

## Expat Identification and Address Verification

### Mandatory Identification:

- Valid UK Passport confirming reference number and date of expiry
- Legitimate work/residency visa or permit, showing applicant can live and work in the country of residence  
Please note for both Australia and New Zealand it is acceptable for us to receive documentary evidence from the applicant of their electronic VISA records held by the relevant immigration services.
- Equifax credit footprint which shows an active current account to evidence that the applicant holds a UK bank account.

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### Proof of address, must show address:

We expect to see two further documents from the mandatory address list below confirming address for country of residence.

- Copy of the employment contract accompanied by the employer's reference stating current residential address and applicant's passport details
- Valid National Identity card
- Valid photocard driving licence from the country of residence
- Bank statement (no older than 3 months) - we do not accept bank statements printed from the internet or transaction lists
- Utility bill - not including communication suppliers (no older than 3 months)
- Latest Buy to Let Mortgage Statement which details overseas address (remortgage only) – must be less than 12 months old
- Latest Residential Mortgage Statement which details overseas address – must be less than 12 months old
- Letter from an International Solicitor/Notary/Justice of the Peace confirming the address of the applicant
- Letter from the DWP/Former Employer confirming receipt of pension income – must be less than 12 months old
- HMRC Correspondence – must be less than 12 months old
- Latest tenancy/leasing agreement detailing overseas address.

Where a document written in a foreign language is submitted, it should be submitted with an official translation in English attached. Translated documents should be certified to confirm:

- ✓ That it is a 'true and accurate translation of the original document'
- ✓ The date of translation
- ✓ The full name and contact details of the translator or a representative of the translation company

Please note, we will not accept documents translated by brokers.

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### UK Notice Address

A family members or solicitors UK address required for correspondence. **Mortgage security address is not accepted as the notice address**

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### Certification

**All mandatory identification and proof of address needs to be certified.** Evidence of identification must be certified as a true copy of the original and a true likeness of the applicants. The introducing intermediary can certify these documents if they have seen the identification and client themselves. Or, if this is not possible, the documents can be certified by the applicant's overseas bankers or a solicitor/notary in their country of residence.

The certified documents must be written in English, and include the wording 'I certify this as a true copy of the original'. We also need the certified document to include the following:

- Date stamp
- The person's name printed and signed
- Job title (e.g. Personal Banker or Legal Adviser)
- Certification stamp (certification of documents must be within the last 3 months)

The Society reserves the right to directly approach or confirm any third party involved within the verification process to confirm details provided.