

IDENTITY VERIFICATION GUIDE

HOW TO CONFIRM YOUR
IDENTITY AND ADDRESS

A guide to help you meet identity checks that Janus Henderson is required to undertake to meet financial regulations.

BACKGROUND

At Janus Henderson, your security is our top priority. To keep your account safe and comply with the regulatory requirements around customer due diligence, we need to confirm your identity and address.

Why do we need to verify your identity?



It helps keep your account secure and protects you from fraud.



We adhere to legal and regulatory requirements to ensure a secure financial environment for all our clients. Identity verification is seen as key in helping to prevent money laundering and terrorist financing.



It ensures we can contact you and provide you with the best service.

When do we verify your identity?

- **As a new client:** This could be:
 - When you open an account with us.
 - When you are granted access to an existing client account, for example, through Power of Attorney or through Letters of Authority; or in your capacity as executor/ administrator of the estate of a deceased accountholder.
- **If you are an existing client:** We are obliged to verify your identity on an ongoing basis to ensure the information we hold about you remains accurate.

Data privacy

How we use your personal information

At Janus Henderson, maintaining your privacy is important. We will only collect personal information from you that is necessary in relation to the product or service you have requested from us, and to comply with any legal or regulatory requirements. How we use that information and your rights are set out in our privacy policy.

For our full privacy policy, please visit

www.janushenderson.com/en-gb/investor/privacy-policy

How do we verify your identity?

We have three methods for **UK residents**:

- **Experian checks:** Experian is a verification service used to authenticate the identity of individuals. It utilises various data sources to confirm personal details such as name, address, and date of birth, ensuring that the person is who they claim to be. Please note we can only conduct an Experian check if we have your date of birth. If you want to call and check the details we have for you, please do so by using the contact details on page 7.
- **Digital investor:** If you have registered for online account access (the **myJanusHenderson** service), we have an additional verification tool that integrates biometric, document, and database checks to verify an individual's identity and address in real-time. If you are not already registered for the service, to sign up simply go to www.janushenderson.com/myjanushenderson. Please note **myJanusHenderson** is available for direct clients only; it cannot be used by individuals acting through Power of Attorney, Letters of Authority or as Executors.
- **Documents:** If an electronic check is not possible (e.g., you have recently moved address) we will ask for certified copies of your documents.



If you have been sent a copy of this guide, it means that unfortunately your identity could not be verified via Experian, and you will need to proceed using one of the remaining two options above.

What documents do you need to provide?

- **One for identity:** For example, a certified copy of a passport or driving licence.
- **One for address:** For example, a certified/original recent utility bill or council tax statement.



At least one of the documents must show your date of birth, and they must come from different sources.

We have two methods for **non-UK residents**:

- **ID-Pal:** ID-Pal is an identity verification platform that integrates biometric, document, and database checks to verify an individual's identity and address in real-time.
- **Documents:** If an electronic check is not possible (e.g., you have recently moved address) we will ask for certified copies of your documents.



For non-UK residents, we are unable to utilise Experian or Digital Investor due to regulatory constraints.

How to certify your documents

Certifying a document means to have a copy of the document verified by a qualified person (a Suitable Certifier) as a true and accurate copy of the original. This is done when you need to send a copy but not the original. The certifier will view the original, then write on the copy that it is a true copy, together with their signature, their occupation and some contact details. What is required is detailed below.

Photographic identity evidence

All copies of documents must be certified and signed by a Suitable Certifier, and include the following wording:

"I hereby certify that this document is a true copy of the original and a true likeness of the individual"

Address verification or non-photographic identity evidence

All copies of documents must be certified and signed by a Suitable Certifier, and include the following wording.

"I hereby certify that this document is a true copy of the original"

ALL certified copies should include the following information, which should be written on the copy itself and not on a separate piece of paper:

- Certifier name
- Certifier capacity (occupation/job title)
- Signed by the certifier
- Date
- Company name
- Telephone number
- Email address

Who can be a Suitable Certifier?

A Suitable Certifier must have met the person at the time the documents are being certified and ensure the certification is dated within the last three months.



Please note that a family member is unable to act as a certifier.

The following individuals are permitted to certify documents:

- A qualified lawyer or attorney, registered with the relevant national professional body
- A qualified accountant, registered with the relevant national professional body
- A qualified actuary, registered with the relevant national professional body
- A Notary Public or a member of the judiciary such as Justice of the Peace
- An individual employed by a regulated firm (e.g. a bank official or a financial adviser)
- An officer of an Embassy, Consulate or High Commission of the country or territory of issue of the document
- A chartered secretary registered with the Institute of Chartered Secretaries and Administrators
- A Commissioner of Oaths
- UK Police Officer (UK residents only)
- UK Post Office (UK residents only)

Accepted documents for verification

Please provide one document from each of the sections below. Each document must come from a different source and cannot be used to satisfy both sections. At least one of the documents must clearly show your date of birth. If your documents are not in English, they must be professionally translated before submission – unless the name and address are clearly visible and the issuing organisation is easily identifiable (e.g. a gas or electricity provider).

