

Identification Requirements for branch based 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 bring a deposit with you to open the account, which can be either cash or cheque. If paper ID is required to verify your identity we can accept the following original documents:

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

UK PHOTO ID	
Current UK Passport	
Valid UK Photocard Driving Licence	
NAME ID	ADDRESS ID
Valid UK Full Paper Driving Licence	Mortgage Statement - must be less than 12 months old
Current European Economic Area Passport valid in date	Gas or Electricity Utility Bill - must be less than 3 months old
European Union State Identity Card	Water Utility Bill - must be less than 12 months old
State Benefit Letter evidencing entitlement, dated in last 12 months	Council Tax Bill - must be less than 12 months old
State Pension Letter evidencing entitlement, dated in last 12 months	Landline Telephone Bill - must be less than 3 months old
UK Bank/Building Society Current Account or Credit Card Statement with debit / credit/cheque guarantee card - statement must be less than 3 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.