

# CUSTOMER IDENTIFICATION REQUIREMENTS

In certain circumstances, such as opening a new account or changing your details, we need to be able to confirm your identity.

First, we may try to electronically verify you and all other parties to the account. If this is successful, that's all we need to do. However in certain cases – for example if you're not listed on the electoral roll or you have recently moved house – we may need you to provide identification documents (ID).

**See the next page for the ID we're able to accept.**

If you're applying for a mortgage through a broker, we'll need to see one proof of name document and one proof of address document.

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 list 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.**

**Please be aware:**

- Each document you provide must be from a different organisation.
- We cannot accept documents issued by any brand in the YBS Group. This includes Accord Mortgages Limited, the Chelsea Building Society and Yorkshire Building Society.
- Don't alter or amend your ID documents in any way and any numbers shown must be visible.
- You cannot use the same document for both your name and your address.

## PLEASE NOTE


These ID requirements relate primarily to 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.

More over the page...

## 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.
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### 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
- 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 Works and Pension (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 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.
- 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)

Our printed material is available in alternative formats e.g. large print, braille or audio. Please call us on **0345 1200 872**.

### We're here to help

If you're unsure what you can use as ID or how many documents you need to provide, just call us on **0345 1200 891**.

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.

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.