

What you need to open an account

To open your account quickly and securely we need to gather some important information. Depending on your personal circumstances you will be asked to provide different types of information to verify your name and address. Please see below what you will need to bring with you. If you're in any doubt please give us a call or pop into any of our stores.

1. UK, EU, EEA OR SWISS NATIONAL:

Proof of identity x 1

Valid passport* or UK driving licence is ideal (see Table A for full list of acceptable identification).
In most cases this will be all we need.

Proof of address x 2

In case we're unable to verify your name and address electronically, it would be useful to have **two types of address verification** handy (see Table B for a list of acceptable types).

2. NON UK, EU, EEA OR SWISS NATIONAL:

Proof of identity x 1

Valid passport with current Visa, or a Biometric Resident Permit. Visa/Biometric Resident Permit must have at least six months remaining.

Proof of address x 2

In case we're unable to verify your name and address electronically, it would be useful to have **two types of address verification** handy (see Table B for a list of acceptable types).

3. CHILDREN & YOUNG ADULTS

Aged 16 or 17:

Suitable documentation, as detailed above. If unable to provide, we may require a parent or guardian to open your account.

Aged 18 or over and in full time education - What to bring:

Suitable identity documents as detailed above. If we can't verify your address electronically we can accept a Letter of Acceptance or Letter of Introduction from your college or university, if it's appropriately registered (ask us for details).

Aged 15 or under: Please come into store with a parent or guardian.

All of the above for your parent or guardian + valid passport, birth certificate, NHS Medical Card, Child Tax Credit documentation or Child Benefit documentation.

4. SPECIAL CIRCUMSTANCES

If you are unable to provide some of the documents we normally need for verification you can still apply for our Cash Account and/or Savings Account products, and we'll accept the following:

- **International students:** Valid passport + Student Visa (with at least six months remaining) + a letter of acceptance/introduction from a UK education institution
- **Asylum seekers:** IND Applicant Registration Card (ARC) issued by the Home Office along with proof of address and confirmation of Asylum support allowance or other income
- **Individuals in care homes or sheltered accommodation:** We are also able to help if you are an individual in a care home, sheltered accommodation, or a refugee. Please speak to a colleague for guidance on what we will require

What you need to open an account *(continued)*

We use various types of documents to establish your identity, address and residence in the UK - a full list is below. If you're in any doubt, we suggest bringing at least one document from Table A and two documents from Table B into store with you.

TABLE A - PROOF OF IDENTITY

Acceptable photographic identity for UK, EU, EEA and Swiss nationals, otherwise please refer to Section 2 of the first page.

- Valid UK/EEA/Switzerland Passport
- Valid UK Full/Provisional Photocard Driving Licence
- Valid EU member state National ID Photocard*
- Valid firearms certificate or shotgun licence.

(We can only accept original documents, not photocopies)

Acceptable non-photographic identity for UK, EU, EEA and Swiss nationals

- Valid old style UK Driving Licence (no photo)
- HMRC documentation (PAYE Coding Notice/Tax Notification/Self-Assessment/Statement of Account/ NI contributions bill) issued in the last three months or valid for the current tax year. **We can't accept P45 or P60 forms**
- Notification letter from Benefits Agency/Local Authority confirming your right to benefits (Department for Works and Pensions (including Jobcentre Plus), Benefits Agency or Veterans Agency), dated within the last 12 months.

If providing non photographic ID two proofs of address from table B will be required

(We can only accept original documents, not photocopies)

TABLE B - PROOF OF ADDRESS

All documents must include your current address and must contain a unique reference number to confirm your relationship with this provider.

- Current UK Full/Provisional Photocard Driving Licence
- Council Tax bill/demand notice/statement (valid for the current financial year or issued in the last 3 months)
- HMRC documentation (PAYE Coding Notice/Tax Notification/Self-Assessment/Statement of Account/ NI contributions bill issued in the last three months or valid for the current tax year). **We can't accept P45 or P60 forms.**
- Notification letter from Benefits Agency/Local Authority confirming your right to benefits (Department for Works and Pensions, Jobcentre Plus, Universal Tax Credit, Benefits Agency or Veterans Agency), dated within the last 12 months
- Current tenancy agreement, from a local council or a recognized letting agency with 3 months remaining
- Bank/Building Society/Credit Union statement, dated within the last 3 months
- Credit card statement, dated within the last 3 months
- Mortgage statement from a recognised lender, dated within the last 12 months
- Life Assurance/Life Insurance Policy, dated within the last 3 months but outside of cancellation period
- Motor Insurance Certificate, valid for the current year but outside of cancellation period - we can't accept cover notes
- Sky/Cable/Utility bill (gas, electricity, water), dated within the last 3 months
- TV License letter or Direct Debit schedule confirming existence of a TV license dated within last 12 months

(We can only accept original documents, not photocopies or internet print-outs)

TAX RESIDENCY

We have a legal requirement to obtain tax status for any personal and sole trader customers.

Please come prepared to complete details confirming if you are resident for tax in the UK and/or any other countries.

- If you've always lived in the UK then you're likely to be a UK tax resident
- If you're a resident for tax in any other country please bring your Tax Identification Number or Tax Reference Number
- If you're unsure of your status, you should seek professional advice

If you want to open a Cash ISA with us, please bring your National Insurance Number with you.

* *Valid passport/EU national ID Card means in date, undamaged and machine readable - Unfortunately we are unable to accept handwritten passports or ID cards.*