

## 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 (0345 0808 500).

### 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, current electronic Visa (issued in the UK), or a Biometric Resident Permit. Visa/Biometric Resident Permit must have at least six months remaining or be for indefinite leave.

#### **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. INTERNATIONAL STUDENTS

Valid passport + student visa (with at least six months remaining). 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). If you are unable to provide two types of address verification from Table B, a letter of acceptance / introduction from a UK education institution is acceptable.

### 5. SPECIFIC CIRCUMSTANCES

If you are unable to provide some of the documents we normally need for verification, you may still be able to apply for an account. Refer to the 'What you need to open an account - specific circumstances' document for more details.

## 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 benefit (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 Photocard Driving Licence
- Current UK Provisional Photocard Driving Licence
- Council Tax Bill - Valid for the current year / less than 12 months old
- 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) 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
- Tenancy agreements from a housing association, council or reputable letting agency dated within the last 12 months
- 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
- Sky/Cable/Utility bill (gas, electricity, water), dated within the last 3 months Mobile phone bills and bills from broadband or internet providers are not acceptable. Reminders and arrears letters are not acceptable.
- Landline telephone bill, dated within the last 3 months. **We can't accept mobile phone bills**

*(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.*