



## PROVING YOUR IDENTITY

We'll ask you to confirm your identity when you open an account, change your personal details and at various points throughout our relationship. These checks aren't anything to worry about. They help keep your money safe and prevent the fraudulent use of your identity by someone else. They are also required to comply with regulations which have been designed to protect you.

We'll use our electronic verification system first to verify your identity and that of anyone else who is associated with your account. This system can be used in many cases and if it's successful it means you won't need to provide any identification (ID) documents.

### WHEN ID IS NEEDED

We may need ID documents, for example if you're not listed on the electoral roll or you have recently moved house.

Please see the boxes on the next page for the ID we're able to accept.

If you're applying in person at a branch we'll need to see one proof of name document and one proof of address document.

If you're applying by post or online for a savings account we will need to see one proof of name document and one proof of address document.

If you're applying by post or online for a current account we will need to see a third ID document from either box on the next page. **If you're posting documents which have a photo or signature on them please send certified copies and not the originals (see below).**

### CERTIFYING COPY DOCUMENTS

All copies of documents must be certified. **If you're a Norwich & Peterborough Building Society customer our employees can certify them for you at your local branch at no cost.**

Certified copies are documents which have been checked and verified as being the same as the original by one of the following: bank/building society employees, solicitors, accountants, commissioner for oaths, independent financial advisers or the Post Office.

Please note they cannot be certified by a member of your family and the person certifying the documents may charge a fee so check with them.

Here's what you need to do:

#### **1 Take your documents to the person certifying them and ask them to add to the first page of each item their:**

- Full name
- Profession
- Business name (and FCA number if they are an independent financial adviser)
- Business address and telephone number
- Signature and the date

Plus the statement "I certify that pages 1 to [insert total number of pages] are a certified true copy."

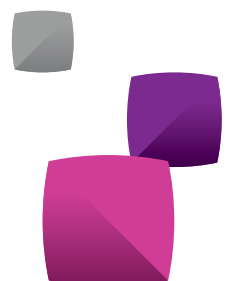
#### **2 All other pages in the documents must simply be signed by the person certifying them.**

If the documents have been fully certified on each page we will also accept them.

### POWER OF ATTORNEY OR COURT OF PROTECTION

If there's a Power of Attorney or Court of Protection in place we'll need to verify the identity of the main account holder and that of any attorneys or deputies. Please note the following:

- 1** Proof of name ID for the main holder can be accepted even if it shows the attorneys' or deputies' address(es).
- 2** If the main holder has recently moved into a care home then we can accept address ID from their previous address as long as it matches the address on the Power of Attorney or Court of Protection document. For more information about Powers of Attorney go to [nandp.co.uk/poa](http://nandp.co.uk/poa).



## UNDER 18S

If you're under 18 we will still need to verify your identity. Please note there are additional items listed in the boxes for under 18s.

## TRUSTEE ACCOUNTS

A trustee's identity will be verified in the normal way. For the child we'll need to see proof of name only (anything listed in the 'Proof of Name and Identity' box below). We don't need proof of address for the child even where the child and trustee live at different addresses.

## TYPES OF ID

### PROOF OF NAME AND IDENTITY

- Current signed passport (UK or foreign)
- Current EU or UK photo card driving licence (full/provisional) or full UK driving licence (old style)
- Current residence permit issued by the Home Office to EU National
- Current EU member state ID card
- Current British Armed Forces ID card
- HMRC (Inland Revenue) coding/assessment/statement/tax credit letter, issued in the last 12 months (not a P45 or P60)
- Letter from Department for Works and Pensions (DWP), Pension Service, Job Centre Plus or local authority confirming right to benefits issued in the last 12 months
- Current signed employer's photo ID card
- Current UK Firearms Certificate
- Current Foreign National ID card
- Current UK disabled person's blue badge.

#### If you're under 18 we can also accept:

- Birth certificate
- Adoption certificate
- Letter from the DWP (or we can also accept a letter from the EMA if you're in Scotland, Wales & Northern Ireland) to your parent or guardian confirming the right to benefits in relation to you.

