

# 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. Don't worry, this doesn't mean you're under suspicion. It's to make it harder for criminals to use stolen identities and every bank, building society or financial institution complies with these money laundering regulations.

### What you will need

If we meet in person, or if you apply online or by phone, we will usually use an electronic verification system to confirm your identity. A search against the system will not affect your credit rating. If you are not on the electoral roll or have recently moved house for example, we may need further proof of your identity: This will usually be by way of paper documentation. If paper documentation is requested you will need to supply at least one item from List A and one from List B (see below). You may be asked to provide one further item from either list dependant on the method you used to apply.

If you apply by post, please forward us 3 pieces of identification. We require one form of personal identification from List A, one form of address verification from List B and one further item from either list that is different to the ones you have already selected

We may also use the electronic verification system to support the documents you have sent. 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 signed UK passport
- Current UK photo-card driving licence (Full or Provisional)
- Current Full UK driving licence (old style, paper based)
- Current Full EU photo-card drivers licence
- HM Revenue & Customs Tax Notification†
- Evidence of entitlement to state benefit, pension, tax credit, etc†
- Armed Forces/Police ID Card
- EU Member State ID Card
- Signed Firearms Certificate
- UK Residence Permit.

### List B – Proof of where you live

- Utility bill (we cannot accept mobile phone bills)†
  - Council tax bill for the current year
  - Current UK photo-card driving licence (Full or Provisional)
  - Current Full UK driving licence (old style, paper based)
  - Bank or Building Society Statement showing address (we cannot accept Credit Card Statements)†
  - Recent mortgage statement
  - Evidence of entitlement to state benefit, pension, tax credit etc.†
  - Official letter from a government agency (e.g. DVLA, HMRC, Job Centre Plus, NHS)†
  - Care Home letter signed by an appropriate authority
  - Council Tenancy Agreement
  - Court appointment instruction (e.g. Probate or Court registered Power of Attorney).
  - (BFPO) signed letter from an Officer of the armed services confirming residency (must be on official letterhead)
- Please Note. When opening an ISA, you will also be required to provide us with your National Insurance Number.

†Must be the most recently issued and less than three months old (except water bills – less than 12 months old).

### Under 18s

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

#### Proof of who you are

- Birth/Adoption Certificate (Original Only)
- NHS Medical Card
- PASS card
- A letter of introduction from school/college/university confirming name and address (must be on official letterhead)

#### Proof of where you live

- 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 and when you submit an item from List A the same item cannot be used from List B. We can only accept original documents or photocopies certified on the front of the photocopied document either by our branch staff or a person from the following list:

- Solicitor
- Chartered accountant
- Barrister
- Councillor (Local or County)
- Justice of the Peace
- The Post Office
- Local Government Officer
- Member of Parliament
- Doctor
- Police Officer
- Financial Services Intermediaries
- (BFPO) Officer of the armed services

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). They must also not be named as a joint account holder for the new account you are opening.

You cannot certify your own identification.

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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