

Proving your identity

Why do I need to prove my identity?

Whether you're a new or existing customer, we need to confirm your identity when you open a new account with us. This is so that we can meet UK money laundering regulations to help stop criminals from using financial products or services for their own benefit. We will only ask for enough information to allow us to open your account.

What do I need to provide?

UK and European Economic Area Nationals with UK Photo ID

We can accept one document from the proof of name table and one document from the proof of address tables below:

Proof of name - evidence we need to see

Valid full EEA Passport or EU member state ID card

Valid full UK Driving Licence Old style paper

Valid full UK Driving Licence New style photo card

UK - based bank or building society statement (which must be less than three months old) together with your debit, credit or cheque guarantee card.

Letter from Benefits Agency (which must be less than 12 months old)

Birth or adoption certificate (under 18s only)

We will need you to provide evidence for your current address and your previous address if you've moved during the last three months.

Proof of UK address - evidence we need to see

Mortgage statement (must be less than 12 months old)

Gas or electricity bill (must be less than three months old)

Phone bill - not mobile (must be less than three months old)

Water bill (must be less than 12 months old)

Council tax bill (must be less than 12 months old)

Notification of Tax Code from HMRC (must be less than three months old)

Bank Statement (must be less than 3 months old)

if not already being provided for Proof of Name

Letter from Benefits Agency (which must be less than 12 months old)

if not already being provided for Proof of Name

Where a previous address is overseas, the following evidence is required:

Proof of overseas address - evidence we need to see

Overseas bank statement (less than 6 months old)

Overseas utility bill (less than 6 months old)

Certified copy of an overseas driving licence (copies can be certified by an embassy, consulate or high commission of the country of issue, or by a lawyer or an attorney)

Non European Economic Area Nationals

If you don't come from the European Economic Area, we may ask you to provide your passport and proof of address for ID purposes.