

# Identification Requirements for postal accounts



## This guide will explain how and why we need to verify your identify

The identification requirements covered in this guide relate to new and existing customers who are nationals from the European Economic Area and who are resident in the UK.

If you have any queries regarding the content of this guide or the requirements that may apply to you, please contact our Customer Contact Centre on **08457 336 688** or visit your local branch.

## How do we verify your identity?

**Electronic Verification.** This verifies your identity by searching data at a credit reference agency and databases they have access to, including the Electoral Register. It only checks your name and address and does not affect your credit rating. The agency will keep a record of the search whether or not your application proceeds. This will not be seen by any other company to assess your ability to obtain credit. Electronic verification will be undertaken for all customers and where it is not successful, you will be required to provide paper evidence.

**Paper Evidence.** One or a combination of documents from the lists overleaf will be required. The specific documents we can take depend upon your circumstances and how you are applying.

## When do we need to verify your identity?

We will verify your identity when you apply for an account and will attempt to verify your identity electronically. We may also ask you to provide paper ID as evidence.

- **Existing Customers.** We'll tell you if you need to provide paper ID to evidence your identity once we have received your application
- **New Customers.** To avoid delays in processing your application we ask that you provide paper ID to verify your identity when making an application.

## What do we need to verify your identity?

Please send:

- An application form - fully completed and signed by each applicant (incomplete forms will be returned)
- A cheque deposit - please do not send cash
- Paper ID (if you are a new customer or a minor).

If paper ID is required to verify your identity we can accept the following original documents:

- Two different documents on the Name ID list, **or**
- One document on the Name ID list and one document on the Address ID list.

| NAME ID                                                                                                      | ADDRESS ID                                                                 |
|--------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| State Benefit Letter evidencing entitlement, dated in last 12 months                                         | Mortgage Statement - must be less than 12 months old                       |
| State Pension Letter evidencing entitlement, dated in last 12 months                                         | Gas or Electricity Utility Bill - must be less than 3 months old           |
| UK Bank/Building Society Current Account or Credit Card Statement - statement must be less than 3 months old | Water Utility Bill - must be less than 12 months old                       |
|                                                                                                              | Council Tax Bill - must be less than 12 months old Local Authority Housing |
|                                                                                                              | Landline Telephone Bill - must be less than 3 months old                   |
|                                                                                                              | Local Authority Housing Benefit Letter - must be less than 12 months old   |

## Verifying the Identity of Minors

Whether the account is opened in a sole name or on a trustee basis, we are required to verify the identity of a minor aged 17 and under. To do this we can accept the following paper ID:

- **Name ID.** Current Passport or Birth/Adoption Certificate
- **Address ID.** Paper ID from the Address ID lists above in the name of either the minor, parent/guardian or adult living at the address that the account is to be operated from.

## Customers who do not come from the European Economic Area

If you do not come from the European Economic Area and we need paper ID, you may be asked to provide your current passport.

## **Customers who live/work outside the UK**

To apply for an account your main residence must be in the UK.

## **Making changes to your account once it has been opened**

In certain circumstances we may require you to reconfirm your identity when a change is made to your account. Examples include loss of your account passbook, changes to your name or residential address and reactivation of a dormant or inactive account. For guidance on the requirements relating to these changes please contact our Customer Contact Centre or visit your local branch.

## **Important note**

We will return any documents you send to us within seven days. If we cannot verify your identity, we will not be able to process your application.

## **Further help**

If you cannot produce any of the items from the tables, please contact your nearest branch or our Customer Contact Centre as there may be other forms of identification you can use.