

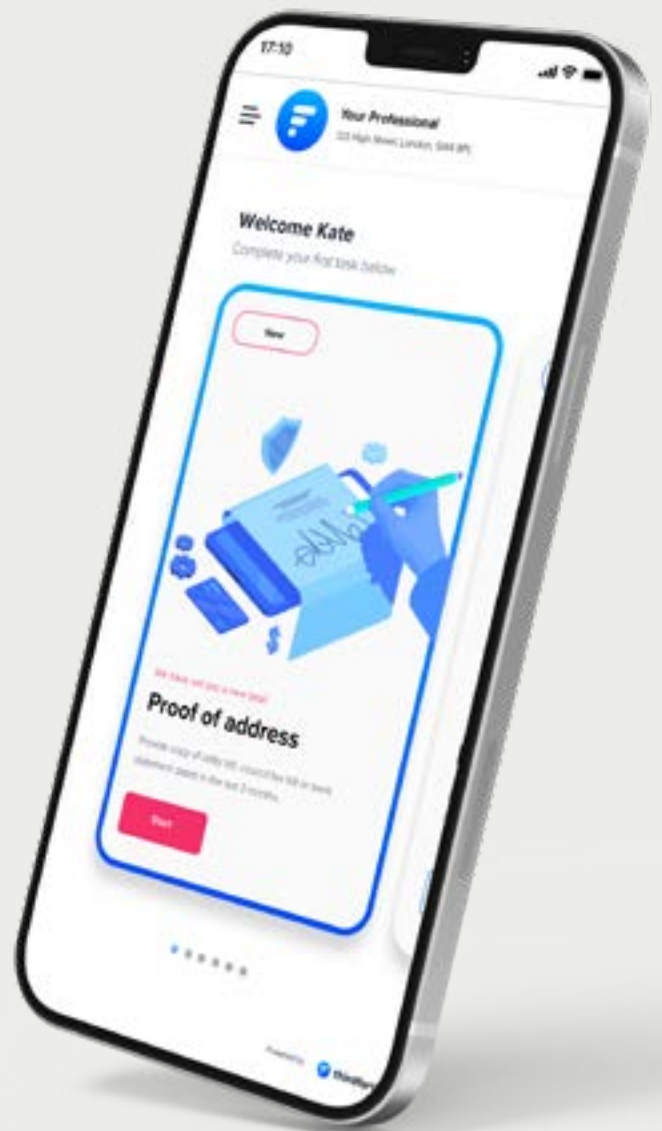


Beautifully secure using Thirdfort

A secure, faster way to verify your ID

Along with over 850 law firms and other regulated companies, we use Thirdfort to make things more secure for you. It verifies your identity and, where necessary, checks where your money has come from. As your advisor, it's our duty to follow regulations to help keep you and your money safe.

Verifying your identity with Thirdfort is quick, secure and easier for you. No more printing and posting documents, needing to come into the office or waiting to hear back from us. Do it all in the app, in minutes.



How it works

1 Grab your device and ID

You can use a smartphone, iPad or tablet. If you don't own one of these, you can use a friend's or family member's. We accept passports, driving licences, residence permits or National ID cards as valid ID.

2 Create a Thirdfort account

Thirdfort will text you a link to download the free app. Fill in your details to create an account. All your data is encrypted and Thirdfort won't share it with anyone else without your permission.

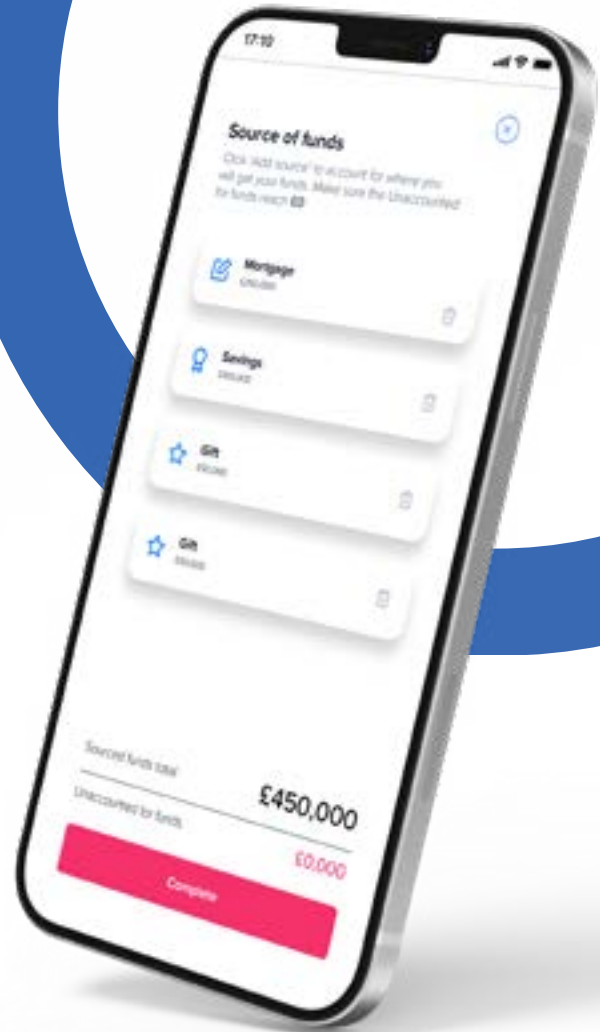
3 Complete your tasks

The home screen shows your tasks, which could include any of the following:

- ID check: take a photo of your ID and record a short video, so we can check it's really you.
- Bank statements: securely connect to your bank to get digital statements directly from your bank (we've added more on how that works below) or upload PDF statements if you prefer. Make sure you are sharing statements from the correct bank account (the account the funds are coming from).
- Source of funds questionnaire: let us know where the money you're using for your transaction has come from, including gifted money.
- Proof of address: upload evidence like a utility bill, council tax bill or bank statement.

