

Proving Your Identity



Why do you need to prove your identity?

When you open an account with us, we'll ask you for proof of your name and address. This is to protect our customers from criminals using stolen identities. Every bank, building society and financial institution complies with these regulations.

What will you need to provide to confirm your identity?

We obtain proof of your identity and address through an Electronic Identification Process. A search is carried out with a Credit Reference Agency which checks your details against other databases. For savings account applications, this is not a credit search and will only record the fact that we have carried out this ID check. If electronic identification is unsuccessful, we will ask you to provide us with original documentary proof of your identity and/or permanent address.

If we request verification of identity, please supply one of the following documents from List A. If we request verification of address, please supply one of the following documents from List B (overleaf). In certain instances we may request documents from both lists.

Please note, if we require documents from both List A and List B we cannot accept the same document for both and will require two separate documents.

Personal Identification -

List A

- Valid current passport
- Valid current photo-card driving licence** (full or provisional)
- National Identity card
- Firearms certificate or shotgun licence
- Identity card issued by the Electoral Office for Northern Ireland
- Military and police ID cards
- Official letter from HMRC (eg tax notice), less than 12 months old**

The following forms of ID are also acceptable if they are supported by *other documents:

- Valid (old style) full UK driving licence or certified copy
- Recent evidence of entitlement to state or local authority funded benefit (e.g. housing benefit, council tax benefit, tax credit, pension, educational or other grant)

***Other Documents: Please note that if one of these documents are used to support the above, it cannot also be used as a form of address identification (List B)**

- Utility bill (not mobile phone bills) less than three months old and not printed from the internet
- Current council tax demand letter or statement
- Current UK bank or credit card statement-not printed from the internet and less than three months old
- Instrument of a court appointment (such as Liquidator or Grant of Probate)

**** Please note that this identification can only be used to confirm either your personal identification or your address, not both.**

Confirmation of Address -

List B

- Utility bill (not mobile phone bills) less than three months old and not printed from the internet
- Current Council Tax demand letter or statement
- Valid current photo-card driving licence** (full or provisional)
- Current UK bank or credit card statement, not printed from the internet and less than three months old
- Mortgage statement (less than 12 months old)
- Official letter from a government agency (e.g. HMRC**, benefits agency, DWP) less than 12 months old

**** Please note that this identification can only be used to confirm either your personal identification or your address, not both.**

What are under 18 ID requirements?

If you are under 18 and are unable to provide the documents above, you may provide two of the following documents:

- Birth certificate
- NHS medical card
- Child benefit or tax credit documentation
- Confirmation from school/college/university confirming name and address of applicant (must be on official letterhead)

What do I do if I cannot provide any of the ID listed?

We understand that in some instances you may not be able to provide any of the documents listed above. If this is the case, please contact us to discuss alternative ways to confirm your details.

What will you do with my information?

We will keep a record of the identification you have provided, which will involve retaining a copy of your documents. Any original documents sent to us will be returned to you via post. These records are required to fulfil statutory and regulatory obligations and will not be used for any other purposes.

Can I send a certified copy of my identification?

Certified copies of identification documents are acceptable. A photocopy of the document should be certified by one of the following: UK lawyer, banker, authorised financial intermediary, FCA and PRA regulated mortgage broker, Chartered Accountant or Chartered Certified Accountant, doctor registered with a Medical Association, teacher, or post master/sub-post master. The copy should be dated, signed and marked 'original seen'. In addition the certifier should also state their full name, occupation, contact address, telephone number and any relevant registration number. Please note that the individual who has certified the documentation must not be an immediate family member or associated with the account.

Unless the certified copy complies with all the above requirements we will not be able to accept it as confirmation of your identity.

Please note that we may need to contact the certifier to verify the identification provided.

If you have any questions about any of this information, you can get straight through to our friendly **Member Services team on 0800 783 2367**

