

# Identification requirements for individuals

When opening a new account, we always prefer to identify you through a credit reference agency. If we cannot do this, or if you are under 18, we will contact you to ask for more identification. You will need to give us **one type of proof of identity** and **one type of proof of address**.

If you open an account with us less than one year after the last account you opened, we will not need to run a Smartsearch check again. If it has been longer than a year since you last opened an account with us, we will run a Smartsearch check to confirm your identity. This is an identity check in all cases and does not affect your credit score.

If we ask you to give us a copy of your ID, we will ask for the original document or a certified copy. Documents can be certified by:

- UK solicitors;
- Chartered or certified accountants;
- Doctors;
- Police Officers; or
- Teachers.

The certified copy of your ID must be certified 'originals seen' and must be dated. It must also be signed by the person certifying the copy, and must include their contact details.

If the ID has a photograph of you, it must be certified as being a good likeness of you.

We may contact the person that has certified your documents. We will not usually return original documents by special delivery post. You should always be careful when sending any original documents in the post.

If we ask you to give us **proof of identity**, you can give us:

- Photocard driving licence – the photograph is valid for 10 years from the date of issue
- Full UK/EU passport

- Disabled persons card with photo and reference – this can be no more than 3 years old
- Shotgun Licence/Firearms certificate
- Latest Tax Notice of Coding – this can be no more than 1 year old
- Original Birth Certificate – only if you are under 18
- National Insurance Card – only if you are under 18
- A grant letter from an LEA – students only
- Pension letter
- Pension card
- Bus pass – issued by the council

If we ask you to give us **proof of address**, it must show your current living address. You can give us:

- Latest Bank Statement
- Mortgage Statement
- Latest Council tax bill
- Driving Licence – only if not used as proof of identity
- Latest Tax Notice of Coding – this can be no more than 1 year old, and only if not used as proof of identity
- Solicitors letter confirming house move – no more than 2 months old
- Utility bill – no more than 3 months old
- Parent/Guardian address document (if they live at the same address) – only if you are under 18
- A grant letter form an LEA – only if you are a student, and only if not used as proof of identity
- P60
- Letter from a care home
- Medical card