

For an ID check, we can accept one document to confirm identity and one document to confirm address from the list below. Please note:

- Certified copies should be signed, dated, marked 'original seen' and bear the name, address, occupation and contact details of the certifier. Copies can be certified by a practising solicitor, banker, accountant, teacher, doctor, minister of religion, postmaster/sub-postmaster, authorised financial intermediary or similar professional.
- We can accept originals or certified copies as proof of ID and address.
- We will also accept appropriately certified scanned copies of documents.

List A - Government-Issued Documents (Proof of ID)	List B - Supportive Documents (Proof of Address)
<p>Valid UK Passport</p> <p>Valid UK Driving Licence* - Photocard (Full or Provisional)</p> <p>Valid non-UK passport or National ID Card</p> <p>HM Forces/Police warrant card</p> <p>Shotgun licence or firearms certificate</p> <p>Identity card issued by the Electoral Office of Northern Ireland</p> <p>Benefit book or original notification letter from the Benefits Agency confirming entitlement</p> <p><b>Non-UK nationals</b></p> <p>Ensure that product requirements are also met ie if necessary obtaining proof of National Insurance Number to prove permission to reside or work in the UK (eg official documentation from HM Revenue &amp; Customs or Department of Work and Pensions (DWP), or National Insurance Number card)</p> <p>Passport checks - If appropriate, ensure that authenticity checks are completed using the Passport Verification Service</p>	<p>Valid UK Driving Licence* - Photocard (Full or Provisional (if not used in list A))</p> <p>Valid old style Driving Licence - paper</p> <p>Current bank or mortgage statement or credit/debit card statement issued by a regulated financial sector firm in the UK - includes bank or building society savings books (not internet printed)</p> <p>Current mortgage statement issued by a regulated financial sector firm in the UK</p> <p>Utility bill or landline telephone bill (not internet printed and landline number must be the same as quoted on the application)</p> <p>Council Tax bill</p> <p>A positive voters roll result (include reference number or printed copy as evidence)</p> <p>Letter from a care home manager (or equivalent) confirming the residency of the customer</p> <p>Current tenancy agreement</p> <p>Current housing association rent book</p> <p>Solicitor's letter confirming recent house purchase and previous address</p>
<b>Applicants with no photo ID</b>	
<p>Applicants who cannot provide the required documentation should provide as many documents from list A and B as possible and the application and ID documentation must be referred to Head Office for review.</p>	
<b>General rules</b>	
<p><b>A - Proof of identity "validation"</b></p> <p>Identification supplied by the applicant eg Passport/Driving Licence etc must be valid ie not expired or out of date. The same document cannot be used to verify both ID and address</p> <p>If Photo ID is in excess of 10 years old we may not accept it as proof of identity and/or address and therefore other items may be requested. The application and ID documentation must be referred to Head Office for review.</p>	
<p><b>B - Proof of address "validation"</b></p> <p>All utility bill and bank statements must be dated within the last 90 days (90 days must be calculated from the receipt of the application form)</p> <p>Mortgage statements must be dated within the last 6 months</p> <p>Council tax and HMRC documents must be the most recent bill/statement and dated within 12 months</p>	
<p><b>C - Proof of residency (Non-EEA Members)</b></p> <p>All non-EEA nationals must produce a current residency permit or proof of indefinite leave to remain in the UK</p>	

\* Please note that in accordance with the DVLA regulations you will need to check the expiry date of your photo-card driving licence. If the photo is in excess of 10 years old we may not accept it as proof of identity and/or address and therefore other items may be requested.