

## Identification Requirements

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When you open an account with the Society we are required by The Money Laundering Regulations to check your identity and address. This is to make it harder for criminals to use stolen identities and every bank, building society and financial institution complies with these regulations.

### What you will need

If you're over 18 we will normally use an electronic system to confirm your identity. A search against this system will not affect your credit rating. If we are unable to confirm your identity this way you will be required to provide proof of your identity through paper documents.

If we need paper documents and you visit a branch to open an account you will need to provide one piece of original identification from list A and a different piece of identification from list B.

If you apply by post or telephone through Savings Direct you will need to provide one piece of original identification from list A, a different piece of identification from list B and the Identification under list C.

### List A

- Current signed UK or EU passport
- Current signed passport with permanent residence permit issued by the Home Office
- Current UK photo-card (or old style, paper based) driving licence
- UK Bank/Building Society Statement no more than 6 months old including sort code, account number and name (not Marsden Building Society) with corresponding debit card
- HMRC Tax Notification (not P45 or P60)
- Notification letter from the Benefits Agency confirming the rights to benefits
- Firearms certificate
- National Insurance card, if accompanied by a recent P60 or payslip which also shows the NI number and name

### List A - Under 18's

- Birth certificate
- Medical card
- National Insurance card with signature also shows the NI number and name

### List B

- Utility bill (we cannot accept mobile phone bills) no more than 6 months old
- Local Authority Council Tax bill for the current year
- Current UK photo-card (or old style, paper based) driving licence
- UK Bank/Building Society Statement no more than 6 months old (not Marsden Building Society) showing address
- Recent mortgage statement from a recognised lender (not Marsden Building Society)
- Notification letter from the Benefits Agency confirming the rights to benefits
- HMRC Tax Notification (not P45 or P60)
- Solicitors letter confirming recent house purchase or Land Registry confirmation
- Letter from a care/nursing home confirming residency

## List B - Under 18's

- Parents address verification

## List C

- A cheque drawn on your personal current account (sole or joint) for the opening deposit or as part of the opening deposit. We are unable to accept Building Society cheques as proof of identity.

If you already have an account with the Society and your details have not changed, then we may not need to check your identity.

We will keep a record of the ID you have provided, which will involve retaining a copy of your documents. These records are required to fulfil statutory obligations and will not be used for any other purposes.