

# How to provide proof of your identity and address



To help protect against money laundering, fraud and other criminal activity, we need to be able to verify your identity – who you are and where you live – when you apply for an account with us.

## Why do I need to provide ID?

All banks, building societies and other financial organisations are required to verify their customers' identities as part of their Money Laundering responsibilities. This leaflet details what types of ID you need to provide and also how to send them to us.

If you are unable to provide the identification documents requested then we may be unable to open the account.

## What ID should I provide?

We will only ask for enough information to allow us to open your account.

For **all applications**, we use an electronic verification system to verify the documents and/or information you provide. This identity search will not affect your credit rating.

When opening an account in a Relationship Centre we will also require you to provide two separate forms of ID. Please provide **one from List A and one from List B** as detailed in the acceptable ID tables overleaf. We are unable to use the same form of identification for both proof of identity and proof of address.

## What format(s) can I use?

### Applying in a Relationship Centre

Please bring your **original** documents with you.

### Applying online

If we're unable to verify your identity electronically we will contact you to ask you to send us some documents instead. We'll explain which documents you can send and how they need to be **certified copies**. The 'Certified Document Standards' section opposite provides more information on what we mean by certified copies.

### Applying by post

Add your Passport or Driving Licence number details onto the application form and send us a photocopy of your Passport and/or Photo Driving Licence along with your application.

If we are unable to verify your identity electronically we will contact you to ask you to send us some documents instead. We'll explain which documents

you can send and how they need to be **certified copies**. The 'Certified Document Standards' section below provides more information on what we mean by certified copies.

All postal applications must include your initial deposit. We accept cheques drawn on a UK bank or building society account in your name. We cannot accept banker's drafts or building society counter cheques. We recommend using a recorded, insured postal service (e.g. Royal Mail).

## Can I send PDFs of my ID?

If you provide your Passport or a valid Photo ID driving licence as your ID from List A, you can send proof of your address to us as a PDF. Please use the ID lists over the page to see what documents we will accept.

## Certified Document Standards

- Documents can be certified by any of the following: **Solicitor, Notary, Accountant, Bank/ Building Society official, Councillor, MP or MSP, Dentist, Doctor, Teacher or Lecturer.**
- The person certifying the document cannot be related to you, live at the same address as you, be in a relationship with you, or work with you.
- The document must be certified with the appropriate wording confirming that the original has been seen and that the copy is a true likeness of the original e.g. **'certified to be a true copy of the original seen by me.'**
- If the document includes your photograph, the person certifying must also include the phrase **'certified to be a good likeness'.**
- The person certifying must sign, date and print their name, occupation and contact details **on each document.**
- Where possible, documents should bear an official stamp and/or reference to the appropriate governing body.
- We will check the identity of the certifying professionals via the appropriate governing bodies.

### List A – Proof of identity

- Valid UK or EU passport (signed).
- Valid UK photo card driving licence (full or provisional).
- Valid full UK driving licence (paper version).
- HMRC Tax Notification (**not P45 or P60**) letter issued by HMRC including name, address and national insurance number. Must be **dated within the current financial year**.
- A notification letter confirming entitlement to state benefit, tax credit, pension or educational grant. Letter issued must match full name, address and national insurance number of applicant and **dated within the last 12 months**.

### Alternative Options for under 18s

- Birth Certificate/Adoption Certificate.
- Student Identification issued by a recognised UK University or College.

### List B – Proof of address

- Council tax bill for the current year.
- Valid UK photo card driving licence (full or provisional).
- Valid full UK driving licence (paper version).
- HMRC Tax Notification (**not P45 or P60**) letter issued by HMRC including name, address and national insurance number. Must be **dated within the current financial year** (PDF acceptable).
- UK Bank/Building Society Statement **dated within the last 3 months** (PDF acceptable).
- A notification letter confirming entitlement to state benefit, tax credit, pension or educational grant. Letter issued must match full name, address and national insurance number of applicant and **dated within the last 12 months**.
- UK mortgage statement that must match full name and address of applicant and **dated within the last 12 months**.
- Utility bill (**not mobile phone or TV/cable/satellite**) **dated within the last 3 months** (PDF acceptable).
- Council/Housing Association tenancy agreement **valid for the current year**.
- **We do not accept** Credit Cards, Mobile Phone, TV/Cable, Satellite or Streaming services as proof of address.

### Alternative Options for under 18s

- School/College/University letter (on official letterhead).
- Proof of parent/guardian's address.

### Further help

If there are any problems with verifying your ID, we will contact you to discuss alternative ways to verify your identity and/or address.



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