

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.

Who can certify your ID?

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.

*If you are residing outside of the UK and cannot access a professional person (as listed above) within the UK to certify your documents. The Society will accept certification from one of the following:

- the UK Embassy or Consulate where a certification service is provided. For information visit <http://www.gov.uk/government/world/organisations>
- a lawyer, solicitor or barrister in your country of residence listed on the list provided by the UK Embassy at <https://www.gov.uk/government/collections/list-of-lawyers>
- your local bank

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.

Adult Account holders (over 18)

Verification of name	Verification of address
<ol style="list-style-type: none"> 1. UK Passport 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. Identify Card issued by electoral in Northern Ireland 6. Non-UK passport along with evidence of right to remain in the UK 7. EU or Switzerland state identity card along with evidence of right to remain in the UK 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

Child Accounts (under 18)

Verification of name	Verification of address
<ol style="list-style-type: none"> 1. UK Birth Certificate 2. UK Passport 3. Non-UK passport along with evidence of right to remain in the UK 4. NHS Medical Letter 5. Child Benefit Letter* 6. Tax Credit Letter* 7. HMRC Letter with NI Number (if aged 15 years 9 months or over) 8. Adoption Certificate 9. Photocard driving licence (In date and full or provisional if aged 15 years 9 months or over) 10. Young person's PASS card (Proof of Age Standards Scheme) 	<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 with showing current address) 3. Adoption Certificate (full certificate with 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) 10. Documentary evidence of parent/guardians address as listed under the "Verification of address" for account holders over 18 subject to its specified criteria.

*Current tax year only