



# Acceptable savings identification

## Helping you open your account

Opening a savings account is simple and easy, just visit any of our branches. There's no need to make an appointment, we just need your opening deposit, we will even complete the application form for you. If you're unable to get to a branch, you can open an account through the post. Send your completed application form along with a cheque made payable to yourself to our Head Office.

We must comply with Money Laundering Regulations and to protect our customers from fraud we must confirm the identity and address of every applicant. We are able to access credit reference agency databases which, in most cases, will allow us to open your account without any paper-based identification. This will show as a search of the database only and **not a credit score, so will not affect your credit rating.**

If we do need further proof of identification, we will let you know. These requirements will depend on how and where you are opening your account.

**Opening in person at one of our branches:** one item from each of the two lists below.

**Opening by post:** one item from each of the two lists below.

We can only accept photocopies of documents if they are certified by a professional and you must provide their contact details. Any documents that are certified must be dated and signed 'original seen' and photographic evidence should be certified as providing a good likeness. Appropriate persons include: accountant, bank or building society official, local authority councillor, dentist, doctor, minister of a recognised religion, police officer, Post Office official, solicitor or teacher/lecturer.

To open an ISA we will need your National Insurance Number.

We will not carry out credit reference agency searches against customers aged under 18.

## Items used as proof of identity cannot be used as proof of address.

### Evidence of identity:

- A current signed passport;
- A current photocard driving licence (full or provisional);
- A national identity card (not ID cards issued to UK citizens);
- A valid old style UK driving licence;
- Recent evidence of entitlement to a state or local authority funded benefit (including housing benefit and council tax benefit), tax credit, pension, educational or other grant;
- Confirmation of verification of identity introduced by a regulated firm;
- A firearms certificate or shotgun licence;
- Biometric residence permits and cards.

### Alternative evidence of identity for under 20s:

- A birth certificate;
- An adoption Certificate;
- A NHS medical card;
- Written confirmation from HMRC containing National Insurance Number (for those aged 16 and over);
- Child Benefit documentation;
- Child Tax Credit documentation.

### Evidence of address:

- A current photocard driving licence (full or provisional);
- A firearms certificate or shotgun licence;
- Valid old style UK driving licence;
- Recent evidence of entitlement to a state or local authority funded benefit (including housing benefit and council tax benefit), tax credit, pension, educational or other grant;
- Instrument of a court appointment (such as liquidator or grant of probate);
- Current council tax demand letter or statement (no older than 12 months);
- Current bank or building society statement or passbook issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction (we cannot accept any documents printed from the internet and they must be no more than three months old);
- Utility bill (recording the company that issued the bill and date of issue. We will not accept any printed from the internet and they must be no more than three months old);
- Confirmation of verification of identity introduced by a regulated firm;
- Inland Revenue PAYE coding notice (P2) – current year or Inland Revenue Statement of Account – current tax year.

### Alternative evidence of address for under 20s:

- An adoption Certificate;
- A NHS medical card;
- Child benefit documentation;
- Child Tax Credit documentation;
- Written confirmation from HMRC containing National Insurance Number (for those aged 16 and over).