



### **Who are The Children's Mutual?**

The Children's Mutual provides savings and investment products. Until 2003 we were trading as Tunbridge Wells Equitable Friendly Society (TWEFS).

### **Who are Capita Tracing Solutions?**

Capita Tracing Solutions (CTS) are a tracing agency that specialises in tracing missing or gone away holders of investment products and reuniting them with their rightful assets.

We've asked them to find and contact customers whose policies have matured, but they haven't yet claimed the money.

### **Why are Capita Tracing Solutions writing to me now?**

If you've recently received a letter from Capita Tracing Solutions we believe you are a holder of a policy that has matured.

We want to ensure that you are aware of the policy and that we have your correct details so that we can pay the money that is due to you.

### **Why did I not receive information about this policy at the time of maturity?**

When the policy matured we wrote to you at the address in our records and enclosed a claim form. If you didn't reply a follow up letter would have been sent.

If, after 30 days we had not heard from you we would have transferred your money in to our matured policies fund.

### **Is there a charge for this service?**

No, there is no charge. You will receive your full entitlement and no fees will be deducted.

### **How long before I receive my entitlement?**

Once your claim form and the necessary documentation have been received by CTS it will take approximately 6 weeks for The Children's Mutual to pay the money to you.

**The Children's Mutual**, Registered Office: Brockbourne House, 77 Mount Ephraim, Tunbridge Wells, Kent, TN4 8GN.  
Email: [mail@thechildrensmutual.co.uk](mailto:mail@thechildrensmutual.co.uk) Website: [www.thechildrensmutual.co.uk](http://www.thechildrensmutual.co.uk)

**The Children's Mutual** is a trading name of the Tunbridge Wells Equitable Group, which comprises: Tunbridge Wells Equitable Friendly Society Limited, incorporated in the United Kingdom under the Friendly Societies Act 1992, registered no. 190F, FSA registered no. 109990; and Tunbridge Wells Equitable Investments Company Limited, registered in England under the Companies Act 1985, registered no. 4315370, FSA registered no. 208027. Both are authorised by the Financial Services Authority and are members of the Financial Ombudsman Service.  
**Tunbridge Wells Equitable Friendly Society Limited was established in 1881.**

## **What type of identification documents do I need to send Capita Tracing Solutions?**

As evidence of your current address, any one of the following:

- Bank statement
- Utilities bill (mobile phone bills are not acceptable)
- Council tax bill (valid for the current year)
- A solicitor's letter confirming a recent house purchase or land registry confirmation
- A local council rent card or tenancy agreement
- Inland Revenue correspondence addressed to you.

**Please note:** Whichever of the above documents you send must be an **original that has been issued in the last 3 months.**

As evidence of your identity:

- Current UK Driving Licence ('old style' full licence or new photo card licence – 'old style' provisional licences are not acceptable)
- EEA Member State Identity Card or Northern Ireland Voters Card that contains your address
- Benefits book or original notification from the Benefits Agency confirming the rights to benefits or
- Inland Revenue correspondence addressed to you.

**Please note:** Photocopies of these documents will be acceptable provided that they are certified as a genuine copy of the original by any of the following: a UK Lawyer, professionally qualified Accountant, Doctor of Medicine, Bank Official, Government Official, Schoolteacher, Minister of Religion or Authorised Financial Intermediary (you cannot certify copies of documents on your own behalf or submit copies of previously certified copies).

Please ask the person(s) who certifies your documents to supply contact details. If possible, certification should be accompanied by an impression of a stamp and a dated, written statement on the copy document that the original has been seen.

In the case of documents bearing a photograph, the person certifying the copy should confirm in writing that the photograph is a true likeness of you.

**We do not recommend that original Driving Licences, Identity Cards, Passports, Benefits Books, Marriage Certificates or the like are submitted.**

**All documents are sent at your risk. Capita Tracing Solutions will use reasonable efforts to ensure they return all documents received in respect of claims but cannot be held responsible for any loss or damage.**

## **What do I need to do if I have changed my name?**

Please complete section 4 on the claim form, and in addition to the documents above, please also send one of the following:

- a certified copy of your Marriage Certificate
- Deed Poll

The Children's Mutual, Registered Office: Brockbourne House, 77 Mount Ephraim, Tunbridge Wells, Kent, TN4 8GN.  
Email: [mail@thechildrensmutual.co.uk](mailto:mail@thechildrensmutual.co.uk) Website: [www.thechildrensmutual.co.uk](http://www.thechildrensmutual.co.uk)

