

## 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
<b>Passport</b> – current and valid	<b>Utility bill</b> – dated within the last 3 months (not printed from the internet)
<b>Photo card driving licence</b> – full or provisional	<b>Cable/satellite/phone bill</b> – dated within the last 3 months (not printed from the internet and not a mobile phone bill)
<b>DWP pension entitlement letter</b>	<b>Bank/building society statement</b> – dated within the last 3 months
<b>Blue Badge parking permit</b>	<b>Current council tax bill</b>
<b>HMRC Tax Notification</b> - dated within the last 3 months	<b>Photo card driving licence</b> – full or provisional
<b>Benefits entitlement letter</b> - dated within the last 3 months	<b>Full old style driving licence</b> – signed
<b>UK Armed Forces ID Card</b>	<b>Current tenancy agreement/rent book</b> - (must be from a local council or reputable lending agency)
<b>Home Office Immigration Status</b>	<b>Department for Work and Pensions, Jobcentre Plus or Veterans UK letter confirming your right to benefits</b> - dated within the last 3 months
<b>Document accompanied by proof of right to reside</b>	<b>Mortgage statement from a recognised lender</b> - dated within the last 12 months
<b>Home Office Application Registration Card</b>	
<b>Northern Ireland Voters Card</b>	

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 chartered accountant;
- 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 GP;
- a registered Dentist;
- a Bank official;
- a registered lawyer or attorney;
- a notary public, a member of the judiciary, a senior civil servant, government minister, or a serving police officer;
- Minister of Religion;
- Teacher or lecturer.

Alternatively, you can use the Post Office document certification service

<http://www.postoffice.co.uk/identity/document-certification>

The Certifier should stamp the document bearing such wording that confirms that the certifier has seen the original document such as “*This is to certify that this is a true copy of an original document*”, alternatively letterhead paper may be used in cases where a stamp is not available. In situations where identity proofs, such as a passport, requires certification, the certifier must state the following when providing their certification: “*I certify that this is a true likeness of [title and full name of adult or child who the certification is being provided].*”

The certification should contain the full name of the certifier, signature of the certifier, job title/position/professional number (where applicable) of the certifier, address and telephone number of the certifier and date.

The person you ask to certify the documents should not be related to you, living at the same address as you or in a relationship with you.

Note that for a document with multiple pages, the certification should be provided on each page of the documentation, or at the front of the document clearly indicating the total number of pages that have been certified. This type of certification is only valid for pages that belong to the same document.

**This document is available in large print (font size 18). Please contact us for more details.**