

# ABOUT YOU

**Personal  
information and  
your identity.**

the people who give you extra



# 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.**

That's why, when you open a new account, we'll carry out rigorous checks to protect your identity.

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

This leaflet explains what kind of checks we do, and gives you some advice on how to keep your details safe.

## Protecting yourself against identity theft

There are 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 respond to emails or phone calls that look like they are from financial organisations and are asking you to update or confirm your security information linked to 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 – even if you’ve been with us for a while, and we do all we can to make it as easy as possible. If you don’t provide proof of each account holder’s identity, we simply won’t be able to open an account for you.

## **We will normally ask you for the following information from each account holder:**

- Nationality.
- Country of residence.
- Date of birth.
- Occupation.
- How the account will be funded.
- Why the account is being opened.

Thanks to developments in technology 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 official ID along to a branch.

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 ID documents we can accept in branch are:**

- UK passport.
- Non UK passport issued by either the EU, EEA, Australia, Canada, Hong Kong, Japan, New Zealand, Singapore, South Africa or USA. A valid Visa / Residence Permit must accompany all Non UK/EU/EEA passports.
- UK photocard driving licence.
- EU/EEA driving licence.
- EU/EEA Identity Card.
- Firearms/shotgun certificate.
- Northern Ireland Voters Card.
- Young Scot Card.

In most cases you will only need to produce one of these documents. However, if you don’t have one of these items, then you’ll need to provide us with one document as proof of your identity and an additional document as proof of your address. These are detailed on the next page.

# OTHER WAYS OF PROVING YOUR IDENTITY AND YOUR ADDRESS

**If you don't have any of the documents listed on page 3, we can also accept:**

## **Proof of identity**

- Benefits or pensions notification letter confirming the right to benefit.
- Current UK non photo drivers licence.
- Blue disabled drivers pass.
- All other current signed passports, other than that set out above, with a valid UK Visa.

## **Proof of address**

- Bank and credit card or building society statement.
- Current UK non photocard drivers licence.
- Utility bill dated within the last three months.
- Local authority tax bill for current year.
- Benefits or pensions notification letter confirming the right to benefit.

Please remember we will need these documents for each account holder. Once we have taken a note of everything we'll give your documents straight back to you.



Don't worry if you do not have any of the items listed here as we may be able to accept other items. Just ask a member of our branch staff or call **08457 39 49 59**.

## **Important note regarding acceptable documents**

- Where you need to provide two separate documents, the same one can not be used twice, even if it appears on both lists. The documents must be from different companies.
- All documents must be the most recent ones. We don't accept expired documents.
- Documents used for proof of address, should show your full name and current address.
- We do not accept statements printed off the internet.
- We reserve the right to obtain additional identification and address verification documents if required.

## **Do you need extra help?**

If you'd like this in Braille, large print, audio tape, CD or another format please ask in branch. If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **08457 32 34 36** (lines open 7 days a week, 9am-5pm).