

Proving your Identity

Why do we need to do this?

Money Laundering Regulations require us to obtain and record identification for each new (and in some cases existing) customer. We also need to confirm the identity of anyone else connected to an account, such as a trustee, a beneficiary of a trust account, an Attorney, a Receiver, an Executor or a holder of a Third Party Mandate. Signatories to a club, association charity account or corporate account should refer to the separate form **Customer Identification Requirements – Organisations**.

If you are an existing customer, we will tell you if proof of your identity is required when we receive your application. If you are a new customer, we will need evidence of your name and address. The evidence we require is detailed below, but please contact us if you feel you are unable to meet these requirements.

Whether you are opening an account at one of our branches, by post or via the internet, please provide an **EU photocard driving licence** with in-date photograph **or** one original* item from each of the columns below:

Proof of name	Proof of address
Full passport or EEA member state ID card	Gas, electricity or telephone bill, excluding mobile phones less than 3 months old
Full UK driving licence – the old, paper version	Mortgage statement or water bill less than 12 months old
HMRC Tax Notification or Notice of Coding less than 12 months old (not P45 or P60)	Council tax bill or TV license renewal notification less than 12 months old
Benefits Agency Payment Book or letter confirming right to benefits less than 12 months old, e.g. Pension or Child Benefit	UK-based bank, building society or credit card statement less than 3 months old

For applications made via post or the internet, we will also require you to provide a **personal cheque** to open the account. This must be drawn from a different account to the statement you may be providing for identification.

For minors and young people up to the age of 18 the following evidence can also be used to prove name and/or address: birth certificate; NHS card; child benefit or child tax credit documentation. For trustee accounts, evidence of the parent or guardian's address is also acceptable (see list above).

*For your own protection you are advised not to send original passports or driving licences through the post. Copies of these can be accepted, but must be signed and dated by a professional and **their name, address, telephone number & profession must also be provided**.

Acceptable professions include:

- Lawyer
- Banker
- Justice of the Peace
- Medical Practitioner
- Teacher
- Minister of Religion
- Chartered Surveyor
- Accountant
- Authorised financial intermediary