

Identification requirements for a Mortgage Application

To apply for a Mortgage with Metro Bank securely, we need to gather some important information. Depending on your customers personal circumstances, you will be asked to provide different types of information to verify their name and address. Please see below what you will be required to provide, if you are in any doubt please give the Broker Helpdesk a call on 020 3427 1019

1. REQUIREMENTS

- Face-to-face - 1x Proof of ID and 1 x Proof of Address
- Non Face-to-face - 1x Proof of ID and 2x Proof of Address

2. ACCEPTABLE PROOF OF IDENTIFICATION

Please provide one of the following documents:

Acceptable photographic identity for UK nationals

- Valid UK/Passport*
- Valid UK Full Photocard Driving Licence
- Valid UK Provisional Photocard Driving Licence
- Valid firearms certificate or shotgun licence.

Acceptable non-photographic identity for UK 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.

Acceptable photographic identity for non UK nationals

- Valid passport* with current Visa (with at least six months left on it) or a Biometric Resident Permit (Both sides of Biometric Resident permit required).

** Valid Passport means in date, undamaged and machine readable - Unfortunately we are unable to accept handwritten passports or ID cards.*

3. ACCEPTABLE PROOF OF ADDRESS

- Current UK Full Photocard Driving Licence
- Current UK Provisional Photocard Driving Licence
- Current old style UK Driving Licence (no photo)
- Council Tax bill (valid for the current financial year)
- HMRC documentation (PAYE Coding Notice/Tax Notification/Self-Assessment/Statement of Account/Ni contributions bill valid for the current tax year) or an NI number Confirmation letter issued by Job Centre Plus dated within the last three months. 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, Benefits Agency or Veterans Agency), dated within the last 12 months
- Current Tenancy Agreement, from a local council or a recognised letting agency (Front page, address page and signature page should be certified)
- Bank, Building Society, Credit Union statement, dated within the last 3 months. If these are branch printed copies, bank stamp should be included
- 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. The certificate needs to include the customer's address. If this is not included in the certificate, the cover letter the certificate came with needs to be provided as well and both need to be certified
- Utility bill - gas, electricity or water, dated within the last 3 months
- Telephone bill, dated within the last 3 months. We can't accept mobile phone bills
- Sky or cable TV bills, dated within the last 3 months. TV Licence letter or Direct Debit schedule (less than 12 months old. The document needs to detail your name and address and confirm the existence of a TV Licence)

(We can only accept documents where you have copied the original or printed statements from another bank that has a branch stamp on it. We will accept on-line bank statements if printed in front of you. Your certification needs to include 'Printed/Downloaded in front of me'. We will not accept documents that were provided to you as photocopies or internet print-outs that have not been printed in front of you)

We love to hear from you | For further questions please do not hesitate to contact your local BDM or the **Broker Help Desk** on **020 3427 1019** | www.metrobankonline.co.uk/intermediaries

Identification requirements for a Mortgage Application *(continued)*

4. CERTIFIER REQUIREMENTS

Identification and Proof of Address documents will need to be certified by one of the following professionals:

- CeMap or CII Mortgage Adviser
- Accountant
- Doctor
- Barrister
- SRA - Solicitors Regulation Authority
- Member of Parliament
- Independent Financial Advisors (UK FCA Regulated)
- Post Office Document Verification Service (see note below)
- AAT (Association of Accounting Technicians)
- ACCA (Association of Chartered Certified Accountants)
- ICAEW (Institute of Chartered Accountants in England and Wales)
- ICAS (Institute of Chartered Accountants of Scotland)
- CAI (Chartered Accountants of Ireland)
- IFA (Institute of Financial Accountants)
- CIPFA (Chartered Institute of Public Finance and Accounting)
- CIMA (Chartered Institute of Management Accountants)
- Chartered Tax Advisor (CTA)
- Law Society International
- FCA Regulated
- CiLex (Chartered Institute of Legal Executives)

*** The individual working for the firm that submitted the application will need to add their job title to the certification. We are unable to accept certification from trainees in these professions. Please note in some cases where the certifier cannot be verified via online databases, we may require further information.*

5. CERTIFICATION REQUIREMENTS

The certifier's name should be clearly stated, along with their employer's name, telephone number, FCA or registration number and date of certification. In order to be independent the certifier should not be a party to the account or a member of the signatories family (an example would be another accountant from the same firm who is also party to the account)

Important: All pages of provided documents must be certified. All ID documents must be on separate pages and certified individually.

All Identification and Proof of Address(s) needs to be certified with the following,

'I certify that this is a true copy of the original document.' Don't forget to add 'and a true likeness of' if it has a photo.

Post Office specific wording:

- The Post Office Identity Document Checking Service form should be complete with the customer details and stamped and signed by the post office certifier.
- Each document should also be stamped and certified as a true likeness: 'I certify that each photocopy is a true likeness of the original'.

For a notarised document:

- Confirmation that they have seen the customer
- That the document is a true copy of the original
- Date of certification
- Name of certifier and firm
- Certifiers signature
- Certification must be on all pages

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