

Proof of Identification for Private Individuals

Why do we need your ID?

We are required by law to check the identity of all account holders. This is to protect you against the risk of identity fraud and allows the Society to comply with money laundering regulations. For new accounts an item of identification from the lists below may be required to verify your name and address. We may also require proof of ownership of the nominated account that you wish to use for withdrawals from your savings account(s).

An electronic identity check will be carried out for all account holders, operators and beneficiaries aged 18 or over. If this check is successful, then we will not usually need to ask you for any additional supporting documents.

What will you need?

A document can only be used once, therefore if we require documentary evidence then we will require one piece of identification from both the verification of name and the verification of address lists. The documents must also be from different sources.

You can send the original document directly to us, or alternatively you can send in a certified copy using the guidance in the **'What if I don't want to send original documents?'** section further on.

Accounts holders over 18

Verification of name	Verification of address
<ol style="list-style-type: none"> 1. Passport (UK or EU) 2. Photocard driving licence (In date and full or provisional) 3. Blue disabled parking card (New card style only) 4. Biometric Residence Permit/Card 5. Identity Card issued by electoral in Northern Ireland 6. Non-EU passport along with evidence of right to remain in the UK with a valid VISA 7. EU or Switzerland state identity card 8. Benefits entitlement letter from a government agency (DWP/HMRC) or Local Authority*. Examples include child benefit, tax credits or housing benefit. 9. Notification of entitlement to student loan/grant*. 10. HMRC (Inland Revenue) tax coding/assessment/statement *(not P45/P60s). 11. British Army ID, Royal Air Force and Royal Navy ID card 12. Current signed Firearms Certificate 	<ol style="list-style-type: none"> 1. Photocard driving licence (In date and full or provisional) 2. Utility Bill dated within the last 3 months (Internet printed documents, mobile telephone bills or TV licence bills are not acceptable) 3. Council Tax Bill for the current tax year 4. Bank/Building Society/Credit Card Statement dated within the last 3 months 5. Mortgage Statement dated within last 12-months 6. Benefits entitlement letter from a government agency (DWP/HMRC) or Local Authority*. Examples include child benefit, tax credits or housing benefit. 7. Local Authority tenancy agreement or correspondence concerning council tenancy 8. Notification of entitlement to student loan/grant*. 9. HMRC (Inland Revenue) coding/assessment/statement *(not P45/P60s).

*Current tax year only

Accounts holders under 18

Verification of name	Verification of address
<ol style="list-style-type: none"> 1. Passport (UK or EU) 2. NHS Medical Letter 3. Child Benefit Letter* 4. Tax Credit Letter* 	<ol style="list-style-type: none"> 1. Photocard driving licence (In date and full or provisional if aged 15 years 9 months or over) 2. Birth Certificate (full certificate showing current address)

5. HMRC Letter with NI Number (if aged 15 years 9 months or over) 6. Birth Certificate 7. Adoption Certificate 8. Photocard driving licence (In date and full or provisional if aged 15 years 9 months or over) 9. Young person's PASS card (Proof of Age Standards Scheme)	3. Adoption Certificate (full certificate showing current address) 4. Child Benefit Letter* 5. Tax Credit Letter* 6. HMRC Letter with NI Number (if aged 15 years 9 months or over) 7. Bank or Building Society Statement (within last 3 months) 8. Letter from school/college confirming name and address (within last month) 9. NHS letter (needs to detail child's full name, address, NHS number on letter headed paper)
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*Current tax year only

What if I don't want to send original documents?

We can only accept certified copies if they have been certified within the last 3 months. **Our branch staff can certify original documents for you if they are presented in person at one of our branches.** Alternatively if you are sending certified documents via post or email you will be required to have these verified by one of the following before sending;

- Legal Professional (solicitor or barrister registered in England and Wales, Northern Ireland or Scotland)
- Qualified accountant (registered with either ICAEW, ICAS, CAI, ACCA, AAT CIPFA or CIMA)
- Public sector official (serving officer of the Armed Services, serving police officer, teacher in current employment)
- Medical professional (doctor registered with the General Medical Council or dentist registered with the relevant national professional body)
- Post Office official (must include Post Office stamp or Post Office certificate)
- Other (local government councillor, Member of Parliament, bank or building society manager, financial intermediary or civil servant)

Copies of the original documents should be certified using the following wording or stamp; **"This is a true copy of the original document"**. The person certifying must sign their name and include the following details: full name, profession, company address, phone number and date of certification. If any of this information is missing, we are unable to accept the document as Identification.

The person certifying the document must be based in the UK and not related to you. Certified copies of Identification documents can be delivered to the Society by postal service, via email or handed in at one of our branches.