

# Proving your identity

## How to prove your name and address

When you open an account with us, we'll ask you for proof of your name and address. This is to reduce the risk of fraud and make it harder for criminals to use stolen identities and is in line with anti-money laundering legislation.

The following table highlights the identification requirements when opening a new investment account. We can use an electronic verification system which can confirm your identity, however if you are not on the electoral roll or have recently moved house for example, we may need further proof of your identity, the table below highlights the options our staff can provide you with further information. If you apply by post and we are unable to fulfil our current ID requirements, we'll contact you to find an alternative way to prove your identity.

<b>EXISTING CUSTOMERS</b>		
Additional identification is not normally required. If your existing account has not been used for one year we will ask you to provide proof of your identity.		
<b>NEW CUSTOMERS</b> Evidence required	<b>Applying in Branch</b> Original Documents	<b>Applying by post</b> Copies
<b>Electronic check of your identity</b>	✓	✓
Full UK photocard <b>Driving Licence</b> <b>OR</b> Valid Full <b>UK Passport</b>	✓	✓
<b>Personal Cheque</b> (all accounts opened by post <u>must</u> be opened with a personal cheque issued by a bank/building society bearing your name and account number)	Optional	✓
<b>Examples of Alternative Evidence (you may be required to produce one or more documents)</b>		
Valid (old style) full UK drivers licence	✓	✓
Recent evidence of entitlement to state or local authority benefit, tax credit, pension, educational or other grant	✓	✓
Current council tax letter or statement	✓	✓
Current bank/debit or credit card statement (original not printed from internet)	✓	✓
Current utility bill (original not printed from internet)	✓	✓

If you are under 18 years of age you will be required to provide at least one of the following forms of identification. We will require additional identification for a parent or guardian for accounts opened for children **under seven years** of age.

National Insurance card with signature Medical card Birth certificate	Recognised travel pass Library Card Parent's address verification
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Original documents should not be posted to the Society; copies will be accepted. If you are unable to produce any identification listed, our staff will be happy to give you full details of other acceptable documents.

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

You can help prevent crime against yourself and others by maintaining the confidentiality of your account and identity documentation.