

Acceptable mortgage identification



Helping with your application

In order to comply with money laundering regulations and to protect our customers from fraud, we are required to confirm the identity and address of every mortgage applicant. We are able to access credit reference agency databases which, in most cases, will allow us to proceed with your application 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 require one item from each of the two lists below.

We can accept photocopies of documents, if they are certified by a professional and you must provide their contact details. Professionals who can certify documents should not be family members. The photocopied document must be certified stating 'Certified to be a true copy of the original and a true/good likeness of the applicants where applicable, of the original seen by me' with a signature, date, full name and occupation. The individual certifying the document must provide contact details if they were required to be contacted. 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. Certification of documents must be within the last three months.

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 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 (no older than 12 months);
- A firearms certificate or shotgun licence;
- Biometric residence permit/Biometric residence card.

Evidence of address:

- A current photocard driving licence (full or provisional);
- A firearms certificate or shotgun licence;
- 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 (no older than 12 months);
- Instrument of a court appointment (such as liquidator, or a grant of probate);
- Current council tax letter/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);
- Inland revenue PAYE coding notice (P2) – current year or Inland Revenue Statement of Account – current tax year;
- Current council tenancy agreement;
- Solicitors completion letter/statement (must be less than 3 months old);
- UK mortgage statement (must be less than 12 months old).

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70 Owen Street, Tipton,
DY4 8HG

Coseley branch
01902 883173
Castle Street, Coseley,
WV14 9DW

Bilston branch
01902 403853
73 Church Street, Bilston,
WV14 0BJ

Sedgley branch
01902 882469
6 Bull Ring, Sedgley,
DY3 1RX

Codsall branch
01902 968877
3 The Square,
Wolverhampton
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www.thetipton.co.uk