The app shows when you've completed all of your tasks and your report has been sent.

Make sure you turn on your notifications so Thirdfort can get hold of you if they need more info.



Sharing your completed report, securely

Often someone else involved in your transaction (such as an estate agent or mortgage broker) will also need to see the results of your report. Through Thirdfort, we can securely share your completed verification report with these parties, so you only need to complete your checks once. Just let us know their email address and we can take care of the rest.



1. If anyone else involved in your transaction asks you to complete ID or anti-money laundering checks, let us know.



2. Send us their email address(es).



3. We'll then ask you to complete the tasks outlined for you in the Thirdfort app.



4. We'll receive your completed report as soon as you've finished your tasks.



5. We'll then share your results report with your other parties, securely through Thirdfort.

How Thirdfort connects securely to your bank

As part of your check, we may ask you to provide bank statements. By law, when we're dealing with large amounts of money, we need to understand where that money comes from. This helps stop fraud, like money laundering.

Some companies ask for paper bank statements, which is slow and time-consuming. We partner with Thirdfort so you can get digital bank statements from the app, using government-backed Open Banking technology.

Open banking is changing the way we manage our money

It lets you give companies like Thirdfort secure access to your financial information. Thirdfort are regulated and authorised by the Financial Conduct Authority (FCA) – the same regulator as high-street banks. All your data is encrypted and the safest way to do this. However, if you would prefer to upload your bank statements, you can do this too.

How does Open Banking work?

1. You will be directed from Thirdfort to your online banking where you can log in. Thirdfort do not share or see any of your credentials.
2. After logging in, grant Thirdfort permission to request a read only summary statement.
3. The bank will send your statement to Thirdfort. You can revoke Thirdfort's access at any time via your online banking platform.

Thirdfort doesn't store or share your banking data

We know sharing your data may seem odd. That's why Thirdfort only temporarily stores your data while completing the checks. It's all permanently deleted from our systems once your check has been completed. Most of your data gets stored locally on your phone, which only you can access. Thirdfort keep your number for two years so you can access the app again, if you need to. If you'd prefer Thirdfort didn't do this, you can request a data deletion. For more info, read their privacy policy at thirdfort.com/privacy.

Source of funds

What is Anti-Money Laundering (AML) verification?

AML verification is an identity assessment to ensure that anyone transferring or investing money is who they claim to be. This ensures the money involved in the transaction comes from a legitimate source. AML regulations are put in place by both national and international authorities globally, and these types of checks put a lot of screening and monitoring obligations on regulated industries.

The Thirdfort Approach to AML and Source of Funds verification

At Thirdfort, we recognise that providing bank statements is often a tedious and time consuming process. And that when you're buying a house, answering questions about your Source of Funds can be confusing. That's why we've used government-backed Open Banking technology so you can provide statements securely, via our app, in minutes. We also make Source of Funds easy with a quick, secure, in-app questionnaire.

How does Thirdfort's Source of Funds Questionnaire work?

If you're buying a property, you may be asked by the organisation that requested you use Thirdfort to complete a Source of Funds Questionnaire. You'll be prompted to do this in the Thirdfort app. Here, you'll be asked some questions about where your funds are coming from. This will be used in combination with Open Banking to help the organisation handling your transaction to comply with AML legislation.

How can I trust Thirdfort?

Here at Thirdfort, our clients' security is our number one priority. We developed our app to protect organisations and their clients against fraud, money laundering, and cybercrime. Keeping both you and your data protected is our top priority. We are regulated by the Financial Conduct Authority, and our technology is trusted by hundreds of law firms, estate agencies and other regulated businesses across the UK.

Do you have any more questions about Source of Funds or the Thirdfort app?

The quickest and easiest way to get help is to chat with Thirdfort via their in app Live Chat. You can find resources, how to guides and helpful videos in their Support Hub: info.thirdfort.com/app. Alternatively, you can email them at help@thirdfort.com



Serious about security

Encryption like the big banks

Thirdfort uses the same high-grade security measures as all the big banks to encrypt your data.

Certified by the government-backed Cyber Essentials Plus scheme

They audit Thirdfort's systems and processes annually to make sure everything's safe and secure.

Regulated by the Financial Conduct Authority

Thirdfort follows industry rules and regulations, so you know you're in safe hands.

Registered with the Information Commissioner's Officer (ICO)

We are registered with the ICO in relation to the protection of personal data. Our registration number is ZA292762.



Questions about Thirdfort or the app?

The quickest and easiest way to get help is to chat with Thirdfort via their in app Live Chat. You can find resources, how to guides and helpful videos in their Support Hub: info.thirdfort.com/app. Alternatively, you can call them on [0161 768 0083](tel:01617680083) or email them at help@thirdfort.com