

# How to confirm who you are and where you live

**When you apply to open a new account with Leek United, you will need to provide identification to confirm your name and address.**

## **Provision of this information is a legal requirement.**

Proof of identification is required for all applicants, including children, joint account holders and trustees.

To assist you, we try to verify your identity and address electronically. The searches will not be used to assess your ability to obtain credit and will not impact your credit status.

If we cannot verify your identity and address by this method, we will ask you to provide paper documentation instead.

We will keep a record of your identification. These records are required to fulfil statutory obligations and will not be used for any other purposes.

**Please note that if we cannot obtain suitable identification we will not be able to process your application.**

## **Accounts opened by visiting a branch**

If we are unable to verify your identification electronically, we will require an original **document from List A and List B.**

## **Existing Leek United members**

If you already have an account with Leek United you may not be asked for evidence of your identity upon opening a new account.

## **Adult accounts**

### **List A (proof of person)**

- Current signed UK driving licence (photo card/old style paper based) or provisional licence
- Current signed UK passport
- Notification letter from the Benefits Agency confirming rights to benefits (less than 12 months old)
- Credit or debit card statement (less than 3 months old)
- Bank/building society statement (savings) or credit card statement (less than 3 months old)
- Armed forces, police, fire or ambulance ID card
- Birth certificate
- Marriage certificate

### **List B (proof of address)**

- Bank/Building Society statement (savings) or credit card statement (less than 3 months old)
- Credit or debit card statement (less than 3 months old)
- Utility bill - gas, electric, telephone (less than 3 months old)
- Mortgage statement (less than 12 months old)
- Council tax bill (less than 12 months old)
- HM Revenue & Customs tax code notification (less than 12 months old)
- Current signed UK driving licence (photo card/old style paper based) or provisional licence
- Notification letter from the Benefits Agency confirming the rights to benefits (less than 12 months old)
- Tenancy agreement (less than 12 months old)
- Local authority rent card or agreement (less than 12 months old)
- State pension letter (less than 12 months old)
- Motor/home insurance policy schedule (less than 12 months old)
- Residence permit from the Home Office/EU National
- Firearms certificate (less than 5 years old)
- HM Revenue & Customs PAYE coding notice (less than 12 months old)

For those customers who have recently moved we can also accept:

- Mortgage statement (less than 12 months old)
- Solicitor letter (less than 3 months old)

## Minor accounts with trustee(s)

**Minor** - one **proof of name** needs to be provided for the child from the following list:

- Birth certificate
- Child benefits document (less than 12 months old)
- Child tax credit document (less than 12 months old)
- National Insurance card (over 16's)
- Passport

**Trustee** - One **proof of name** from List A and one **proof of address** from List B (or electronic identification) needs to be provided for each trustee.

## Minor accounts in sole name

**Minor** - one **proof of name** needs to be provided for the child from the following list:

- Birth certificate
- Child benefits document (less than 12 months old)
- Child tax credit document (less than 12 months old)
- National Insurance card (over 16's)
- Passport

**Minor (under 16)** - the parent/guardian needs to prove the child's **address** with a document from List B (or electronic identification providing consent is given).

**Minor (over 16)** - one **proof of address** needs to be provided for the child from the following list:

- Child trust fund statement (less than 12 months old)
- Child benefit letter confirming child's name (less than 12 months old)
- Written confirmation from HM Revenue & Customs containing National Insurance number (over 16's)
- Bank/building society statement in child's name (less than 3 months old)

## We cannot accept the following as proof of identity

- Bank cards
- Medical cards
- Bus pass
- Student ID card
- Work ID card (unless stated above)

## Accounts opened by post

We will require **TWO of the documents from List A** and a different **ONE of the documents from List B**.

Postal applicants may prefer to send paper identification to avoid possible delays if we are unable to obtain electronic identification.

For security reasons, please **DO NOT** send originals of these documents for postal applications. Instead we will accept certified copies. A certified copy is a photocopy of a document that has been certified by a professional/qualified person - examples are shown below:

A Member of Parliament, Justice of the Peace, Commissioner of Oaths, Officer of the Armed Services, a person registered with or approved by the Financial Conduct Authority, Police Officer or a member of a nationally recognised professional body (e.g. solicitor, barrister, accountant, doctor, nurse (SEN or SRN), chemist, optician, banker, surveyor or valuer).

The photocopy must be certified by writing "I certify that this is a true copy of the original", and then signed and dated by the certifier. In addition we will require the certifier to print their name, occupation, professional body they belong to and contact details (in case we need to confirm their status).

## Lost or stolen passbooks

To protect your account against fraud, we will ask for new proof of identification before re-issuing a lost or stolen passbook. Your new passbook will be posted to you once acceptable identification has been provided.

## Change of name

To change the name on an account, we will require the original document/certified document confirming the change of name, e.g. marriage certificate or deed poll.

**For further guidance on identification requirements please contact our Savings Team on 0800 093 0002.**

Leek United Building Society  
Customer Service Centre, 50 St. Edward Street Leek ST13 5DL.

t: 0800 093 0002

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Branches throughout Staffordshire, Cheshire, Shropshire and Derbyshire

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