



Proving Your Identity

How to prove your name and address
when opening a savings account.
(Effective 1st August 2018.)

Swansea Building Society

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www.swansea-bs.co.uk

Why do I need to prove my identity?

Whether you are a new or existing customer, we need to confirm your identity when you open a new savings account with us. There is no need to worry, this doesn't mean you are under suspicion. 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 you will need to open an account:

When you open an account, we are required to verify your name and address. The number and types of identification you need to provide are dependent on whether you are an existing member and if you open an account at one of our branch offices or by post. Original documentation and not copies must be produced when required. Please note that where a piece of identification from a Government issued source is produced, the name(s), address and/or date of birth must be an exact match.

Identification required for New Customers opening an account at a branch office:

If you call in to one of our branch offices to open an account, you will need to provide two different forms of identification, one from Table A that confirms your name and the other from Table B that confirms your address. Please note that for all new customers, an electronic check is undertaken for all new account applications and that where we are unable to locate you on the voters roll, a further piece of identification will be required from Table B.

Identification required for Existing Savings Members opening an account at a branch office:

If you call in to one of our branch offices to open an account, you will not need to provide additional identification as long as we are able to identify you via your signature. If your signature has changed or cannot be matched to our records, you will need to bring in two forms of identification, one from Table A and one from Table B. Please note that if you have not opened a new account in the last 6 months, an electronic check will be undertaken for a new account application.

Opening the account through the post (new customers):

If you apply for an account by post and send a cheque from your personal bank account which is in the same name as the account you wish to open, you will need to send two forms of identification, one from Table A that confirms your name and one from Table B that confirms your address. Otherwise, you will need to send four forms of identification, two that confirm your name from Table A and two that confirm your address from Table B.

Opening the account through the post (existing customers):

If you apply for an account by post, you will not be required to produce any additional forms of identification as long as your signature matches our records. If your signature has changed or cannot be matched to our records, you will be contacted to either visit one of our branch offices with two forms of identification, one from Table A and one from Table B or asked to post to us two forms of identification, one from Table A and one from Table B.

Identification needed for adults:

The Society only accepts Paper ID documents for UK and European Economic Area (EEA) Nationals resident in the UK. If you are not a UK/EEA national, then we are unable to open an account for you.

TABLE A - Proof of Name - Evidence we need to see:

- Valid full UK/EEA passport or EU member state ID card
- Valid full UK Driving Licence (including old style paper)
- Valid provisional UK photocard Driving Licence
- Letter from Benefits Agency including Universal Credit/Pension/Disability Living Allowance Letters, (must be less than 12 months old)
- Valid Student ID Card from a recognised UK University with photo and date of birth
- Valid UK Blue Badge with photo
- Valid UK Concessionary Pass
- HMRC tax documentation (either; tax notice, coding assessment, statement, credit document, or notice of tax code – all must be less than six-months old)

TABLE B - Proof of Address - Evidence we need to see:

- Valid full UK Driving Licence (including old style paper)
- Valid provisional UK photocard Driving Licence
- UK-based bank or building society statement (must be less than 3 months old)
- UK-based bank or building society credit card statement (must be less than 3 months old)
- UK mortgage statement (must be less than 12 months old)
- UK gas or electricity bill (must be less than 3 months old)
- UK phone bill (not mobile; must be less than 3 months old)
- UK water bill (must be less than 12 months old)
- UK council tax bill (must be less than 12 months old)
- UK Credit Union statement (must be less than 3 months old)
- Letter from Benefits Agency, including Universal Credit welcome letters (must be less than 12 months old)
- Benefit letter from your local housing authority (must be less than 12 months old)
- Tenancy agreement from a housing association or a council

Additional items you may be able to use for Proof of Name: We'll ask to see ID from the above list first but we realise not everyone will be able to provide documents which are detailed. In these cases, we may be able to accept alternative documents. These documents are as follows:

Proof of Name:

- Valid national Driving Licence from an EU/EEA country
- UK armed forces/military ID card
- Police Warrant card
- UK Biometric Residence Permit
- Home Office Immigration Status Documents (must be accompanied by proof of right to reside in the UK).
- P60 showing NI number issued within the last 12 months

(continued overleaf)

Additional items you may be able to use for Proof of Address: We'll ask to see ID from the list overleaf first but we realise not everyone will be able to provide documents which are detailed. In these cases, we may be able to take some alternative documents. These documents are as follows:

Proof of Address:

The documents below can be used to prove your current address

- HMRC tax documentation (either; tax notice, coding assessment, statement, credit document, or notice of tax code – all must be less than six-months old) if this hasn't already been used as proof of your name.
- Financial Statements – e.g. pension, endowment, ISA.
- Land registry confirmation of recent house purchase (additional address verification also required to verify previous address)

Identification required to open Children's Accounts (under 18):

Where an account is being opened on behalf of a child who is under 18, you will need to provide the following identification:

- Valid full UK passport, OR Original birth certificate/adoption certificate OR valid EEA passport for the child;
- Proof of the Child's address - which if the child does not have directly, can be evidenced through proof of their parent/grandparent/guardian's Name and Address with whom they live – one form of identification is required from Table B. Please note that an electronic search will be conducted on this address.

AND

- Proof of your Name and Address– one form of identification is required from Table A and one form from Table B if the account is opened face to face with you present. If opened by post, four forms of identification will be required, two that confirm your name from Table A and two from Table B that confirms your address.

If you are under 18 and opening your own account, you will need to provide the following identification:

- Valid full UK passport, OR Original birth certificate/adoption certificate OR valid EEA passport;

AND

- Proof of your address, which if you do not have directly, can be evidenced through proof of your parent/grandparent/guardian's Name and Address with whom you live, – one form of identification is required from Table A and one from from Table B if the account is opened face to face with your parent/grandparent/guardian present if the address is theirs. If opened by post, four forms of identification will be required, two that confirm your name from Table A and two from Table B that confirms your address.

If you require any further information regarding identification, please call in or telephone your local branch office.

Full details of our branch offices are available at: www.swansea-bs.co.uk



The Society is part of the Financial Services Compensation Scheme (FSCS). Details of the scheme and who is covered by it can be found at www.fscs.gov.uk

Protected