

Whether you're a new or existing customer, all financial institutions are required by law to verify the identity of any Individual or Organisation that opens an account with them. This is necessary to reduce the risk of fraud and safeguard you, members and the Society.

We comply with data protection regulation and as a Data Controller, we will only collect, store and process personal information required to open and operate your account. For more information, please view the Privacy Notice on our website or ask us for a copy.

Please find a list of acceptable documents listed below:-

PROOF OF IDENTITY (LIST A)	PROOF OF ADDRESS (LIST B)
Armed forces, police, fire or ambulance ID card	A current photocard driving licence (full or provisional) if not used as evidence of identity
Current signed Passport	A firearms certificate or shotgun licence if not used as evidence of identity
Current full UK driving licence	An identity card issued by the Electoral Office of Northern Ireland if not used as evidence of identity
Current provisional photo card driving licence	Current full UK driving licence paper (if not used as evidence of name)
Inland Revenue PAYE coding notice (P2) – current year or Inland Revenue Statement of Account – current tax year	Original mortgage statement from a recognised lender issued for the last full year (Internet Statements are not acceptable)
Debit Card with inlaid holograph issued by a regulated financial sector firm in the UK	Utility bill (recording the company that issued the bill and date of issue) (but NOT ones printed from the internet and must be no older than 3 months)
An identity card issued by the Electoral Office of Northern Ireland	Inland Revenue PAYE coding notice (P2) – current year or Inland Revenue Statement of Account – current tax year
Recent evidence of entitlement to a state or local authority funded benefit (including housing benefit and council tax benefit), tax credit, pension, educational or other grant (no more than 12 months old)	Recent evidence of entitlement to a state or local authority funded benefit (including housing benefit and council tax benefit), tax credit, pension, educational or other grant if not used as evidence of identity (no more than 12 months old) if not used as proof of identity
Firearms Certificate or Shotgun licence	Current bank or building society statement or passbook issued by a regulated financial sector firm in the UK (but NOT ones printed from the internet and must be no older than 3 months and NOT a Credit card statement)
	Current council tax demand letter, or statement (current year)

Please note if the account is to be opened by an adult, on behalf of a child, we will also need one item from List A and one item from list B for all trustee/responsible adults.

PROOF OF IDENTITY	PROOF OF ADDRESS
Original birth certificate (UK birth certificate issued within 12 months of the date of birth in full form including those issued by UK authorities overseas such as Embassies High Commissions and HM Forces)	One item from List B above should be provided.
Current Passport	
Adoption Certificate	
NHS medical card	
National Insurance Number (for those aged 16 and over)	
Child Benefit documentation (no more than 12)	
Child Tax Credit documentation (no more than 12 months old)	

### Postal and non face to face applications

If you are applying by post, online or via telephone and we are unable to verify you electronically we will require one documents from List A and List B. You can send a photocopy or an image/photo of your identification. Where supporting documents are required for security purposes, certified copies of the above documents are acceptable.

These should be certified by an Accountant, Bank or Building Society official, Local authority councillor, Dentist, Doctor, Minister of a recognised religion, Police Officer, Solicitor, Teacher or Lecturer. They must be able to be contacted if necessary and contact details must be provided. The documents should be certified by;

- Writing 'Certified to be a true copy of the original seen and is a good likeness 'on the document
- Signing and dating it
- Printing their name under the signature
- Adding their occupation, address and telephone number – so we can validate if needed.
- This person must not be related to you, living at the same address or in a relationships with you.

### Proof of business identity

In addition to the identification requirements of list A & B, corporate investors may be asked to provide:

- Copy of the business Certificate of incorporation; or
- a copy of company registration from professional register (legal firms/partnerships) or Charities Commission; or
- a copy of latest HMRC return confirming address and tax number; and in all cases
- original copy of a letter of authority produced on a business letterhead paper listing authorised signatories signed by two directors/controllers

### **Business and client accounts**

We may request sight of official documentation this could be a Partnership Deed, Article of Association, Constitution or memorandum.

All signatories on a business or client account will be verified electronically, we also reserve the right to verify any Beneficiary Owner (BO) or Person of Significant Controls (PSC) if we are unable to verify any signatory, BO and PSC electronically we will require additional documentation, please see List A and B above for further information.

### **Further help**

If you cannot produce any of the documents from any of the tables above, please contact your local branch or our Head Office on 01782 255000 as there may be other forms of identification we can take.