

Identity Requirements

Why does your building society ask you to produce evidence of identity? Well, the law requires us to, as part of the fight against crime and terrorism. It doesn't mean that we suspect you of any wrong-doing. But it does make it harder for criminals to gain access to financial services under false names, so that they can disguise the proceeds of crime as "honest" money.

Normally you will only be asked to produce one document as evidence of identity, and normally, once you have proved who you are when you open an account, you will not be asked to do so again. However, we might ask you to provide us with further evidence of identity again at some point, particularly if you ask for an unusually large transaction, or if you use your account again after a long period of inactivity. This is to protect your interests by making sure we are dealing with the right customer.

There are lots of documents you can use to confirm your identity; they are listed on our website or you can obtain information about them by telephoning 01858 412250. In some cases we can make electronic checks with specialist agencies to confirm who you are. We may do this instead of, or as well as, asking you to produce a document.

If you can't produce any of the documents we ask for, don't worry. Talk to one of our staff; there will probably be an alternative way of proving who you are.

Thank you for your co-operation – it will help to make life harder for criminals.