

# VERIFYING YOUR IDENTITY



We'll ask you to confirm your identity when you open an account, change your personal details and at various points throughout our relationship – even if you're under 18. These checks aren't anything to worry about. They help keep your money safe and prevent the fraudulent use of your identity. They're also required to comply with regulations designed to protect you.

We'll first try to electronically verify your identity and that of anyone else associated with your account. If we're not able to verify you this way – perhaps because you're not listed on the electoral roll or have recently moved house – you will need to provide identification documents (ID).

## **Please see the next page for the ID we're able to accept.**

If you prefer to provide your ID in person, please visit a Yorkshire Building Society (YBS) branch. We'll need to see one proof of name document and one proof of address document. These must be the original documents and from two different organisations.

If you're posting your ID to us we will need to see one proof of name document, one proof of address document and a third ID document from either box on the next page. You can provide photocopies or originals but **if you're posting documents which have a photo or signature on them, such as a driving licence or passport, you must send photocopies and NOT the originals.** Each document must be from a different organisation.

Please do not alter or amend your ID documents in any way and any numbers shown on the document must be visible. You cannot use the same document for both your name and address

**Please be aware:** We cannot accept documents issued by any brand in the YBS Group. This includes YBS, the Chelsea Building Society and Accord Mortgages Limited.

## **Power of Attorney or Court of Protection**

If there's a Power of Attorney or Court of Protection in place we'll need to verify the identity of the main account holder and that of any attorneys or deputies. Please note:

- Proof of name ID for the main holder can be accepted even if it shows the attorneys' or deputies' address(es).
- If the main holder has recently moved into a care home then we can accept address ID from their previous address as long as it matches the address on the Power of Attorney or Court of Protection document.
- For more information about Powers of Attorney go to [www.ybs.co.uk/help/registering-power-of-attorney](http://www.ybs.co.uk/help/registering-power-of-attorney)

## **Trustees**

A trustee's identity will be verified in the normal way. For the child we'll need to see proof of name only (anything listed in the 'Proof of name and identity' box on the next page). We don't need proof of address for the child even where the child and trustee live at different addresses.

### **PLEASE NOTE**

These ID requirements relate primarily to savings and mortgage applications. ID requirements may differ in other circumstances. If you receive a communication from us asking for something slightly different, please provide what's asked for in that communication

## Types of ID

Please note, we are unable to accept photographs of ID as a valid form of identification.

### PROOF OF NAME AND IDENTITY

- Current signed passport (UK or foreign)
  - Current EU or UK photo card driving licence (full/provisional) or full UK driving licence (old style)
  - Current residence permit issued by the Home Office
  - Current EU member state ID card
  - Current British Armed Forces ID card
  - HMRC (Inland Revenue) coding/assessment/statement/tax credit letter, issued in the last 12 months (not a P45 or P60)
  - Letter from Department for Works and Pension (DWP), Pension Service, Job Centre Plus or local authority confirming right to benefits issued in the last 12 months
  - Current signed employer's photo ID card
  - Current UK Firearms Certificate
  - Current Foreign National ID card
  - Current UK disabled person's blue badge.
- If you're under 18 we can also accept:**
- Birth certificate
  - Adoption certificate
  - Letter from the DWP (or we can also accept a letter from the EMA if you're in Scotland, Wales & Northern Ireland) to your parent or guardian confirming the right to benefits in relation to you.

### PROOF OF ADDRESS

Please note all documents, except online bank statements and utility bills, must have been posted to the address being proven. All documents must contain the correct name and address being proven.

- HMRC (Inland Revenue) coding/assessment/statement/ tax credit letter issued in the last 12 months (not a P45 or P60)
  - Letter from UK bank/building society issued in the last 3 months and confirming full details for an active account
  - Letter from commanding officer or military unit issued in the last 3 months and confirming residency in service quarters
  - Letter from UK college/university issued in the last 12 months and confirming in-house residency and dates
  - Letter from UK employer issued in the last 3 months and confirming residency in hospital accommodation (medical doctors only)
  - Letter from local authority over tenancy/local authority tenancy agreement, issued in the last 12 months
  - Current EU or UK (full/provisional) photo card driving licence or full UK driving licence (old style)
  - UK Credit Union statement issued in the last 3 months
  - UK utility bill/prepayment agreement issued in the last 3 months showing current address (not mobile phone bill)
  - UK bank/building society current or savings account statement issued in the last 3 months and showing current address
  - Online UK bank /building society current or saving account statements, in the last 3 months and showing the correct name and address. This will need to be in a PDF download format print (not a screen shot or photographic images)
  - Online utility bill/prepayment agreement issued in the last 3 months showing current address and name (not mobile phone bill). This will need to be in a PDF download format print (not a screen shot or photographic images)
  - UK credit card statement issued in the last 3 months and showing current address
  - UK Bank/Building Society mortgage statement issued in the last 12 months showing current address
  - Letter from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus or local authority confirming right to benefits issued in the last 12 months
  - Current Post Office re-direction letter
  - Council Tax bill issued in the last 12 months
  - Letter from UK solicitor issued in the last 3 months and confirming house purchase
- If you're under 18 we can also accept:**
- Letter from the DWP (or we can also accept a letter from the EMA if you're in Scotland, Wales & Northern Ireland) to your parent or guardian confirming the right to benefits in relation to you.
  - Letter from HMRC (Inland Revenue) issued in the last 3 months confirming National Insurance number which must include name and address.
- If you are unable to provide any of the ID in this box, we can accept your parent's or guardian's utility bill/bank statement issued in the last 3 months confirming full details of an active account.

Our printed material is available in alternative formats e.g. large print, braille or audio. Please contact your local branch or call us on **0345 1200 100**.

### We're here to help

For any advice or information about ID, just call us on 0345 1200 100, visit your local branch or write to us at Customer Service Centre, Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.