Identity evidence	▪ Current / valid passport.
	▪ Current / valid photo-card driving licence (full or provisional).
	▪ Current full UK driving licence (old version), provisional licences are not accepted.
	▪ Current / valid National ID Card.
	▪ Most recent HM Revenue and Customs tax coding notification, assessment or statement.
	▪ Recent evidence of entitlement to state or local authority funded benefit (dated within the last year).
Address verification  Documents must be less than 3 months old or most recently available version.	▪ Utility bill (PDF versions can be uploaded via our document upload facility however if printed, they will need to be certified).
	▪ Current / valid photo-card driving licence (full or provisional).
	▪ Current full UK driving licence (paper version), provisional paper licences are not accepted.
	▪ Bank statement.
	▪ Mortgage statement from a recognised lender (dated within the last 12 months).
	▪ Local authority tax bill such as a Council Tax statement (valid for current year).
	▪ Government correspondence such as HM Revenue and Customs tax coding notification, assessment or statement.
	▪ Recent evidence of entitlement to a state or local authority funded benefit (dated within the last year).

If you are unable to provide any of the requested documents, please reach out to us so we can discuss alternative options. Kindly refrain from sending documents not on the list above without consulting us first, as they may not meet our requirements.

How to send your documents

You can submit your certified documents through our website by visiting <https://www.janushenderson.com/en-gb/investor/> and using the 'Upload here' button in the bottom left corner of the webpage. This opens up a document upload facility. Alternatively, you can send us your certified documents by post:

Janus Henderson Investors

PO Box 9023
Chelmsford
CM99 2WB
United Kingdom



We do not recommend originals such as passports or driving licences should be sent in the post. Any documents sent to us are at your own risk. We will return any certified or original documents by recorded delivery, endeavouring to post them to you by close of business the following working day from receipt.

Frequently Asked Questions

You may find some of the following answers to questions helpful. Please note we are here to assist with any questions you might have. You can contact us using any of the methods on the following page.

What happens if I do not provide the documents?

It is a regulatory requirement that we are able to verify a client's identity. If we cannot do so in a reasonable timeframe the law requires us to stop accepting transactions until the verification is completed. This means we would be unable to pay out the proceeds of any withdrawal or be able to accept further investments until the verification was completed.

My documents are in a different name to my investment. What should I do?

If your name has recently changed due to marriage or by deed poll, then we recognise that many of your documents may be in your previous name. We will need to see evidence of your marriage certificate or a certified copy or your deed poll.

If your investment is in your previous name and documents are in your new name, then you will need to update your name in our records. You can do this online if you have a myJanusHenderson online account.

Please contact us before submitting anything to us, and we will guide you through the documentation we will need from you.

My documents are at a new address/I have changed my address. What should I do?

Please send us a signed covering letter making us aware of your address change from the old address to the new address. The letter needs to include the account number(s), investor name(s), your old address, your new address and be signed by the investor(s). You should also include one piece of evidence of your new address from the accepted documents shown on page 5.

I am resident in a care/nursing home and do not have the documents on page 5. What would be accepted?

We can accept a letter from the manager of the home on headed paper confirming that you are resident there as evidence of address.

For evidence of identity, a recent confirmation of state pension entitlement from the Department of Work & Pensions.

I am registered with the myJanusHenderson online account service, can I use this to upload identity and address evidence?

Yes, you can. Log in to your [myJanusHenderson](#) account and in the left-hand margin select 'Documents'. Along the top choose 'Upload documents'. Under document types select 'Id verification' and upload documents by either dragging and dropping them or via the browse button.

As a reminder, myJanusHenderson can only be used by direct clients and not by anyone acting through Power of Attorney, Letters of Authority or as an Executor.

Contact details

You can contact us in one of the following ways:



BY PHONE:

From the UK: **0800 832 832**

From abroad: **+44 1268 448 639**

(9:00am – 5:30pm Monday-Friday)

We may record telephone calls for our mutual protection, to improve customer service and for regulatory record keeping purposes.



BY POST:

Janus Henderson Investors

PO Box 9023

Chelmsford

CM99 2WB

United Kingdom



EMAIL:

support@janushenderson.com



WEBSITE:

www.janushenderson.com/en-gb/investor

There is a document upload facility available at the bottom left and a web chat facility available at the bottom right on the website.



LITERATURE:

www.janushenderson.com/en-gb/investor/documents

Some documents are available in alternative formats, e.g. braille, large print and audio.

FOR MORE INFORMATION, PLEASE VISIT [JANUSHENDERSON.COM](https://www.janushenderson.com)

Janus Henderson
INVESTORS

Important information

The value of an investment and the income from it can fall as well as rise and investors may not get back the amount originally invested. Nothing in this document is intended to or should be construed as advice. This document is not a recommendation to sell or purchase any investment. It does not form part of any contract for the sale or purchase of any investment. Tax assumptions and reliefs depend upon an investor's particular circumstances and may change if those circumstances or the law change. We may record telephone calls for our mutual protection, to improve customer service and for regulatory record keeping purposes.

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