

Identification for customers

We need to verify the identity of all new and existing customers who want to open a Newbury Building Society savings account or apply for a mortgage. This helps protect you against identity theft and fraud. This leaflet informs you of our process for verifying your identity and lets you know which ID documentation is acceptable.

Electronic Verification:

Firstly, we'll try and verify your identity electronically. We do this through a Credit Reference Agency who check your details against several databases. For savings accounts, this is not a credit check – just a record that we verified your ID. For mortgages, this ID check happens alongside your credit check once our Underwriting Team receives your application. If we can't verify your identity electronically, we'll ask you for documents to prove who you are.

Providing Documentary ID In Person

When you visit our branches, we can only accept original documents or copies that have been certified by a professional such as a Solicitor, Accountant, Financial Services Approved Person, or Bank Manager.

Certified copies should be marked "original seen", dated, and signed with the certifiers contact details. If the document contains a photograph, it must also be certified as providing a good likeness of the subject.

Providing Documentary ID By Email

If you need to provide ID and can't visit a branch, we will ask for this via email. We'll need a clear scan or photo of the documentary ID attached, or a selfie plus a separate clear scan or photo of your ID.

Please do not send any original or certified identification to us via post unless we directly request this from you.

We may ask you to verify your email address

- Existing customers: If we already have your registered email address on file, you're all set!
- New customers or updated emails: If you are a new customer, your email address has changed or it is not held on our files we'll send you an email asking you to respond. This will help us validate your email address before you send any required documents.

Opening an account online or by post

If you're opening an account online or by post, we have a few extra requirements:

- Initial deposit: The first deposit must be from your bank or building society, either by bank transfer or by personal cheque. For joint accounts, the funds can come from an account in the name of one of the account holders.
- Sending ID Documents: Please don't send original or certified identification to us via post when opening a new account.

When ID documents are requested, please provide documents that are higher up on our preferred list if possible:

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 (no more than 1 year old)
 - Letter from Department of Work and Pensions (no 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 (no more than 1 year old)
 - Letter from Department of Work and Pensions (no 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 (no more than 3 months old) – mobile telephone bills are not acceptable
- Financial statement (no 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)
- Adoption 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

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)
- Bank statement in the sole name of the child/young adult (not more than 3 months 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 the team at your local branch and they will be able to help you.

Change of details

When you change your details, we need identification and your signature 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, 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 and your signature to confirm the amendment to your records. We do this to safeguard against someone else amending your details. Examples of instances where we will ask you for identification include:

- 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 an adult from a child's account.
- If we cannot satisfy your identification through the electronic verification 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 person.

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 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/, in any of our branches or by calling us on 01635 555700.

If you need this document in an alternative format such as large print, please call 01635 555700 and ask for customer support.

Call: 01635 555700 | Visit: newbury.co.uk

Newbury Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 206077). A768

