

## IDENTITY REQUIREMENTS

### LIST 1: PROOF OF IDENTITY

- Current valid passport (must contain English translation).
- Current full or provisional photocard driving.
- Current old style UK driving licence (full).
- Full EU or EEA photocard driving licence.
- Biometric residence permit.
- Valid shotgun licence/Firearms certificate.
- Northern Ireland Voters Card.
- Instruction from a UK Court appointing an individual (Court of Protection or Grant of Probate only).
- Benefits entitlement letter (including Government-issued pensions and UK Disability Blue Badge).
- HMRC tax notification (issued within the last 12 months or valid for the current tax year – SA302, P45s and P60s are not acceptable).
- UK Armed Forces military ID card (valid for the current period).
- Centrally issued EU and EEA national identity cards.

### LIST 2: PROOF OF ADDRESS

- Current full or provisional photocard licence.
- Full EU or EEA photocard driving licence.
- Current old style UK driving licence (full).
- Benefits entitlement letter (including Government-issued pensions, dated within the last 12 months showing customer current address).
- HMRC tax notification (issued within the last 12 months or valid for the current tax year – SA302, P45s and P60s are not acceptable).
- Local authority Council tax bill (valid for the current tax year, issued within the last 12 months; only acceptable if posted to the address to be verified (reference to a second property not acceptable)).
- Utility bill (issued within the last six months, mobile phone bills and TV licences are not acceptable).
- Statement from an EU-regulated bank/building society/ credit card/credit union showing current address (issued within the last three months).
- Mortgage statement from a recognised EU-regulated lender showing current address and evidencing an active account (mortgage statement issued within the last 13 months/a letter from a mortgage lender must have been issued within the last three months).
- Tenancy agreement/rent payment schedule from a housing association, local authority or public sector landlord only (not a private arrangement/must be dated within 12 months/signed by the Tenant and on behalf of the landlord).
- Valid shotgun licence/Firearms certificate.
- Home visit to current address (for sales undertaken by Relationship Managers from a business sold by a Co-operative Bank Business or Relationship Banking).
- Student loan letter/statement confirming home address (valid for the current academic year).

## CERTIFYING DOCUMENTATION

- If you have seen the applicant(s) face to face you must provide one document from List 1 and one document from List 2 for each applicant.  
(Any item which is duplicated in List 1 and List 2, will only be accepted as one form of identification.)
- If you have not seen the applicant(s) face to face you must provide two documents from List 1 and one document from List 2 for each applicant.  
(Any item which is duplicated in List 1 and List 2, will only be accepted as one form of identification.)
- Each document must be a photocopy of the original document, and must contain the signature of the person certifying.
- The person who has seen the original document must certify each document using the following wording: 'I certify that this is a true copy of the original'. They must then state their name, company name, and each certification must be signed and dated.
- If you have seen the applicant face to face, and the document includes photographic identification, you must state 'I certify that this is a true likeness of the applicant'.
- Mortgage Introducers who are certifying documentation must be FCA authorised.
- A professional person (lawyer) covered by money laundering regulations may also certify copies of identification documents.

**We accept identification documents via document upload, email, fax or post.  
We will only accept correctly certified identification documents.**