

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 and Trustees 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 your nominated UK Bank or Building Society account in your name. We will need to verify this account belongs to you, if we are unable to do so we may require alternative account details before your account can be opened.

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). We may contact you via a third party provider for you to provide your identification electronically.

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.

If you prefer to send a copy of your documents, we can accept this if the copy is 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 and we will require first payments from both applicants. 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. 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 from the trustees from a bank account in their name. Please see section 'Under 18' on page 2 for more details on acceptable forms of identification.



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John Whitehead, Ecology saver

Building a greener society

All the photographs and testimonials in this leaflet are of actual Ecology savers and borrowers.

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