

Checking Your Identity

Before we can open your account we need to check your identity and your address. We do this to protect both you and us from fraud and to comply with UK financial regulations.

In the first instance, we carry out an electronic search to attempt to verify the information you have given us. However, there are occasions when we are not able to do this.

If we have asked you to provide documentary proof of your identity and/or address it means that we have not been able to successfully check this information electronically. This can happen for many reasons and does not mean that anything is wrong.

What Identity Documents can we accept?

If we require original or certified proof of identification in order to complete our checks, please provide us with one document from each of the following two lists. We cannot accept the same document to cover both identity and address verification requirements.

List 1 – Your Identity	List 2 – Your Address
<p>Passport – current and valid</p> <p>Photo card driving licence – full or provisional</p> <p>Full old style driving licence – signed (please note if sending an old style licence a further item of identification from list 1 will also be required as well as the item from list 2)</p> <p>DWP pension entitlement letter</p> <p>Blue Badge parking permit</p> <p>HMRC Tax Notification - dated within the last 3 months</p> <p>Benefits entitlement letter - dated within the last 3 months</p> <p>UK Armed Forces ID Card</p> <p>Home Office Immigration Status</p>	<p>Utility bill – dated within the last 3 months (not printed from the internet)</p> <p>Cable/satellite/phone bill – dated within the last 3 months (not printed from the internet and not a mobile phone bill)</p> <p>Bank/building society statement – dated within the last 3 months</p> <p>Current council tax bill</p> <p>Photo card driving licence – full or provisional</p> <p>Full old style driving licence – signed</p> <p>Current tenancy agreement/rent book - (must be from a local council or reputable lending agency)</p> <p>Department for Work and Pensions, Jobcentre Plus or Veterans UK letter confirming your right to benefits - dated within the last 3 months</p>

<p>Document accompanied by proof of right to reside</p> <p>Home Office Application Registration Card</p> <p>Northern Ireland Voters Card</p>	<p>Mortgage statement from a recognised lender - dated within the last 12 months</p>
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We will require original documents or certified copies. We do not recommend you send an original passport or driving licence, however if you do please ensure this is sent by recorded delivery and we will return via the same method.

If sending photocopies they must have been certified as true copies of the originals by an appropriate person, for example:

- a director or manager of an authorised credit or financial institution;
- an Embassy, Consulate or High Commission officer in the country of issue;
- a registered lawyer or attorney; or a notary public;
- a member of the judiciary;
- a senior civil servant or a serving police officer;
- appropriate person may include staff of the Access Bank Group
 - Alternatively you can use the Post Office document certification service <http://www.postoffice.co.uk/document-certification-service>.

The Certifier should stamp the document and state the following: “full name, company, designation, date, signature, number of pages and professional number (where applicable) and **‘I confirm this is a true copy of the original seen by me’**. For photograph certification, please state **‘I confirm this is a true likeness of the person concerned’**’.