

# Proving your identity - how to prove your name and address

## 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. Don't worry, this doesn't mean you're under suspicion. It's to make it harder for criminals to use stolen identities and every bank, building society or financial institution complies with these money laundering regulations.

## What you will need

If we meet in person we will usually use an electronic verification system which can confirm your identity. If you are not on the electoral roll or have recently moved house for example, we may need further proof of your identity: usually one item from list A and one from list B, as shown below.

If you apply over the phone, online or by post, please forward to us 3 pieces of identification. We require one form of personal identification from List A, one form of address verification from List B and we also require a further item from either list that is different to the ones you have already selected.

By avoiding face-to-face contact with branch staff, a criminal (or an accomplice) has less risk of being identified later. This is why we need additional proof when these accounts are being opened.

We may also use the electronic verification system to support the documents you have sent. If we are unable to fulfil our current ID requirements, we'll contact you to find an alternative way to prove your identity.

### LIST A – proof of who you are

- Current signed passport
- Current UK photo-card driving licence
- Current full UK (old style, paper based) driving licence
- HM Revenue & Customs Tax Notification
- Personal cheque and statement
- National Insurance Card & P60
- Bank/building society statement\*
- Evidence of entitlement to state benefit, pension, tax credit etc.\*

### LIST B – proof of where you live

- Utility bill (we cannot accept mobile phone bills)\*
- Council tax bill for the current year
- Current UK photo-card driving licence
- Current full UK (old style, paper based) driving licence
- Bank or building society statement showing address\*
- Recent mortgage statement
- Evidence of entitlement to state benefit, pension, tax credit etc.\*
- Official letter from a government agency, eg:
  - The Child Support Agency
  - Driving Vehicle Licensing Agency
  - HM Revenue and Customs
  - Job Centre Plus
  - The National Health Service

### Under 18s

- National insurance card with signature
- Medical card
- Birth Certificate
- Recognised travel pass
- Library card
- Parents' address verification

\* Where possible, these items should be no more than 3 months old.

Please note that we can only accept original documents, or photocopies certified by a solicitor. Please also note that when you submit an item from list A, the same item cannot be used from list B.

We will keep a record of the ID you have provided, which will involve retaining a copy of your documents. These records are required to fulfil statutory obligations and will not be used for any other purposes.

You can also help prevent crime against yourself and others by maintaining the confidentiality of your account and identity documentation.