Anti-Money Laundering regulations may prevent us from releasing the proceeds to you without first having obtained appropriate identity verification documents.

Why do I need to provide information on where my funds have come from or where I want the sale of investment sent?

As a financial institution, as well as being required to verify the identity of our customers, we also need to understand if there are any third parties funding your investment. In addition to this, we are required to identify the source of the funds, source of wealth and the expected investment activity of our investors to ensure that we know our customers in order to assist in the prevention of money laundering and financial crime. We may therefore require additional information regarding your personal wealth.

If we are asked to pay money to any third parties associated to an account, for example the executor of an estate, we will also require identity verification documents from them.

What if I live in a care home and do not have standard documentation?

In this instance, we will be able to accept proof of identity in the form of either a HMRC tax coding notification letter, or benefits notification letter from the Pensions Service. Proof of residency will be accepted in the form of an original letter from your care home confirming your current address.

What if I do not have the documents you need?

Please contact Aberdeen Customer Services on 0345 113 6966 or +44 (0) 1268 445 488 from outside the UK. Please note that call charges may vary.

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Identity documentation guidelines

Certification of documents

Photocopies certified by authorised signatories (solicitor or lawyer – registered in the UK, bank or building society official, financial advisor, mortgage broker, stock broker, actuary, post office official or accountant) are acceptable. The certifier must be easy to contact and not a family member.

Whilst we can accept original documents, we do not advise this as we are unable to accept liability for any loss or damage upon return.

Please ask the certifier to date and sign each page of the document stating 'original seen', print their name, role or position within the company and provide a contact telephone number and address. The certification must be dated within the last 6 month period.

Please supply one document from both section one and two. The same document cannot be used to cover both sections, and they must each come from a different source. If the document is not in English, a translation into English should be provided.

Please note, at least one of the documents you supply must contain your Date of Birth.

SECTION ONE: Evidence of personal identity

- Current signed passport (If a certified copy, only the photo page is required)
- Current signed UK / EEA photo-card driving licence (Full or Provisional), or blue disabled driver's pass
- Current full UK driving licence (old version). Provisional licences are not accepted
- Recent evidence of entitlement to a state or local authority funded benefit, including housing benefit and council tax benefit or state pension (dated within the last year)
- HMRC tax notification (dated within the last year). Please note that P45 and P60 documents are not acceptable
- Shotgun licence or Firearms certificate

- Residence permit issued by the Home Office to EU nationals
- EEA member state identity card
- Northern Ireland voter's card
- Self-employed registration cards for individuals and partnerships in the construction industry: CIS3 (partner); CIS4(P); CIS4(T); CIS5; CIS6

SECTION TWO: Evidence of address

- Local authority tax bill (valid for current year)
- Current signed UK / EEA photo-card driving licence (Full or Provisional), or blue disabled driver's pass
- Current full UK driving licence (old version). Provisional licences are not acceptable
- Solicitor's letter confirming house purchase or land registry confirmation (No older than 3 months and within 3 months of completion)
- Local council rent card or tenancy agreement
- Recent evidence of entitlement to a state or local authority funded benefit, including housing benefit and council tax benefit or state pension (dated within the last year)
- Original utility bill no older than 3 months (not including mobile phone bill) or a certificate from a supplier of utilities confirming the arrangement to pay for the services on pre-payment terms
- HMRC correspondence addressed to the applicant at the stated address, dated within the last year.
- EEA member state identity card
- Northern Ireland voter's card
- Recent system-generated or signed documentation (not printed from the internet) from a regulated financial sector firm indicating that an account / investment / insurance relationship exists and which includes the account holder's address

All documents will be returned as soon as possible.

Further information

We are here to help and if you require further assistance or information, please contact us using the details below:

Telephone:

0345 113 6966

Telephone (Outside UK):

+44 (0) 1268 445 488

Please note that call charges may vary

E-mail:

customer.services@aberdeenplc.com

Please note, E-mail is not a secure method of communication, do not send personal or confidential information via e-mail.

Or write to:

abrdr Fund Managers Limited

PO Box 12233

Chelmsford

Essex

CM99 2EE

abrdr Fund Managers Limited is registered in England and Wales (740118) at 280 Bishopsgate, London, EC2M 4AG.

Authorised and regulated by the Financial Conduct Authority.

For more information visit [aberdeeninvestments.com](https://www.aberdeeninvestments.com)

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