

Proving your identity

We're required by law to check the identity and address details of all account holders/operators. To do this, we'll use electronic identity checks using a credit reference agency and we'll ask you to provide documentation to verify your identity and address as shown below.

If you're unable to provide the required items of identification, please contact us for further guidance.

Opening an account

If you're opening an account in person at one of the Society's branches or agency offices, we'll need to see evidence of your identity and address. You'll need to provide one original document from list A and one from list B below.

List A – proof of your identity

- Current full signed UK or EU passport
- Current full or provisional UK photo-card driving licence*
- National Identity Card (non-UK nationals)
- Firearms Certificate or Shotgun Licence
- Identity Card issued by the Electoral Office for Northern Ireland
- Current (old style) full UK driving licence*

List B – proof of your address**

- Council tax statement or demand letter or water bill – no more than 12 months old
- Bank statement or credit/debit card statement issued by a regulated firm in the UK, EU or equivalent jurisdiction – no more than 3 months old
- Utility bill – no more than 3 months old
- Current full or provisional UK photo-card driving licence*
- Current (old style) full UK driving licence*
- Recent evidence of entitlement to a state or local authority-funded benefit (including housing benefit and council tax benefit), tax credit, pension, educational or other grant for Northern Ireland
- Instrument of a court appointment (such as a liquidator, or grant of probate)

*A driving licence can be used to verify your identity or address, but not both.

**Documents must have been posted to the address.

Documents printed from the internet are only acceptable when used with a full signed UK or EU passport or a full UK photocard driving licence.

Protecting you

Maintaining up to date verified records for all our customers helps us keep your money safe and prevent fraudulent use of your identity by someone else. This activity is also required to comply with regulation which has been designed to protect you.

Opening a children's account

If you're opening an account in the name of a child under 18 years of age, you'll need:

- The child's full birth certificate

Where the account is to be opened with an adult registered as the operator, we'll also need one item from list A and one from list B for the adult or each adult where more than one operator is registered.

We also need to verify the identity of the person with parental responsibility (as shown on the full birth certificate). This can be any item from list A.

Opening an account by post

For postal applications we'll accept photocopy documents as long as they're certified by an appropriate person who is not an immediate member of your family, such as a:

- Doctor - Teacher - Solicitor - Accountant
- Bank or Building Society official
- Financial Services approved person
- Government official - Chartered Surveyor

and we're provided with sufficient information to be able to contact that person.

When things change and specific events

We have an obligation to maintain up to date information for all customers so may require additional verification of identity over time or if things change, even for customers who have had accounts with us for some time. Some examples of changes and events are listed below:

- Change of Name and/or Address
- Registering Power of Attorney
- Maturity of children's accounts
- Where there hasn't been activity (transactions) on your account for a period of three years
- Email or phone number change
- If you need to instruct a CHAPS payment

