

# Additional identification

## Helping you to open your account

Opening an account is simple and easy. You can open an account at any one of our branches without the need to make an appointment. Simply take your initial investment to your local branch, we will even complete the application form for you. Alternatively, you can open an account by post. Send a completed application form along with a cheque made payable to yourself for your initial investment to our Head Office.

In order to comply with money laundering regulations and to protect our customers from fraud, we are required by law to confirm the identity and address of every applicant. We are able to access credit reference agency databases to check that the details you have supplied us with are correct. This will show as a search of the database but not as a credit score, so will not affect your credit rating.

In the majority of cases, this will enable us to open your account without the need for any paper-based identification. We will advise you if we require further proof of identification, these requirements will depend upon how and where you are opening your account. For customers under the age of 18 we will not make searches against credit reference agency databases and you will be required to supply paper-based proof of identification from the lists below. For Cash ISAs we will require your National Insurance Number.

### 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)
- An identity card issued by the Electoral Office of Northern Ireland
- 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 an FSA regulated firm
- A firearms certificate or shotgun licence

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

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

### Evidence of address:

- A current photocard driving licence (full or provisional) if not used as evidence of identity
- A firearms certificate or shotgun licence if not used as evidence of identity
- An identity card issued by the Electoral Office of Northern Ireland if not used as evidence of identity
- Valid old style UK driving licence if not used as evidence of identity
- 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 if not used as evidence of identity
- Instrument of a court appointment (such as liquidator, or grant of probate)
- Current council tax demand letter, or statement
- Current bank or building society statement or passbook issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction (but NOT ones printed from the internet)
- Current credit card statement issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction (but NOT ones printed from the internet)
- Utility bill (recording the company that issued the bill and date of issue) (but NOT ones printed from the internet)
- Confirmation of verification of identity introduced by and FSA regulated firm
- Household or motor insurance certificate that is not more than 12 months old
- Vehicle licence reminder
- TV licence (pre-printed or renewal/reminder letter)
- Inland Revenue PAYE coding notice (P2) - current year or Inland Revenue Statement of Account - current tax year

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

- A birth certificate if not used as evidence of identity
- A NHS medical card if not used as evidence of identity
- Child benefit documentation if not used as evidence of identity
- Child Tax Credit documentation if not used as evidence of identity
- A current signed passport if not used as evidence of identity
- Written confirmation from HMRC containing National Insurance Number or National Insurance Number Card (for those aged 16 and over)