

# About you

## Personal Information and your identity

a little extra help



# Keeping you safe – and stopping fraud

**More and more people are worried about identity theft and fraud. We're working 24/7 to keep your identity safe.**

As a bank we've got a legal obligation to fight financial crime and protect you from fraud. It's something we really care about. That's why, when you open a new account, we'll carry out rigorous checks to protect your identity. This leaflet explains what kind of checks we do, and gives you some advice on how to keep your details safe.

## **Proof of your ID**

When you open an account with Halifax or Bank of Scotland, we'll ask for some ID to prove you are who you say you are. You can find just what documents we accept over the page.

We need to do these checks even if you've been with us for a while. And if you're opening an account with someone else, we'll probably need to check both your identities too.

## **Some exceptions**

Sometimes we might not need to check your ID. For instance, you might be opening what's called a non-personal account, or perhaps you're applying on behalf of a trust or acting under a power of attorney. If so, please ask us for more information on what you need to do.

Banks need this proof to comply with money laundering regulations that came into place to stop criminal activity and money laundering.

## **So what is money laundering?**

Criminals need to hide the money they make so it can't be traced by the authorities. One way they do this is to open a bank account using someone's real identity, without that person knowing. Once the account is open, the criminals can move funds through the banking system. That makes it much tougher for the authorities to track down and confiscate their ill-gotten gains. Not only that, the criminals might start taking money from that person's real accounts too.

# Protecting yourself against identity theft

It's quite straightforward. We want to help protect our customers from the criminals. There's lots you can do to keep yourself safe:

- Don't ever give your personal details to someone you don't know, e.g. telesales callers or marketing surveys on the high street
- When you throw away personal documents like bills and statements, make sure no one could get their hands on your details, for instance by shredding them
- Never answer emails or phone calls that look like they're from financial organisations and are asking you to update security on your account. If this ever happens, let the organisation know straight away
- Don't tell anyone your password or PIN number. No financial organisation should ask you for personal account details.

## Why we check your identity

Checking your identity when you want to open a new account is vital – for us and for you. We do it with all our customers. And we do all we can to make it as easy as possible. If you don't have proof of your identity, we're simply not allowed by law to open an account for you.

Thanks to developments in technology recently we can make identity checks much faster than ever before. We use an electronic identification process that's basically a high-speed search by a credit reference agency. It's not a credit check. It just checks your personal details against other databases that have the same information. As long as everything's okay, that's all we need to do.

If we can't check your identity electronically, then we'll ask you to bring some ID along to a branch, or pop it in the post. We ask for official documents that prove your identity – you can see what we accept in the section headed 'So what documents do we need?'. It's probably worth bringing along some of these documents when you apply for an account anyway. That way you can be sure it'll all go smoothly.

The documents we ask for are the sort of things it shouldn't take you too long to find, like a passport or driving licence. Once you're brought them along, we'll just make a record of the details, take a photocopy and hand them back to you.

## So what documents do we need?

### We'll need at least one government-issued document, such as:

- Valid passport (full and signed)
- Northern Ireland electoral identity card
- Resident permit (issued by the UK Home Office)
- UK or EEA photo card driving licence (full or provisional)
- UK (paper style) valid driving licence (full only, we can't accept a provisional one)
- Benefit book or original notification letter confirming your right to benefits or state pension
- HM Revenue and Customs construction industry registration card or certificate (CIS4, CIS5 or CIS6)
- HM Revenue tax assessment or statement. We can't accept P2, P45 or P60 forms
- Shotgun or firearms certificate
- Disabled drivers pass
- Birth certificate or NHS medical card (for people aged under 18)
- Local authority recent tax bill
- Local council rent card or tenancy agreement.

### We'll also need at least one supporting document, such as:

- A document from a regulated financial services firm which shows they have a relationship with you, e.g. a recent bank statement or insurance certificate
- Local authority recent tax bill
- UK or EEA photo card driving licence (full or provisional)
- UK (paper style) valid driving licence (full only, we can't accept a provisional one)
- Northern Ireland electoral identity card
- Recent utility bill, statement or certificate, e.g. gas, electricity, telephone provider. We can't accept mobile telephone bills
- Local council rent card or tenancy agreement
- Benefit book or original notification letter confirming your right to benefits or state pension
- HM Revenue tax assessment or statement. We can't accept P2, P45 or P60 forms
- Housing association rent card or tenancy agreement
- Student matriculation photo identity card.

# Your personal details

## We might also ask you for the following information:

- Your nationality
- Your country of residence
- Your date of birth
- Your occupation
- How you're going to fund your account
- Why you're opening the account.

## Bringing documents to your branch

We recommend that you don't send important documents through the post, so please pop into your local branch and we'll sort this for you securely. We ask for one document from the first list on this page, and one from the second. Once we've taken a note of everything we'll give them straight back to you. Just to let you know:

- You must provide two separate documents. The same one can't be used twice, even if it appears on both lists
- Both documents must be from different companies
- All documents must be the most recent ones. We don't accept expired documents
- The documents should show your full name and current address.

## Sending documents through the post

You can send us your proof of identity documents by post. We'll need to see two original and separate documents – one from the first list under section headed 'So what documents do we need?', and one from the second. If you want to send us copies rather than the originals, that's fine, but we will need them to be certified. Please ask in branch how you can get a document certified. Once we've received the documents and taken your details, we'll send any originals straight back to you. If we need documents in respect of your mortgage account, we're unable to accept these sent in the post. Please see section 'Bringing documents to your branch' which explains what you need to do.

## If the worst comes to the worst...

Sometimes we can't check documents electronically. And you might not have the documents you need. For instance, you might not have a passport or driving licence, or any bills or statements addressed to you as they're all in your partner's name. We might still be able to help. There are other documents we can accept, and other ways to check your identity. For example, we might be able to check the electoral register. Let us know your situation, and we'll let you know what we can do.

# Do you need extra help?

We want to help our customers in any way we can. If you have a hearing or speech impairment you can use Tynetalk whenever you contact us, or can use Textphone on **08457 32 34 36** (lines open 9am – 5pm, 7 days a week). For visually impaired customers we can provide documents in large print, Braille or audio. Please ask a member of staff if you'd like to know more.

## Customer service

We do all we can to give you the very best service. But sometimes things can go wrong. If you ever have a complaint or a problem, we'd really like to know. Please talk to us in branch or call our customer complaints helpline on **0845 725 3519**.

If you do make a complaint but feel we haven't done enough to resolve it you can also contact the Financial Ombudsman Service. Please ask us in branch if you'd like a copy of our complaints procedure.

Calls may be monitored and recorded.

**Did you know that you can phone your local branch direct? Find the phone number online at**

**[www.halifax.co.uk/branchfinder](http://www.halifax.co.uk/branchfinder)**

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