

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, trustees and beneficial owners

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 by bank transfer from a current account in your name, 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. 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 B item (see page 2).

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 page 2).

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 A.

Copy documents are not acceptable, except in the case of passports and driving licences, which must be certified by one of the following:

- Chartered accountant
- Bank or building society official
- Doctor or dentist
- Minister of religion
- Regulated financial adviser or mortgage broker
- Solicitor or notary
- Teacher or lecturer
- Post Office certification service

All copied documents need to be certified. The document that is being certified must state **'original seen'** as well as being **dated** and **signed**. The document should also include the full **name of the certifier, their profession, company address** and **phone number**.

The certifier must be currently employed in one of the roles listed and must not be related to the applicant in any way, live at the same address or be 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.

Table A – Proof of who you are

- Current signed passport.

- Current UK photocard driving licence.

- Valid full UK driving licence (paper).

- UK Armed Forces identity card.

- A recent HM Revenue & Customs tax notification such as tax assessment, statement of account, notice of coding which must be the most recently issued and less than 12 months old.
NB: P45s and P60s are not acceptable.

- Recent evidence of entitlement to a state or local authority-funded benefit scheme which must be the most recently issued and less than 12 months old. This includes housing benefit and council tax benefit, tax credit, pension, educational or other grant.

Table B – Proof of where you live

- Council tax demand or statement for the current tax year.

- Mortgage statement (most recent and issued in the last 12 months).

- Bank/building society or credit union statement showing address (must be issued in the last 3 months).

- Utility bill (must show current address and be issued in the last 3 months).
NB: Mobile phone bills are not acceptable

- Credit card statement (must be issued in the last 3 months).

- Current UK photocard driving licence.

- Valid full UK driving licence (paper).

- A recent HM Revenue & Customs tax notification such as tax assessment, statement of account, notice of coding which must be the most recently issued and less than 12 months old.
NB: P45s and P60s are not acceptable.

- Recent evidence of entitlement to a state or local authority-funded benefit scheme which must be the most recently issued and less than 12 months old. This includes housing benefit and council tax benefit, tax credit, pension, educational or other grant.

Under 18

Please provide any documentation from tables A and B above. Alternatively, if you are unable to provide the relevant documents from the above tables, we will accept:

- Birth certificate
- NHS Medical Card
- Child benefit documents
- Child Tax Credit documentation
- National Insurance Card (for those aged 16 and over)

We will need proof of your parent(s)' address if you are unable to provide proof of your own address.

Accounts for children and young people

Opened in the young person's name:

Accounts can be opened by young people aged 16 and 17 by bank transfer from a bank account in their name, or from a parent or relative who should also provide a covering letter. The application should be accompanied by one form of identification from Table A, and one form of identification from Table B.

If you are unable to provide identification from the tables, please contact the Savings Team to discuss on 01535 650 770.

Opened by parent or relative as trustee for the child or young person:

Accounts can be opened by bank transfer or cheque from the trustees from a bank account in their name, or by a building society cheque (supported by an investment account statement from the relevant building society). Please see section 'Under 18' on page 2 for more details on acceptable forms of identification.

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 and any beneficial owners of the charity will need to have their identity verified as specified for individuals. 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 and any beneficial owners of the charity will 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 and any beneficial owners 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.



“Ecology's green ethos is the most important thing for me. We've found the perfect match”

John Whitehead, Ecology saver



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