

Proving Your Identity

In order to comply with Money Laundering regulations we are required to obtain and record identification for each new (and in some cases existing) customer, plus anyone connected to the account, for example:

Trustee	Attorney
Receiver	Beneficiary of a trust account
Executor/Administrator	Holder of a Third Party Mandate
Signatory to Business, Club, and Charity accounts	Organisations – Business, Club and Charity accounts#

For organisations please also refer to our separate leaflet 'Identification requirements for Businesses, Charities & Clubs'

This will be undertaken by electronic means, however, should this electronic identification process not provide sufficient evidence to verify your identity and permanent address, you will be required to provide additional documentary evidence (in the case of mortgages physical identification will be required in every case). To do this we need to see one document from each of the two lists shown below, (The same document cannot be used to confirm both identity and address):

TO CONFIRM YOUR IDENTITY	TO CONFIRM YOUR ADDRESS
Full current passport	Gas, electricity or telephone bill (excluding mobile phones)*
EEA member state ID card with photograph	UK based bank, building society or credit card statement*
EE member state military personnel/government official documentation	Local Council, Housing Association or Tenancy Agreement
UK photo card driving licence (full or provisional) Full UK driving licence paper version (not provisional)	Mortgage statement (not MHBS) or water utility bill**
HMRC letter e.g. Tax notice of coding**	Council tax bill or TV licence renewal notification**
Notification letter from a Government Department e.g. DWP, the Benefits Agency, etc.**	Letter from a care/nursing home confirming residency**
Current EU National ID card	UK photo card driving licence (full or provisional) Full UK driving licence paper version (not provisional)
National Insurance card, accompanied by a recent P60** or payslip* which also shows the NI Number and name	Notification letter from a Government Department e.g. DWP, the Benefits Agency, etc.**
Firearms certificate	HMRC letter e.g. Tax notice of coding**

Under 18 years old –Identity	Address
Birth Certificate NHS medical card Notification letter from a Government Department e.g. Benefits Agency (child benefit entitlement)**	Notification letter from a Government Department e.g. Benefits Agency (child benefit entitlement)** Child Tax credit documentation** Photo card provisional licence Parents’ address confirmation is acceptable, please see overleaf for details.

* less than 3 months old

** less than 12 months old

Please note we are unable to accept online copies of documents.

Trustee accounts

Where a trustee account is opened for a child by someone other than a parent or guardian, evidence of the parent or guardian’s address is also required in line with the list above.

Applications made via post or internet

A second piece of documentation from the ‘To Confirm Your Address’ list overleaf will be required. Alternatively, a personal cheque payable to the account holder is required to open the account, which must be drawn from a different account to the statement you may be providing for address verification.

For your own protection you are advised not to send original passports or driving licences through the post. Copies can be accepted, but must be signed and dated by a professional and their name, address, telephone number and profession must be provided.

The table below provides details of acceptable professions for certification purposes:

Lawyer	Authorised Financial Intermediary
Banker	Accountant
Justice of the Peace	Chartered Surveyor
Medical Practitioner	Minister of Religion
Teacher	Notary Public
Embassy/Government Official	

Market Harborough Building Society, The Square, Market Harborough, LE16 7PD.
Established 1870, Member of the Building Societies Association.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference no. 206041.