

VERIFYING YOUR IDENTITY

When you open an account with us, under regulations for prevention and detection of financial crime, we need to verify your name and address. We may use an electronic verification system to do this. Details of the company used will be made available upon request. They may use your details in the future to assist other companies for verification purposes. These searches will leave a footprint on your credit record, although this does not affect your credit score. A record of the search will be retained.

Alternatively, we may ask you to provide physical forms of identification. It is the Society's policy that original documents are provided to verify your identity. However, should this be difficult, copies of originals will be accepted as set out below:

PHOTOCOPIED IDENTITY DOCUMENTS

Photocopied identity documents can be accepted as evidence of ID provided that each copy document has an original certification by an appropriate person to confirm that the person is who they claim to be. An appropriate person is an independent professional person who is not already a friend or relative of the applicant.

For example:

- Independent Financial Adviser
- Post Office branch employee
- Family GP
- Teacher
- Solicitor
- Accountant
- Civil Servant
- Notary
- Employer

Source: HMRC MLR2R5550

Further examples include Bank/Building Society official, FCA authorised mortgage intermediary/broker, Dentist, Minister of Religion, Teacher, Social Worker, Care Home Manager, Prison Governor, Probation Officer, Police Officer, MP, Justice of the Peace, Local or County Councillor, Staff in the registry of a Higher or Further Education Institution, District Nurse or Midwife who has visited you in your home.

The required wording on the original certification should state **"I confirm true likeness and original document supplied"** otherwise **"original seen"**, be dated and include the following:

- Confirmation that the original has been seen by the certifier
- The name of the certifier
- A contact number for the certifier (in case of anomalies/queries)
- The certifier's signature
- Date of certification
- The certifier's occupation

Please note photocopied certifications will not be accepted.

Please see overleaf details of acceptable identification.

The Society only verifies the identity of existing customers if the identification evidence that the Society has is insufficient to comply with the Joint Money Laundering Steering Group Guidance.

Please note the Society may ask for additional identification in certain circumstances.

CUSTOMER IDENTIFICATION LISTS A AND B

Internet generated documentation is not acceptable and ID provided must be 1 item from List A and 1 item from List B. For non-standard applicants, alternative ID can be provided in lieu of ID from Lists A and B.

LIST A: PROOFS OF ID	LIST B: PROOFS OF ADDRESS
<p>Valid UK Passport</p> <p>Valid UK Photocard Driving Licence (full or provisional): MUST BE IN DATE and show correct address</p> <p>Valid UK Paper Driving Licence (full or provisional): Must show correct address</p> <p>Valid non-UK passport</p> <p>Valid national ID card (must be reviewed by MLRO)</p> <p>Original HM Revenue and Customs correspondence relating to current tax year</p> <p>Benefits Book or original notification of entitlement issued by the Benefits Agency</p> <p>Non-EU nationals</p> <p>Must obtain confirmation of tax residency and right to reside (e.g. NI number, Residency Permit or Work Permit)</p>	<p>Valid UK Photocard Driving Licence (full or provisional): MUST BE IN DATE and show correct address – (ONLY IF NOT USED FOR LIST A)</p> <p>Valid UK Paper Driving Licence (full or provisional): Must show correct address – (ONLY IF NOT USED FOR LIST A)</p> <p>Current account, savings account, passbook or mortgage statement with a recognised UK based institution. Must be original and be not more than 3 months old.</p> <p>Utility bill – not more than 3 months old and in name of proposed account holder</p> <p>Landline telephone bill – not more than 3 months old, be for same number as stated on the Application, and in name of proposed account holder</p> <p>Council tax bill for current year</p> <p>Letter from a care home manager (or equivalent) confirming the customer's residency</p> <p>Current signed tenancy agreement</p> <p>Current housing association rent book</p> <p>Solicitor's letter confirming recent house purchase and the previous address</p>

APPLICANTS UNDER 18

LIST A: PROOFS OF ID	LIST B: PROOFS OF ADDRESS
<p>Birth Certificate</p> <p>Valid UK passport</p> <p>Valid UK Photocard Driving Licence (full or provisional): MUST BE IN DATE and show correct address</p> <p>Adoption Certificate</p>	<p>Utility bill – not more than 3 months old and in name of the parent/ guardian at the address stated on the Application Form</p> <p>Certified letter from college / school principle or registered local authority children's home on headed notepaper confirming the address (must be validated by telephone)</p> <p>Letter from employer (must be validated by telephone)</p>

PROOFS OF ID FOR NON-STANDARD APPLICANTS

EXECUTORS/POWER OF ATTORNEYS

The identity of holders of powers of attorney (the 'Attorney' or 'deputy'), as well as the principals (the 'donors') they represent, should be verified using ID provided from Lists A and B.

Court documents granting probate or letters of administration as evidence of identity of the executors/administrators of an estate.

INDIVIDUALS RESIDENT IN CARE HOMES

The Society will accept, as evidence of address, a letter from a manager or person or responsibility who is associated with the care home which confirms the current residency status of the applicant in that care home.

Such confirmations must be on headed notepaper.

STUDENTS

The Society's normal identification procedures should be followed as far as possible. Where the standard requirement would not be relevant, however, or where the customer cannot satisfactorily meet this, other evidence could be obtained by obtaining appropriate confirmations(s) from the applicant's school, college, or university.

Such confirmations must be on headed notepaper.

FINANCIALLY EXCLUDED

Whilst applicants will often be able to provide letters from the Benefits Agency, which will confirm address, other identification that the Society may accept can include:

- A tenancy agreement from a local housing association
- A letter from the householder with whom the applicant is living who is named on a current copy of a council tax bill
- A letter from a hostel manager confirming temporary residence

BUSINESS ACCOUNTS

Hard copies of photo ID with signature is needed for all signatories/nominated persons

ID requirements for all business accounts:

- Headed paper from the entity
- Business bank account statement

ID requirements for other organisations:

- CHARITABLE ORGANISATIONS: Proof of registered charity number
- CHARITABLE ORGANISATIONS: Letter from their governing body stating their intention to open an account, the names of the signatories and the number required to operate the account
- LIMITED COMPANIES: Certificate of incorporation
- CLUBS & SOCIETIES: Certified copy of minutes confirming their intention to open an account