

Do I need my identification documents to be certified?

If you are applying for an account via the post we would recommend you do not send original documents as we cannot accept any liability for the safety of these documents whilst they are in the post.

If you are opening a current account we will require all paper identification documents to be certified by a UK professional person e.g. lawyer, banker, authorised financial intermediary, accountant, teacher, doctor or minister of religion, etc.

Each certified copy must be signed by that person whose full name, qualification, job title, address and telephone number must appear on it with the date of certification. The person must be based in the UK.

You, your relatives or any other person named on the account cannot certify the documents.

Can I open an account if I don't live in the UK?

If you are a non-UK resident you must apply for your chosen product or service in person at one of our branches.

As evidence of personal identification you must provide your passport or, for EEA nationals, a national identity card.

For address verification you will need to provide the name and address of your bank in your normal country of residence that will be able to provide a reference for you.

We will not be able to provide any account or service until we have received a satisfactory reference from your bank.

Identification for non personal customers

e.g. business accounts

This table sets out the documentation we will need to see and copy before processing an application.

Type of business	Documentation required
Sole traders	<ul style="list-style-type: none"> ■ Letter headed paper or business card confirming business name. ■ For established businesses, a copy of your latest accounts. ■ Proof of personal identification and address verification.
Partnership	<ul style="list-style-type: none"> ■ Mandate from the partners on business letterhead authorising the opening of the account and confirming which partners may operate it. ■ For established businesses, a copy of your latest accounts. ■ Proof of personal identification and address verification, for all partners.
Limited company	<ul style="list-style-type: none"> ■ Certificate of Incorporation. ■ A written resolution of the board of directors to open the account confirming who has authority to operate it (on company headed paper). ■ For established businesses, a copy of the latest accounts. ■ Proof of personal identification and address verification, for all signatories.
Charity	<ul style="list-style-type: none"> ■ Registered charity number. ■ Copy of the charity's constitution. ■ A written instruction, on the charity's letterhead, signed by all officials including the official correspondent, authorising the opening of the account. ■ Proof of personal identification and address verification, for all signatories and official correspondent.
Clubs and associations	<ul style="list-style-type: none"> ■ Copy of the constitution of the club or association. ■ A written instruction, on the club's or association's letterhead, signed by all officials including the official correspondent, authorising the opening of the account. ■ Proof of personal identification and address verification, for all signatories.

N&P

NORWICH & PETERBOROUGH
BUILDING SOCIETY



PROVING YOUR IDENTITY

Documents you'll need to provide

If you are opening a new account or product, N&P may ask you to provide proof of your identity and address.

THIS APPLIES TO BOTH NEW AND EXISTING CUSTOMERS.

Why do you ask me to prove my identity and address?

Since the introduction of the Money Laundering Regulations 1993, it has been a legal requirement for all providers of financial products and services to have identification procedures in place. The procedures are also to protect both you and us against fraud.

Money laundering is the method criminals use to disguise the money they make from their crimes.

How does this affect me?

To launder money through a bank or building society, criminals will usually try to open an account or apply for a financial product using a false identity. A false name and address might make it harder for the authorities to track the criminals and their money down during an investigation. This does not mean in any way that suspicion is falling on you but for this reason, we may ask you for proof of your identity and address i.e. prove who you are and where you live.

How do you verify my identity?

If you are an existing customer certain identification exemptions are applied.

In the following circumstances you will not be asked for further identification:

- If you are opening a savings account.
- If you already have a mortgage, personal loan or personal current account.

If you are a new customer or if you are an existing customer and an identification exemption does not apply, we use an electronic identification verification system to verify your identity. This verifies your identity by searching data at a credit reference agency and the databases they have access to, including the Electoral Register. This only checks your name and address and does not affect your creditworthiness and the agency will keep a record of the search whether or not your application proceeds.

Electronic verification is undertaken for most customers but unfortunately it is not always possible to verify someone via this method e.g. you may have recently moved home, or have little or no credit. In this case we would need you to provide paper identification documents.

PLEASE NOTE: Electronic identification verification does not apply to minors i.e. aged under 18, non UK residents or business accounts.

Acceptable identification documents

You must provide one item of personal identification AND a separate item of address verification.

Personal identification – one item

- Current UK or foreign signed passport.
- Current UK or EEA National identity card.
- Current UK identity card for non EEA nationals.
- Current UK or EEA photocard driving licence, including provisional (must contain current address) (photocard portion is required) or a blue disabled driver's pass.
- Current full UK driving licence (old version) – must contain current address.
- HM Revenue and Customs letter in respect of or dated during the current or last tax year (not a P45 or P60).
- Shotgun or Firearms certificate.
- Letter/book from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus, or Local Authority confirming rights to benefits (less than twelve months old).

AND:

Address verification – one item

- UK utility bill/ book (not mobile phone) (issued or dated within the last three months) or a recent letter from a utilities supplier confirming agreement to supply utility or pre-payment agreement.
- Council tax bill (valid for current year).
- UK Bank/Building Society/National Savings and Investments bank, mortgage or credit card statement, passbook or printout for any account type containing current address (issued/dated within the last three months, twelve months for a mortgage or ISA).
- Current UK or EEA photocard driving licence, including provisional (photocard portion is required).
- Current full UK driving licence (old version) (must contain current address).
- Current Rent card or Tenancy Agreement from Housing Association or Local Council.
- HM Revenue and Customs letter in respect of or dated during the current or last date tax year (not a P45 or P60).
- Letter/book from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus, or Local Authority, etc. confirming rights to benefits (less than twelve months old).
- Student Loans Company statement showing outstanding balance (less than twelve months old).

If you do not possess any of the identification documents detailed please talk to us and we will let you know what other documents can be accepted.

Identification for minors

A minor (aged under 18) must provide one item of personal identification AND a separate item of address verification. If the account is being opened in trust with the child named as beneficiary no address verification is required for the minor.

Personal identification – one item

- Any personal identification that is listed for a non minor.
- UK Birth certificate/adoption certificate.
- NHS medical card or GP registration document.
- Letter from Education Maintenance Allowance (EMA) confirming rights to benefit (not more than twelve months old).
- Entry on parent's passport (copy page showing child's details and page showing expiry date of passport).

AND:

Address verification – one item

- Any address verification in the minor's own name that is listed for a non minor.
- Any address verification in name of person who the minor resides with, that is listed for a non minor.
- NHS medical card or GP registration document.
- Letter from Education Maintenance Allowance (EMA) confirming rights to benefit (not more than twelve months old).

We will take copies of any documentary evidence you provide to us and retain these for our records.