

Customer identification requirements for UK residents

When we open an account, 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 prevent 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.

What you need to do

If you're an existing customer	If you're a new customer
<ul style="list-style-type: none"> You may be required to provide one identification (ID) document from List 1. You may be required to provide an additional ID document from List 2, (for instance if you've recently moved address and our records haven't been updated). <p>To be an existing customer, you must hold an active account with cahoot.</p>	<ul style="list-style-type: none"> Please provide one ID document from List 1 and one ID document from List 2. One of the documents must be proof of address.

Important information about your ID documents

- If you've changed your name since the ID was issued, please provide the relevant supporting documents to prove this.
- The name and address detailed on your ID must be the same as the name and address you provided us during your application.
- You can't use the same document to prove your identity and to prove your address, nor can you use two documents from the same source (eg DWP and Jobcentre).
- Occasionally we may need to complete additional checks and ask you to provide us with other documents.
- We'll keep a copy of the ID provided.
- Please don't send original documents via post.

List 1 (Proof of identity)	List 2 (Proof of address)	List 2 (Proof of address continued)
<ul style="list-style-type: none"> Passport – UK/EEA (unexpired) Passport – non UK/non EEA (unexpired with a valid visa) Unexpired UK/EEA (or Switzerland) photocard driving licence (the date of the licence and photograph must be in date) EEA or Switzerland national identity card Northern Ireland voters card UK ID card for foreign nationals Unexpired Biometric Residence Permit Unexpired UK old style driving licence (not provisional) Notification of entitlement to state/local authority benefit* Notification of entitlement to tax credit* Notification of entitlement to pension from the DWP* Educational grant/loan/bursary* Notification of entitlements to other government/local authority grant* HMRC (HM Revenue & Customs) coding/assessment/statement/tax credit document* (not P45/P60s) 	<ul style="list-style-type: none"> Unexpired UK/EEA (or Switzerland) photocard driving licence (the licence and photograph must be in date) Unexpired UK old style driving licence (not provisional) Annual council tax bill/demand letter* Notification of entitlement to state/local authority benefit* Notification of entitlement to tax credit* Notification of entitlement to pension from the DWP* Notification of entitlement to educational loan/grant* Notification of entitlement to other government/local authority grant* HMRC coding/assessment/statement/tax credit document* (not P45/P60s) Bank statement** Utility bill (not mobile phone, satellite/cable TV bills)** Credit card statement** Printout of digital UCAS AS12 letter (students only)* 	<ul style="list-style-type: none"> Local council rent card or tenancy agreement* Pension/benefit correspondence from the DWP* Instrument of a court appointment e.g. Probate or Court registered Power of Attorney Confirmation from your work/school/college/university/care institution confirming your name, address and details of employment/student/residence status (Students and under 18s only)*

* Must be the most recently issued and less than 12 months old. ** Must be the most recently issued and less than three months old (except for annual utility bills/bank statements which must be less than 12 months old).

Customer identification requirements (if you're a Power of Attorney)

If you're a Power of Attorney (POA).	If you're a Power of Attorney acting in a professional capacity	If you're a Donor or Granter (Scotland)
<p>A POA is an authorisation to act on someone else's behalf in legal and business matters.</p> <p>Please provide:</p> <ul style="list-style-type: none"> ■ a copy of the POA document; and ■ one document from List 1 and one document from List 2 as listed on page 1. 	<ul style="list-style-type: none"> ■ If you're a solicitor authorised by the Solicitors Regulation Authority in England and Wales or the Law Society of Scotland or Northern Ireland, please provide your registration details or copies of your practice certificates. ■ If you're an accountant and a member of the Institute of Chartered Accountants, please provide your registration details or members certificate. 	<ul style="list-style-type: none"> ■ Please provide one document from List 1 and one document from List 2, (unless the donor has lost their mental capacity as stated in the POA document). <p>For the following types of POAs only one document from List 1 is required:</p> <ul style="list-style-type: none"> ■ Court of Protection order ■ Court registered enduring Power of Attorney ■ Guardianship order (Scotland).

cahoot is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please give us a call.