

## Customer identification requirements

We're required to verify your identity, so you'll be asked to provide the following evidence when opening an account.

Please provide **unaltered black and white photocopies of identification (do NOT send originals)**. This must include photocopies of the page(s) that contain the following: photographs, reference details, transactions and current UK entry/residence visas. Please also note that certified copies of identification documents are not required.

Please provide one item from **list 1**, plus a separate item from **list 2**. The two documents must be from separate/different organisations.

List 1	List 2
<ul style="list-style-type: none"> <li>○ <b>Valid:</b> <ul style="list-style-type: none"> <li>i) UK/Irish passport (unexpired and signed)</li> <li>ii) Non-UK/non-Irish passport (with valid right to remain<sup>***</sup>)</li> <li>iii) UK old style driving licence (not provisional)</li> <li>iv) UK photocard driving licence (the licence and photograph must be in date)</li> </ul> </li> <li>○ EAA or Switzerland identity card (with valid right to remain<sup>***</sup>)</li> <li>○ Electoral ID Card issued by the Electoral Office for Northern Ireland</li> <li>○ Notification of one of the following:           <ul style="list-style-type: none"> <li>i) Notification of entitlement to UK Government or Local Authority pension or benefits*</li> <li>ii) Entitlement to educational loan/grant/bursary*</li> </ul> </li> <li>○ HMRC coding/assessment/statement/tax credit (which must state your NI number)*</li> <li>○ Blue Badge Disabled Parking Permit (unexpired); and</li> <li>○ Unexpired Biometric Residence Permit</li> </ul>	<ul style="list-style-type: none"> <li>○ <b>Valid:</b> <ul style="list-style-type: none"> <li>i) Unexpired UK old style driving licence (not provisional)</li> <li>ii) UK photocard driving licence (the licence and photograph must be in date)</li> </ul> </li> <li>○ Notification of entitlement to UK Government or Local Authority pension or benefits*</li> <li>○ Bank, building society, credit card or credit union statement<sup>**</sup></li> <li>○ UCAS letter (students only)*</li> <li>○ Local authority or housing association tenancy agreement (not private)*</li> <li>○ HMRC correspondence which must include name, address and NI number (not temporary NI number)**</li> <li>○ Pension/benefit correspondence from DWP*</li> <li>○ Utility bill (not mobile phone)**</li> <li>○ Confirmation from your work, college, university or care institution which must confirm your name, address and details of employment/student/residence status (students only and under 18s)*</li> <li>○ Annual council tax bill/demand letter*</li> <li>○ Mortgage statement from a recognised lender*</li> </ul>

If the documents you send do not meet the requirements above, we will have to request other documents from you which may delay your account opening.

If you do not have two documents that meet these requirements, please call us. We might be able to suggest other documents you can send.

We need to ensure that we know our customer and, in certain circumstances, identify that customer to comply with the Money Laundering Regulations. These regulations aim to disrupt criminals from using financial products and services to launder money. They also protect you from criminals who might try to use your identity without your knowledge.

**Please send copies of your identification documents and your signed letter in the pre-paid envelope provided**

\*Must be the most recently issued document less than 12 months old.

\*\*Must be the most recently issued document less than 3 months old (except water bills – less than 12 months old).

\*\*\* Right to remain includes Biometric Residence Permit, settled or pre-settled status or a valid Visa. Visitor Visa is not acceptable.

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