

How to prove your name and address



Proving your identity

Why do you need to prove your identity?

When you open an account with us we'll ask you for proof of your name and address. We, like other financial institutions, are required to gather this information to verify your identity, prevent fraud, and to comply with money laundering regulations.

What you will need

We will usually use an electronic verification system to confirm your identity. A search against the system will not affect your credit rating. The search may not find a match if you are not on the electoral roll or if you've recently moved house, in which case we may need further proof of your identity; This will usually be by way of paper documentation.

If we request paper documentation, or if you are applying by post, please forward one form of identification from List A, and one form of address verification from List B (below).

If we are unable to fulfil our current ID requirements, we'll contact you to find an alternative way to prove your identity.

List A – Proof of who you are

- Current valid UK passport
- Current Full or Provisional UK photo-card driving licence (the date of the licence and photograph must be in date)
- Current Full valid UK paper driving licence
- Current Full EU photo-card drivers licence
- HMRC coding/assessment/statement/tax credit notification (not a P45/P60) (must be the most recently issued and less than 12m old)
- Evidence of entitlement to state/local authority benefit (most recently issued and less than 12m old)
- Evidence of entitlement to tax credit (most recently issued and less than 12m old)
- Evidence from the Department for Work & Pensions (DWP) of entitlement to state pension (most recently issued and less than 12m old)
- Evidence of entitlement to other government/local authority grant (most recently issued and less than 12m old)
- Armed Forces/Police ID Card
- Current EU Member State ID Card
- Current Signed Firearms Certificate
- Current UK Residence Permit.

List B – Proof of where you live

- Utility bill (must be less than 3m old and show current address). We cannot accept a mobile phone bill
 - Council tax bill for the current tax year
 - Current UK photo-card driving licence
 - Current Full valid UK paper driving licence
 - Bank or Building Society statement showing address (must be issued in the last 3m). We cannot accept credit card statements
 - Recent mortgage statement (must be most recent and issued in the last 12m)
 - Evidence of entitlement to state/local authority benefit (must be most recent and issued in last 12m)
 - Official letter from, DWP, Pension Service, Job Centre Plus or local authority confirming right to benefits (must be issued in last 3m)
 - Care Home letter confirming residency and signed by an appropriate authority (must be issued in last 3m)
 - Council tenancy agreement, or correspondence from local authority concerning tenancy agreement (must be issued in last 3 months)
 - Court appointment instruction (e.g. Probate or Court registered Power of Attorney (must be issued in last 3m)
 - Signed letter from Commanding Officer confirming residency in quarters (armed forces only) (must be on official letterhead and dated within last 3m)
- Please Note. When opening an ISA, you will also be required to provide us with your National Insurance Number.

Under 18s

Under 18s need to provide two forms of identification (one from List A and one from List B above). If you are unable to provide a document from List A or List B, please provide an alternative document from the options below.

Proof of who you are (List A equivalent)

- Birth/Adoption Certificate (Original Only)
- NHS Medical Card
- Young person's PASS card (Proof of Age Standards Scheme)
- A letter of introduction from school/college/university confirming name and address (must be on official letterhead)

Proof of where you live (List B equivalent)

- Parents proof of address (from List B above)
- A letter of introduction from school/college/university confirming name and address (must be on official letterhead)

Continued overleaf

What if I don't want to send an original document?

Unfortunately we cannot accept Internet printouts. We can only accept original documents or a certified photocopy. **Our branch staff will be happy to certify the documents for you**, or alternatively we can accept a document certified by a person from the following list.

- Solicitor (registered with the relevant national professional body)
- Chartered Accountant (registered with the relevant national professional body)
- Barrister
- Councillor (Local or County)
- Justice of the Peace
- Post Office Certification Service
- Member of Parliament
- Registered Doctor / Dentist
- Serving Police Officer
- Regulated Financial Services Intermediary
- Officer of the armed services (armed forces applicants only)

Copies of your original documents should be certified with the words 'I confirm that I have seen the original document'

The certifier must sign and print their full name and note their profession, company address, phone number and date. The person certifying should be currently employed in a role listed above and must not be related to you in any way (i.e. they must not be your husband, wife, brother, sister-in-law etc.). They must also not be named as a joint account holder for the new account you are opening.

You cannot certify your own identification.

Requirements for a Power of Attorney (POA)

If you are applying to open a new account with, or as an attorney, or are requesting an attorney be added to an existing account, you will need to provide us with the following

- An original or certified copy of the power of attorney document (certified on each page).
- In addition to the Customer identification requirements listed above, Attorneys acting in a personal capacity must provide two pieces of identification (one from List A above and one from List B)

Please be aware that we will keep a record of the ID you have provided, which will involve retaining a copy of your documents. These records are required to fulfil statutory obligations and will not be used for any other purposes.

Call in **branch** | Talk to us today **0345 850 1722** | Visit **skipton.co.uk**



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