

Proof of Identification for Entities

Version 2.1 August 2025



We are required by law to verify the existence of your business, club, church and charity. We are also required to understand the nature of your business when you open an account with us. This is to protect you against the risk of identity fraud and allows the Society to comply with money laundering regulations.

All documents must be dated in accordance with the identification list. Where letters are acceptable as identification, they should be provided on letterhead paper.

Copies of original documents can be accepted if they have been certified within the last 3 months by one of the following:

- Dudley Building Society Staff
- 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, not related to you or party to your application. Certified copies of Identification documents can be delivered to the Society by postal service, via email or handed in at one of our branches

***Where we request the business Constitution documents, the document should have**

- Name of Entity
- Purpose of Entity/what the business does
- How the entity will be run
- Who the Key people are and their title (Partner/Director/Beneficial Owner/Trustee)

If the constitution document is not available, we can accept this information on letterhead paper, signed by 2 key individuals. Alternatively, you may direct us to the document on your website.

****Where we request Minutes of a Meeting, the documents should have**

- Confirmation of agreement to open an account with Dudley Building Society
- Who is authorised to operate the account and confirmed signing rules
- The minutes should be signed by at least 2 key persons of the entity

The minutes should include the name of the account you wish to open, along with an approximate amount for the initial investment.

Unincorporated Bodies (Sole Trader/Partnership/Churches/Charities/Clubs)

We will require one of the following

- Confirmation of any membership or professional association/trade (If applicable)
- Constitution document or equivalent*.
- Minutes of a meeting** (Except Sole Trader)
- SA302's or online self-assessment confirmation (sole traders only)

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In addition, we will require one of the following documents to verify your business

- HMRC Correspondence dated with the last 12 months
- A Business Bank Statement dated within the last 3 months
- A Utility bill registered at your business premises dated within the last 3 months
- A Letter from your accountant that confirms your business name, address and dated within the last 3 months
- An invoice from a supplier showing your business name, address and dated within the last 3 months
- Partnership Agreement
- HMRC Partnership Registration (Showing Partner Names)

If you are unable to provide any of the documents listed above, please speak to the Advisor dealing with your application who will work with you to understand the documents you do have and which can be accepted.

Corporate Bodies (Businesses/Partnership/Churches/Charities/Clubs and Societies)

We will conduct a check with Companies House and may request further information if the details provided cannot be verified.

We are required to identify the ultimate beneficial owner(s) of a company. As such, we will request the names of all individuals who have direct or indirect control. If your business has a parent company further information may also be required.

Where applicable, we will conduct a check with the Charity Commission and may request further information if the details provided cannot be verified.

A minimum of 1 director must be named on the application

In addition, if your registered address differs from your trading address, we will require one of the following documents, to verify your trading address.

- Partnership Agreement
- HMRC Partnership Registration (Showing Partner Names)
- Certificate of Worship
- HMRC Correspondence dated with the last 12 months
- A Business Bank Statement dated within the last 3 months
- A Utility bill registered at your business premises date within the last 3 months
- A Letter from your accountant that confirms your business name, address and dated within the last 3 months
- An invoice from a supplier with your business name, address and dated within the last 3 months

If you are unable to provide any of the documents listed above, please speak to the Advisor dealing with your application who will work with you to understand the documents you do have and which can be accepted.