

How to prove your identity

When you open your first Savings account with us, we must check your identity and address. This is to comply with money laundering regulations and protects our customers from fraud.

We prove your identity by running an electronic identity check with a credit reference agency. The check will show as a search of the database but will not affect your credit rating or register as a credit score. The electronic check will allow us to open your account without having to see paper documents to prove your identification.

If the search isn't conclusive or you are under 18, we will ask you to provide **two** forms of identification, one to prove your name and one to prove your address. Acceptable documents are as follows:

Proof of who you are:	Proof of where you live:
• Current valid signed passport • Current full or provisional UK photocard driving licence • Current full valid UK paper driving licence • UK armed forces or police identity card • HMRC tax notification which must be the most recently issued and less than 12 months old. P45s and P60s are not acceptable • Evidence of entitlement to a state or local authority benefit. (Housing benefit, council tax benefit, tax credit, state pension, educational or other grant.) This must be the most recently issued and less than 12 months old • Biometric Residency Permit • Government issued blue parking badge • Local authority issued disabled or older persons bus pass.	• Utility bill (with your current address and issued in the last three months). Mobile phone bills are not acceptable • Council tax bill or statement for the current year • Your most recent mortgage statement issued in the last 12 months • Bank/building society or credit union statement showing your address and issued in the last three months • Credit card statement issued in the last three months • Current full UK photocard or paper driving licence • HMRC tax notification which must be the most recently issued and less than 12 months old. • P45s and P60s are not acceptable • Evidence of entitlement to a state or local authority benefit. (Housing benefit, council tax benefit, tax credit, state pension, educational or other grant.) This must be the most recently issued and less than 12 months old.

Under 18s

If you're under 18 and you can't provide us with the documents listed above, you can provide alternative evidence from the options below. We will need proof of your parent(s)' address if you are unable to provide proof of your own address.

Proof of who you are:	Proof of where you live:
• A birth or adoption certificate • An NHS medical card • Communication from HMRC containing your National Insurance Number (for those aged 16 and over) • Child Benefit documentation • Child Tax Credit documentation • Young persons PASS (Proof of Age Standards Scheme) card. • A letter of introduction from school/college/university confirming your name and address. This must be on official letterhead.	• An adoption certificate • An NHS medical card • Child Benefit documentation • Child Tax Credit documentation • Communication from HMRC containing National Insurance Number (for those aged 16 and over) • A letter of introduction from school/college/university confirming your name and address. This must be on official letterhead.

We can accept copies of your documents providing they are certified by:

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| ☒ Chartered accountant | ☒ Teacher or lecturer |
| ☒ Bank or building society official | ☒ Minister of recognised religion |
| ☒ Local authority councillor | ☒ Police officer |
| ☒ Doctor or dentist | ☒ Post Office official |
| ☒ Solicitor or notary | ☒ Regulated financial adviser or mortgage broker |

The certified copy must state "original seen", the full name, profession, company address and phone number of the certifier. The certifier cannot be related to the applicant, live at the same address or be named as a joint account holder.

If for any reason you are unsure about our identification requirements, please contact our Member Services Team by email **savings@ecology.co.uk** or by phone **01535 650 770**



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