

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. These checks aren't anything to worry about. They help 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'll use our electronic verification system first to verify your identity and that of anyone else who is associated with your account. This system can be used in many cases and if it's successful it means you won't need to provide any identification (ID) documents.

When ID is needed

We may need ID documents, for example if you're not listed on the electoral roll or you have recently moved house.

Please see the boxes on the next page for the ID we're able to accept.

If you're applying in person at a branch or agency we'll need to see one proof of name document and one proof of address document.

If you're applying by post we will need to see a third ID document from either box on the next page. **If you're posting documents which have a photo or signature on them please send certified copies and not the originals (see below).**

Certifying copy documents

All copies of documents must be certified. **If you're a Yorkshire Building Society customer our employees can certify them for you at your local branch at no cost.**

Certified copies are documents which have been checked and verified as being the same as the original by one of the following: bank/building society employees, solicitors, accountants, commissioner for oaths, independent financial advisers or the Post Office.

Please note they cannot be certified by a member of your family and the person certifying the documents may charge a fee so check with them.

Here's what you need to do:

1 Take your documents to the person certifying them and ask them to add to the first page of each item their:

- | | |
|---|--|
| ■ Full name | ■ Business address and telephone number |
| ■ Profession | ■ Signature and the date |
| ■ Business name (and FCA number if they are an independent financial adviser) | Plus the statement "I certify that pages 1 to [insert total number of pages] are a certified true copy." |

2 All other pages in the documents must simply be signed by the person certifying them.

If the documents have been fully certified on each page we will also accept them.

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 the following:

- 1** Proof of name ID for the main holder can be accepted even if it shows the attorneys' or deputies' address(es).
- 2** 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 ybs.co.uk/power-of-attorney

Under 18s

If you're under 18 we will still need to verify your identity. Please note there are additional items listed in the boxes for under 18s.

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 below). We don't need proof of address for the child even where the child and trustee live at different addresses.

Types of ID

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 to EU National
- 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 documents must have been posted to the address being proven. We're not able to accept documents printed from the internet.

- 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)
- Correspondence 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 12 months and showing current address
- 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
- Letter from HMRC (Inland Revenue) issued in the last 3 months confirming National Insurance number which must include name and address.

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.

If you are unable to provide any of the ID in this box as proof of address we can accept your parent's or guardian's utility bill/bank statement issued in the last 3 months confirming full details for 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.