

# Proving your identity

We are required by law to check the identity and address details of all account holders/operators. To do this, we may use electronic identity checks using a credit reference agency or we may ask you to provide documentation to verify your identity and address as shown below. **If you're unable to provide the required items of identification please contact us for further guidance.**

## Opening an account

If you are opening an account in person at one of the Society's branches or agency offices we will need to see evidence of your identity and address. You will need to provide one original document from list A and one from list B below.

### List A – proof of your identity

- Current full signed UK or EU passport
- Current full or provisional UK photo-card driving licence
- National Identity Card (non-UK nationals)
- Firearms Certificate or Shotgun Licence
- Identity Card issued by the Electoral Office for Northern Ireland
- Current (old style) full UK driving licence\*

### List B – proof of your address\*\*

- Council tax statement or demand letter – no more than 12 months old
- Bank statement or credit/debit card statement issued by a regulated firm in the UK, EU or equivalent jurisdiction – no more than 3 months old
- Utility bill – no more than 3 months old
- Current (old style) full 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 for Northern Ireland
- Instrument of a court appointment (such as a liquidator, or grant of probate)

\*A driving licence can be used to verify your identity or address, but not both.

\*\*Documents must have been posted to the address. Documents printed from the internet are not acceptable

## Protecting you

Maintaining up to date verified records for all our customers helps us keep your money safe and prevent fraudulent use of your identity by someone else. This activity is also required to comply with regulation which has been designed to protect you.

## Opening a children's account

If you're opening an account in the name of a child aged 0-16 years, you will need:

- The child's birth certificate

Where the account is to be opened with an adult registered as the operator we will also need one item from list A and one from list B for the adult or each adult where more than one operator is registered.

We also need to verify the identity of the person with parental responsibility (as shown on the birth certificate). This can be any item from list A.

## Opening an account by post

For postal applications we will accept photocopy documents as long as they are certified by an appropriate person such as a solicitor, accountant, bank or building society official or other financial services approved person and we are provided with sufficient information to be able to contact that person.

## When things change and specific events

We have an obligation to maintain up to date information for all customers so may require additional verification of identity over time or if things change, even for customers who have had accounts with us for some time. Some examples of changes and events are listed below:

- Name change
- Registering Power of Attorney
- Maturity of children's accounts
- Where there hasn't been activity (transactions) on your account for a period of three years
- Address change
- Email or phone number change
- If you need to instruct a CHAPS payment