

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.

We may not need you to provide any proofs of identity if you:

- already have an account with us and your details haven't changed, or
- are applying for an online account, as we carry out these checks electronically.

What ID should I provide?

You will need to provide **two separate forms of ID**. The list on the other side of this leaflet details which forms of ID are acceptable. Please provide **one from List A and one from List B**.

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

What format(s) can I use?

Applying online

We may contact you to provide ID as part of your application to open an online account. If we need ID to prove who you are, please follow the same instructions for 'Applying by post'.

Applying in a branch or agency office

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

Applying by post

Send us **certified copies** of Passports and Photo ID Driving Licences. **Please do not send originals by post**. The 'Certified Document Standards' section to the right details what the criteria is for a certified document.

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.

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List A – Proof of name

- 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 (PDF acceptable).
- UK Bank/Building Society Statement **dated within the last 3 months** (PDF acceptable). We do not accept credit card statements.
- A notification letter confirming entitlement to state benefit, tax credit, pension or educational grant. Dated within the last 12 months.

Alternative Options for under 18s

- Birth Certificate.
- Student Identification.

*Where an account is being opened by a parent or family member in respect of a child (e.g. in trust) we will only require one item from List A to identify the child. The parent/family member will need to provide documents from List A **and** List B as proof of their own identity.*

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 (PDF acceptable).
- UK Bank/Building Society Statement **dated within the last 3 months** (PDF acceptable). We do not accept credit card statements.
- A notification letter confirming entitlement to state benefit, tax credit, pension or educational grant. 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**.

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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Scottish Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register No 206034).

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