The Children's Mutual is a trading name of the Tunbridge Wells Equitable Group, which comprises: Tunbridge Wells Equitable Friendly Society Limited, incorporated in the United Kingdom under the Friendly Societies Act 1992, registered no. 190F, FSA registered no. 109990; and Tunbridge Wells Equitable Investments Company Limited, registered in England under the Companies Act 1985, registered no. 4315370, FSA registered no. 208027. Both are authorised by the Financial Services Authority and are members of the Financial Ombudsman Service.  
**Tunbridge Wells Equitable Friendly Society Limited was established in 1881.**

- Statutory Declaration or,
- in the case of divorce, a copy of the Decree Absolute and Birth Certificate showing your maiden name.

### **What do I need to do if I have changed my address?**

Please complete section 3 on the claim form, and in addition to the documents above, you will also need to include one of the relevant documents showing your previous address.

### **Why do I have to send my documents to Capita Tracing Solutions – why can't I just send them to The Children's Mutual?**

We have asked Capita Tracing Solutions to contact holders of our unclaimed matured policies. Capita Tracing Solutions are experienced in dealing with reuniting customers with their unclaimed assets. They also have the right processes in place to protect against fraud, to ensure you are the right person to receive the money and that your claim is dealt with efficiently.

If you send your claim form directly to The Children's Mutual it will be re-directed to Capita Tracing Solutions. This is likely to cause a delay in the processing of your claim.

### **Why do I have to supply my bank details?**

The Children's Mutual would like to pay the funds directly into your bank account electronically. If you do not wish to supply these details you can ask us to send you a cheque in your name instead.

### **Why do Capita Tracing Solutions need to verify my identity with credit reference agencies?**

Capita Tracing Solutions need to conduct a credit search to verify your identity. This involves checking the details you supply against those held at credit reference agencies. These agencies will supply them with information, including that from Electoral Register and fraud prevention agencies, for the purpose of verifying your identity only.

The search will not be seen or used by lenders to assess your ability to obtain credit.

### **Can I have the money paid to a third party?**

The Children's Mutual will only pay to a third party if the relevant documentation is supplied with the claim form detailing why you are making this request (for example if you hold Power of Attorney or are the Executor of an Estate).

### **How can I track my claim?**

You can log on to the Capita Tracing Solutions website to track your current claim.

**The Children's Mutual**, Registered Office: Brockbourne House, 77 Mount Ephraim, Tunbridge Wells, Kent, TN4 8GN.  
Email: [mail@thechildrensmutual.co.uk](mailto:mail@thechildrensmutual.co.uk) Website: [www.thechildrensmutual.co.uk](http://www.thechildrensmutual.co.uk)

**The Children's Mutual** is a trading name of the Tunbridge Wells Equitable Group, which comprises: Tunbridge Wells Equitable Friendly Society Limited, incorporated in the United Kingdom under the Friendly Societies Act 1992, registered no. 190F, FSA registered no. 109990; and Tunbridge Wells Equitable Investments Company Limited, registered in England under the Companies Act 1985, registered no. 4315370, FSA registered no. 208027. Both are authorised by the Financial Services Authority and are members of the Financial Ombudsman Service.  
**Tunbridge Wells Equitable Friendly Society Limited was established in 1881.**

## **What happens if I don't claim my entitlement?**

The money will remain in The Children's Mutual matured policies fund until you make your claim.

If you decide that you don't want to claim the money now, but may wish to claim it later, please can you let us know.

Please note that although we do add interest to money held in this way, the interest is subject to deduction of income tax at standard rate.

**The Children's Mutual**, Registered Office: Brockbourne House, 77 Mount Ephraim, Tunbridge Wells, Kent, TN4 8GN.  
Email: [mail@thechildrensmutual.co.uk](mailto:mail@thechildrensmutual.co.uk) Website: [www.thechildrensmutual.co.uk](http://www.thechildrensmutual.co.uk)

**The Children's Mutual** is a trading name of the Tunbridge Wells Equitable Group, which comprises: Tunbridge Wells Equitable Friendly Society Limited, incorporated in the United Kingdom under the Friendly Societies Act 1992, registered no. 190F, FSA registered no. 109990; and Tunbridge Wells Equitable Investments Company Limited, registered in England under the Companies Act 1985, registered no. 4315370, FSA registered no. 208027. Both are authorised by the Financial Services Authority and are members of the Financial Ombudsman Service.  
**Tunbridge Wells Equitable Friendly Society Limited was established in 1881.**