

# Acceptable savings identification

## Helping you open your account

Opening a savings account is simple and easy, just visit any of our branches. There's no need to make an appointment, we just need your opening deposit, we will even complete the application form for you. If you're unable to get to a branch, you can open an account through the post. Send your completed application form along with a cheque made payable to yourself to our Head Office.

We must comply with Money Laundering Regulations and to protect our customers from fraud we must confirm the identity and address of every applicant. We are able to access credit reference agency databases which, in most cases, will allow us to open your account without any paper based identification. This will show as a search of the database only and **not a credit score, so will not affect your credit rating.**

If we do need further proof of identification, we will let you know. These requirements will depend on how and where you are opening your account.

**Opening in person at one of our branches:** one item from each of the two lists below.

**Opening by post:** one item from each of the two lists below.

**We can accept photocopies of documents, if they are certified by a professional and you must provide their contact details. The photocopied document must be certified stating 'Certified to be a true copy of the original seen by me' with a signature, date, full name and occupation. Any documents that are certified must be dated and signed 'original seen' and photographic evidence should be certified as providing a good likeness.** The individual certifying the document must provide contact details if they were required to be contacted. Appropriate persons include: accountant, bank or building society official, local authority councillor, dentist, doctor, minister of a recognised religion, police officer, Post Office official, Solicitor or Teacher/Lecturer. Professionals who can certify documents should not be family members. Certification of documents must be within the last three months.

To open an ISA we will need your National Insurance Number.

We will not carry out credit reference agency searches against customers aged under 18.

## Items used as proof of identity cannot be used as proof of address.

### Evidence of identity:

A current signed passport;  
A current photocard driving licence (full or provisional);  
A valid old style 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 (no older than 12 months);  
A firearms certificate or shotgun licence;  
Biometric residence permits and cards;  
Valid photographic registration card for self-employed individuals in the construction industry;  
Valid current British Armed Forces ID card;  
Valid disabled parking document;  
HMRC tax notification (valid for the current tax year) – P45/P60 are not acceptable.

### Alternative evidence of identity for under 18s:

A birth certificate;  
An adoption Certificate;  
A NHS medical card;  
Written confirmation from HMRC containing National Insurance Number (for those aged 16 and over);  
Child Benefit documentation;  
Child Tax Credit documentation;  
Valid Student ID card from a recognised UK university with photo and date of birth.

### Evidence of address:

A current photocard driving licence (full or provisional);  
A firearms certificate or shotgun licence;  
Valid old style 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 (no older than 12 months);  
Instrument of a court appointment (such as liquidator or grant of probate);  
Current council tax demand letter or statement (no older than 12 months);  
Current bank or building society statement or passbook issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction (must be no more than 3 months old);  
Utility bill (recording the company that issued the bill and date of issue. We will not accept any printed from the internet and they must be no more than three months old);  
Inland Revenue PAYE coding notice (P2) – current year or Inland Revenue Statement of Account – current tax year;  
Council or private tenancy agreement;  
Solicitors completion letter or statement (must be less than 3 months old);  
UK mortgage statement (must be less than 12 months old);  
TV licence renewal notification (must be less than 12 months old);  
UK phone bill (not mobile; must be less than 3 months old);  
UK satellite or cable bill if it includes landline phone connection (must be less than 3 months old);  
UK credit union statement (must be less than 3 months old);  
Letter from Manager of Nursing/Residential Home confirming permanent residence in Nursing/Residential Home within the last 3 months – must be on letter headed paper;  
Letter from commanding officer or military unit issued in the last 3 months and confirming residency in service quarters;  
Online UK bank/building society current or savings account statements issued in the last 3 months (in PDF download format print, screenshots and photographic images not accepted);  
Online utility bill issued in the last 3 months (in PDF download format print, screenshots and photographic images not accepted).

### Alternative evidence of address for under 18s:

An adoption Certificate;  
A NHS medical card;  
Child benefit documentation;  
Child Tax Credit documentation;  
Written confirmation from HMRC containing National Insurance Number (for those aged 16 and over);  
Letter from School or College (showing name of school and date of issue);  
Parent's proof of address (showing ID code followed by relevant details);  
Conditional or unconditional proof of acceptance onto qualifying course – letter or slip issued by UCAS (valid for current entry year);  
Valid for current year – letter from student loan/finance company.

Tipton branch  
**0121 557 2551**  
70 Owen Street, Tipton,  
DY4 8HG

Coseley branch  
**01902 883173**  
Castle Street, Coseley,  
WV14 9DW

Bilston branch  
**01902 403853**  
73 Church Street, Bilston,  
WV14 0BJ

Sedgley branch  
**01902 882469**  
6 Bull Ring, Sedgley,  
DY3 1RX