

# Identification for customers

We have a legal responsibility to verify the identity of new and existing customers wishing to open a Newbury Building Society savings account or apply for a mortgage. This also helps to protect you against identity theft and fraud.

**To open your savings account, please make sure you bring the following:** Proof of name, proof of address and full National Insurance number.

We will initially attempt to obtain proof of your identity through an electronic identification process. A search is carried out with a Credit Reference Agency who check your details against a number of databases. For savings account applications, this is not a credit search and will only record that an ID check has been carried out. For mortgage applications, this will be alongside your credit search and carried out once your application has been received by our Underwriting team. If electronic identification is unsuccessful, we will ask you to provide us with documentary proof of your identity.

Where you are not present to open your account such as an account opened online or by post, we have some additional requirements. Any applicants on a joint account who are not present will be treated as a postal application. When an account is opened in this way, the opening deposit should be by personal cheque, or a cheque from your bank or building society savings account in the UK. When opening a joint account, the cheque may be drawn on an account in the name of one of the account holders.

Customers are encouraged not to send original documents such as driving licenses or passports through the post in case they are intercepted. We can only accept original documents presented in one of our branches or copies of your documents that have been certified by someone who is subject to Money Laundering regulations in the UK, such as a Solicitor, Accountant, Financial Services Approved person and Bank Manager.

The copy must be certified "original seen", dated and signed, giving the contact details of the person certifying the copy. If the document contains a photograph, it must be certified as providing a good likeness of the subject.

You must have a permanent right to reside in the UK to open an account. We may ask for proof of this where necessary.

**Please provide documents towards the top of each list if possible. All documents must be an original and not downloaded from the internet.**

## Group one - documents to verify your name

- Current UK photocard driving licence
- Current passport
- Current EU photocard driving licence
- Current UK old style, paper driving licence\*
- Official document with name and National Insurance Number for example\*
  - Letter from HM Revenue & Customs (not more than 1 year old)
  - Letter from Department of Work and Pensions (not more than 1 year old)
- Shotgun or Firearms certificate
- Current registered disabled person's card with photo

## Group two - documents to verify your address

- Current UK photocard driving licence
- Current UK old style, paper driving licence\*
- Local Authority council tax bill (covering the current year)
- Official document with name and National Insurance Number for example\*
  - Letter from HM Revenue & Customs (not more than 1 year old)
  - Letter from Department of Work and Pensions (not more than 1 year old)
- Solicitor's or mortgage lender's letter where the account holder has moved within the last 3 months
- Current tenancy agreement from a housing association or local authority
- Care home letter confirming residence
- Utility bill including gas, electrical, water, landline telephone - mobile telephone bills are not acceptable (not more than 3 months old)
- Financial statement (not more than 3 months old) for example:
  - Bank statement
  - Mortgage statement
  - Investment statement (cash savings)
  - Pension statement
  - Credit card statement

## Children and young adults

### Group one - documents to verify your name

- Birth certificate (under 18s)
- Current passport
- Letter from local education authority or college confirming name and address (not more than 3 months old)\*
- Official document with name and National Insurance number, for example\*:
  - Letter from HM Revenue & Customs (not more than 1 year old)

### Group two - documents to verify your address

- Letter from local education authority or college confirming name and address (not more than 3 months old)\*
- Official document with name and National Insurance number, for example\*:
  - Letter from HM Revenue & Customs (not more than 1 year old)

**If there is a nominee registered on a child's account we do not need address verification for the child.**

**\*This document can be used to verify either a person's identity or their address, but cannot be used for both.**

### What do I do if I cannot provide any of the ID listed?

We realise that some people may not be able to provide any of the documents listed in the two groups. If this is the case, don't worry – there are alternative ways to confirm your details. Explain the situation to a member of staff at your local branch and they will be able to help you.

### Change of details

When you change your details we need identification to confirm the amendment to your records. We do this to safeguard against someone else amending your details.

- If you change your address in branch, we will require your account passbook.
- If you change your address by post or telephone, we will require one piece of identification to verify the change such as a bank statement, mortgage lender's letter or solicitor's letter.
- If you change your name, we will require the documentation that confirms the change of name such as a marriage certificate or deed poll.

### Other reasons why we may request identification from you:

When you change your details we need identification to confirm the amendment to your records. We do this to safeguard against someone else amending your details.

- If you haven't used your account for a while
- If we do not hold up to date identification for you
- If our correspondence to you has been returned
- If you lose your passbook
- To remove the nominee from your account
- If we cannot satisfy your identification through the electronic identification process

### Additional information

In some circumstances, additional information will be required. We will discuss this with you when you open an account. Additional information might include accounts for limited companies or Power of Attorney / Court of Protection documents where someone is operating an account on behalf of another.

Please be aware that in some circumstances (for example, if you have not carried out any transactions for a long period of time) we will ask you to provide further identification in order to protect your account and your interests.

We comply with the General Data Protection Regulation (GDPR) and any other applicable data protection legislation. Our Privacy Notice sets out the basis on which any personal data we collect from you, or that you provide to us, will be treated.

The latest version is available via our website at [www.newbury.co.uk/privacy-notice/](http://www.newbury.co.uk/privacy-notice/), in any of our branches or by calling us on 01635 555700.

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