

Important information on identification

Opening your account

When opening an account with the Society, we are required by law to confirm your identity, which means we are obliged to seek proof of who you are and where you live. This is to comply with money laundering regulations and to protect you from identity fraud.

In the first instance, the Society will attempt to check your identity electronically based on the information you provide to us. If this is not successful, we will require proof of identification from you as detailed below.



1. Opening an account personally at a branch

You will need to provide **one** item detailed in List 1 for personal identification and **one** item detailed in List 2 for address identification.

Documents offered for inspection must be originals.

One item from List 1

Personal identification

One item from List 2

Address identification



2. Opening an account by post

You will need to provide **one** item detailed in List 1 for personal identification and **two** items detailed in List 2 for address identification.

We do not recommend sending valuable original documents through the post as we cannot guard against loss or damage to these documents. Original documents should be copied and certified (please see the certification requirements in the 'Other important information' section of this leaflet).

One item from List 1

Personal identification

Two items from List 2

Address identification



3. Opening an account via an online application

You will be given the relevant instructions to follow on screen. We may write to you for further information if it is required on receipt of the application.

If you are already a member of the Society, we will not normally ask you to provide further proof of your identity however, the Society reserves the right to request additional identification throughout the life of any account (including the application stage) so there may be occasions when you will have to provide additional identification.

Documents to open your account

Note: All documents presented as identification must be the most recently available and contain the current residential address you live at.

Any single document presented as identification can only be used once e.g. a driving licence cannot be used to confirm personal identification and address identification. We are only able to accept one document from the same provider e.g. we will not accept two different documents from HMRC.

List 1 – Personal identification

Documents must be in the applicant's name and must be in date at the time of being provided.

Valid UK or EU signed passport

Non EU signed passport along with evidence of your right to remain in the UK

Valid full or provisional UK photocard driving licence (no more than ten years old)

Valid full UK driving licence (old paper style)

National Identity Card

EU/EEA Member State ID photo card

Identity card issued by the Electoral Office for Northern Ireland

HMRC tax summary (valid for the current tax year) e.g. tax assessment, notice of coding or self assessment confirmation (P45s or P60s are not acceptable as these are not HMRC documents)

Recent confirmation of entitlement to state or local authority benefits issued within the last 12 months (including pension, tax credit, child benefit, housing benefit, educational grants and winter fuel bill.

Current Firearms Certificate or Shotgun Licence (no more than five years old)

Blue Disabled Badge (no more than 3 years old)

Armed Forces or Police ID Card

Current UK residence permit (issued by UK Visas and Immigration)

Also acceptable for under 18s only

Documents must be in the name of the account holder.

NHS medical letter confirming your NHS number

Birth certificate

National Insurance notification issued by HMRC and dated within the last 2 years

Adoption certificate

List 2 – Address identification

Documents must be in the applicant's name and have the applicant's full correct address at the time of being provided.

Valid full or provisional UK photocard driving licence (no more than ten years old)

Valid full UK driving licence (old paper style)

Recent utility bill or a certificate from a supplier of utilities confirming the arrangement to pay for the services on pre-payment terms issued within the last six months (final bills, mobile telephone bills, satellite statements, insurance certificates and bills printed off the internet are not acceptable)

Current bank, building society or Post Office statement or investment certificate issued by a UK Registered Financial Services firm within the last six months (internet/branch printed statements are not acceptable)

The most recent original mortgage statement from a UK recognised lender within the last 12 months (internet/branch printed statements are not acceptable)

Local authority council tax demand (valid for the current tax year)

Credit card statement by a UK Registered Financial Services firm issued within the last 6 months

Recent confirmation of entitlement to state or local authority benefits issued within the last 12 months (including pension, tax credit, child benefit, housing benefit, educational grants and winter fuel bill. Private pension statements are not acceptable)

HMRC tax summary (valid for the current tax year) e.g. tax assessment, notice of coding or self assessment confirmation (P45s or P60s are not acceptable as these are not HMRC documents)

Signed Local Authority or Housing Association tenancy agreement confirming residency at the time of verification (private tenancy agreements are not acceptable)

Confirmation from Nursing/Care Home on letter headed paper confirming residency issued within the last six months (letter can be addressed 'To whom it may concern' and must be signed)

Solicitor's letter confirming recent house purchase or sale or land registry confirmation issued within the last three months (letter must be signed and dated by a registered solicitor and be on letter headed paper)

Disclosure and Barring Certificate (must be the paper certificate)

Also acceptable for under 18s only

Documents must be in the name of the account holder and have the account holder's full correct address.

NHS letter confirming your NHS number (the address on the letter should match the address on the application form when being used for address ID)

National Insurance notification issued by HMRC

A signed letter from a school or college, which the individual attends, that confirms their name, address and confirmation of attendance, on letter headed paper issued within the last six months

A signed letter from the Department for Work and Pensions that confirms their name and address on letter headed paper issued within the last 12 months

Other important information

Certification of copied documents

Copies must be certified by a resident in the UK in a position of professional responsibility. Documents can be certified by one of the following:

Armed Forces Personnel	Civil Servant	Minister of Religion	Teacher
Bank Official	Doctor (GP)	Nun	UK Lawyer
Chartered Accountant	Independent Financial Adviser (IFA)	Pharmacist	Vet
Chartered Surveyor	Judge/Magistrate	Police Officer	
Civil Aviation Authority	Merchant Navy Captain	Post Office worker	

The person undertaking the certification must be available for contact by the Society. Please ensure that the appropriate contact details including full name, business name and address, telephone number and profession of the certifier are stated on the identification. Please note that you are unable to certify your own or a relative's documents and the person certifying should be currently employed in the role.

When certifying a document, the certification must be dated, and the following wording must be used:

'I confirm that I have seen the original document and certify this is a true copy of that original'.

Certification by the Post Office is also acceptable.

Children's accounts

Where an account is to be opened in the name of a child (under the age of 16), you must provide proof of identity for the child. If the account is to be operated by an adult on behalf of the child, the adult is also required to provide evidence of identity, in accordance with the requirements set out in this leaflet.

Where a child's account is being opened, identification documents for the child will have to be produced if they are new customers to the Society. One item from List 1, and one item from List 2. If you are unable to produce the required address identification for a child, please speak with a member of staff to discuss what alternatives may be available.

Power of Attorney

If you are opening an account under a Power of Attorney, we will need to verify the identity of all Attorneys named on the account as well as the Donor, if they are a new customer to the Society, as per the identification requirements set out in this leaflet. All identification should match the name and address mentioned in the Power of Attorney document. If you are opening the account in branch but the Donor is not present then we will require an additional item from List 2 for the Donor.

We can only accept the original Power of Attorney document, or a copy certified by a Solicitor, notary or the Donor themselves (where they are still able to make their own decisions). If you have a General Power of Attorney which is over two years old, we will need a letter from the Donor to confirm that the Power of Attorney is still valid.

You should note that where the identification you provide is insufficient or not valid, we will not be able to process your application.

Braille, audio and large print versions of this leaflet are available upon request. Please contact us on 0345 241 3784.

To find out more, visit your local branch, call us on the number above, or visit our website

Head Office: 2 Providence Place, West Bromwich B70 8AF
www.westbrom.co.uk

Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes. Your confidentiality will be maintained.

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