

# savings account identification requirements

**All banks, building societies and financial institutions are required by law to verify the identity of any individual or organisation that opens an account with them. This is necessary to protect the organisation, its members and the public from fraud and also to help combat money laundering.**

**Our requirements for individuals, children, charities and groups are set out in this leaflet. In all of these categories you should note that there may be occasions when documentation over and above that stated in this leaflet will need to be produced and you will be told if this applies to you.**

If for any reason you are unsure about our identification requirements, please ask the Society for guidance. You can contact us on **01535 650 770** or **savings@ecology.co.uk**.

## Proof of identity for individuals including signatories and trustees

We want to make the process as straightforward as possible, so if you already have an account with us and quote your account number on your application, we may not need any further evidence of your identity and address, but if we do, we will try to do this via an electronic search.

If you are new to the Society we will make an electronic search for the purpose of verifying your identity and will also ask you to open your account either with your own personal cheque drawn on your current account, or with a cheque from another building society or bank where you are an investor. Please note that in the latter case, we will also need to be provided with a recent investment account statement from the relevant building society or bank. If this is necessary, it will also count as the Table A item (see right).

Should our electronic search prove unsuccessful, we will need to ask you to provide us with two additional forms of identification, one from each of the tables (see right).

### Table A

- Bank current account statement
- Building society or bank investment account statement
- HM Revenue & Customs tax notification
- Letter issued by the benefits agency
- Passport (certified copy)
- UK driving licence (certified copy)

### Table B

- Council tax bill / Gas bill / Electricity bill / Water bill
- Telephone bill (not mobile telephone)
- Mortgage statement
- Credit or store card statement

Please note: online statements or downloaded documents cannot be accepted under any circumstances.

Any documents produced must be current and issued within the last 12 months.

The identification provided must be from different organisations. All original documents will be returned to you when the account has been opened.

If you have already provided us with a building society or bank investment account statement, we will only require an item from Table B. Copy documents are not acceptable, except in the case of passports and driving licences, which must be certified by one of the following:

- Accountant
- Bank or building society official
- Doctor
- Minister of religion
- Regulated financial adviser or mortgage broker
- Solicitor
- Teacher

The document that is being certified must state **'original seen'** as well as being **dated and signed**. The document should also include the **name of the certifier, their profession and full contact details**. If the identification is photographic, the certifier must state that **'the photograph is a good likeness of the applicant'**.

The certifier must not be related to the applicant in any way, or named as a joint account holder.

Please note that if you are opening a joint account, you must each have your identity verified. However, both of you may rely on the same items from table A and table B if they are addressed to and clearly identify each of you.

## Accounts for Children

### Opened in the child's name:

Accounts can only be opened by cheque, from a parent or relative who should provide a covering letter. The application should be accompanied by three items:

- a photocopy of the child's birth certificate
- a photocopy of the child's passport, medical card, school/college ID card, or bus or train pass
- an original letter from the child's school/college, doctor or dentist specifically referring to the child.

### Opened by parent or relative as trustees for a child

Accounts can only be opened by personal cheque from the trustees or by building society cheque (supported by an investment account statement from the relevant building society). Applicants (i.e. parents or relatives) must each have their identity verified as specified for individuals. In addition, a photocopy of the child's birth certificate will be required.

## Deposit account – charities and groups

### Unincorporated charities

The application must be accompanied by an original of the charity's letterhead. Details should also be provided of the resolution to open the account and to authorise those who can operate it. Registered charities should state their registration number. All other charities will need to provide a copy of the charity's constitution and a copy of a directory entry showing membership of a wider organisation.

The signatories who will be operating the account will each need to have their identity verified as specified for individuals in Table A and B. The initial deposit into the account must be made by a cheque drawn on the charity's bank account. A personal cheque from one of the signatories will only be acceptable if the charity does not have a bank account.



### Corporate charities

The application must be accompanied by an original of the company's letterhead. Details should also be provided on the application form of the resolution to open the account and to authorise those who can operate it. In addition we will need to see a copy of the company's memorandum and articles of association and the names of its directors and shareholders, if applicable.

The trustees who will be operating the account will each need to have their identity verified as specified for individuals. The initial deposit into the account must be made by cheque drawn on the charity's bank account.

### Unincorporated groups

The application must be accompanied by an original of the group's letterhead, together with either a copy of its constitution or a copy of a directory entry showing membership of a wider organisation. The signatories who will be operating the account will each need to have their identity verified as specified for individuals. The initial investment into the account must be by a cheque, drawn on the group's bank account. A personal cheque from one of the signatories will only be acceptable if the group does not have a bank account.

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John Whitehead, Ecology saver



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Financial Services Register No. 162090

Printed on 100% post-consumer waste recycled paper

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