

# Verifying your identity

We will ask you to confirm your identity when you open an account, change your personal details and at various points throughout our relationship. These checks help to ensure that your data is kept up to date and accurate as well as helping to keep your money safe and prevent the fraudulent use of your identity by someone else. They are also required to comply with regulations which have been designed to protect you.

We will use our electronic verification system first to verify your identity and that of anyone else who is associated with your account. Your bank account details will need to be provided to us in order to perform this electronic check. If this verification is unsuccessful we may need further proof of your identity and we may ask you 'security' questions.

The table below provides some options to prove your personal identity.

## Acceptable options

- Valid UK photocard driving licence
- Valid passport
- Personal cheque drawn down in the name of the applicant from a UK bank account
- Passport for EU Nationals
- Birth certificate (for under 18s)

## Postal applications

- Electronic check, plus certified copies of two government issued documents

Original documents should not be posted to the Society, certified copies will be accepted. You will also be required to answer security questions before the account is opened.

If you are unable to produce the identification requested, our staff will be happy to provide you with full details of other alternative forms of identification.

We reserve the right to request any documentation that we feel is necessary and appropriate to a particular application and we will keep a record of the ID you have provided. This will involve retaining a copy of your documents as they are required to fulfil statutory obligations.

### Coronavirus (COVID-19)

We understand that at present applicants may not be able to provide certified copies of documentation. As an interim measure therefore please provide copies of the required identification documents and we will then contact you upon receipt of your application and ask additional security questions as part of our account opening process.

**\*Certified Copies** means a copy of the original document certified by someone of professional standing and identifiable through independent means. This includes:

- Chartered accountant
- Solicitor
- Doctor
- FCA registered mortgage broker
- Bank official
- Police officer
- Dentist
- Other health professionals

It should contain the full name, address, signature and appropriate professional registration number, dated within the last 3 months and include the following wording: 'I certify this to be a true copy of the original document (which I have seen) and represents a true likeness of [THE INDIVIDUAL].'