### PROOF OF ADDRESS

**Please note documents must have been posted to the address being proven. We're not able to accept documents printed from the internet.**

- Current EU or UK (full/provisional) photo card driving licence or full UK driving licence (old style)
- UK utility bill/prepayment agreement issued in the last 3 months showing current address (not mobile phone bill)
- UK bank/building society current or savings account statement issued in the last 12 months and showing current address
- UK credit card statement issued in the last 3 months and showing current address
- UK Bank/Building Society mortgage statement issued in the last 12 months showing current address
- UK Credit Union statement issued in the last 3 months
- Council Tax bill issued in the last 12 months
- HMRC (Inland Revenue) coding/assessment/statement/tax credit letter issued in the last 12 months (not a P45 or P60)
- Letter from UK bank/building society issued in the last 3 months and confirming full details for an active account
- Letter from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus or local authority confirming right to benefits issued in the last 12 months
- Letter from HMRC (Inland Revenue) issued in the last 3 months confirming National Insurance number which must include name and address.
- Letter from commanding officer or military unit issued in the last 3 months and confirming residency in service quarters
- Letter from UK college/university issued in the last 3 months and confirming in-house residency and dates
- Letter from UK employer issued in the last 3 months and confirming residency in hospital accommodation (medical doctors only)
- Letter from UK solicitor issued in the last 3 months and confirming house purchase
- Correspondence from local authority over tenancy/ local authority tenancy agreement, issued in the last 12 months
- Current Post Office re-direction letter

#### If you're under 18 we can also accept:

- Letter from the DWP (or we can also accept a letter from the EMA if you're in Scotland, Wales & Northern Ireland) to your parent or guardian confirming the right to benefits in relation to you.

If you are unable to provide any of the ID in this box as proof of address we can accept any valid address ID in your parent's or guardian's name from this "Proof of Address" box.

## OPENING AN ACCOUNT IF YOU DON'T LIVE IN THE UK

If you are a non-UK resident you can apply for or be added to a savings account in person at one of our branches.

### For proof of your name

- Current signed passport
- Current EU member state ID card.

### For proof of your address

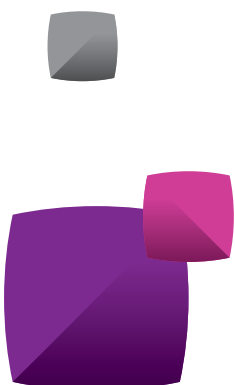
You will need to provide the name and address of your bank in your country of normal residence that will be able to provide a reference for you.

We will not be able to provide any account or service until we have received a satisfactory reference from your bank. If you are unsure about what you can use, just call us on 0345 300 2511 for assistance.

## IDENTIFICATION FOR BUSINESS ACCOUNTS

We will need to see and copy the following documentation before processing any business account applications.

Type of business	Documentation required
Sole Traders	<ul style="list-style-type: none"><li>▪ Letter headed paper or business card confirming business name.</li><li>▪ For established businesses – a copy of the latest accounts</li><li>▪ Proof of name and proof of address of sole trader.</li></ul>
Partnerships	<ul style="list-style-type: none"><li>▪ Partnership agreement</li><li>▪ Mandate from the partners on business letter headed paper authorising the opening of the account and confirming which partners may operate it</li><li>▪ For established businesses – a copy of the latest accounts</li><li>▪ Proof of name and proof of address for all signatories.</li></ul>
Limited Liability Partnership	<ul style="list-style-type: none"><li>▪ Certificate of incorporation</li><li>▪ Mandate from the partners on business letter headed paper authorising the opening of the account and confirming which partners may operate it</li><li>▪ For established businesses – a copy of the latest accounts</li><li>▪ Proof of name and proof of address for all signatories.</li></ul>



Type of business	Documentation required
Limited Company	<ul style="list-style-type: none"> <li>■ Certification of incorporation</li> <li>■ A written resolution on company headed paper of the board of directors to open the account confirming who has authority to operate it</li> <li>■ For established businesses – a copy of the latest accounts</li> <li>■ Proof of name and proof of address for all signatories.</li> </ul>
Clubs and Associations	<ul style="list-style-type: none"> <li>■ Constitution of the club or association</li> <li>■ A written instruction on the club's or association's letter headed paper, signed by all officials including the official correspondent authorising the opening of the account</li> <li>■ Proof of name and proof of address for all signatories.</li> </ul>
Charity	<ul style="list-style-type: none"> <li>■ Copy of charity's constitution including registered charity number</li> <li>■ A written instruction, on the charity's letterhead; signed by all officials including the official correspondent, authorising the opening of the account</li> <li>■ Proof of name and proof of address for all signatories and official correspondent.</li> </ul>

All partners, directors, members who have 25% or more holding or controlling interest or mandate to operate the account must be named on the account.

## WE'RE HERE TO HELP

For any advice or information about ID, just call us on 0345 300 2511, visit your local branch or write to us at Norwich & Peterborough Building Society, YBS Group, Customer Service Centre, Peterborough Business Park, Lynch Wood, Peterborough, PE2 6WZ.

Our printed material is available in alternative formats

e.g. large print, Braille or audio. Please contact your local branch or call us on **0345 300 2511**.

Norwich & Peterborough Building Society and N&P are trading names of Yorkshire Building Society. Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Principal office of Yorkshire Building Society: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 0345 numbers are charged at the same standard network rate as 01 and 02 landline numbers, even when calling from a mobile.

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