Chelsea BUILDING SOCIETY

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. You'll find below a list of the types of documents we will accept for proof of identification and proof of address. If we've asked you for some identification, we will have told you how many pieces of each type we need. Once you've collected the documents, simply return them to us as instructed and we'll do the rest.

For proof of your 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 (which must state your National Insurance number), 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

For proof of your address - **Documents must have been posted to the address. Documents printed from the Internet are not acceptable.**

- HMRC (Inland Revenue) coding/assessment/statement/tax credit letter (which must state your National Insurance number) 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 3 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)

Continued overleaf...

For proof of your address (continued)

- UK bank/building society 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 Mortgage statement issued in the last 12 months (most recent) from a recognised lender
- 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

Electronic verification

We will use our electronic verification system to verify all parties to the account and if this is successful, that's all we need to do. However in certain cases (for example if you are not listed on the electoral roll or you have recently moved house) we may need additional proof of identity. We need to see one proof of name document and one proof of address document if you are applying in person at a branch. We will also need an additional third item from either list for postal applications.

Verifying your identity – POA/COP

If an account is being opened with Power of Attorney or Court of Protection in place, then we will need to verify both the main holder/s and the attorney/ies or deputy/ies.

There are certain exceptions that we can make for these types of accounts. They are:

- If the main holder has only recently moved into a care home, ID at their previous address can be accepted providing that this address matches that on the Power of Attorney or Court of Protection document
- ID can be taken for the main holder that shows the attorney/ies or deputy/ies address however it must stipulate that it is for the main holder

Verifying your identity – trustee/beneficial owner under 18

If an account is being opened with a trustee, then we will need to verify the trustee (see electronic verification above).

In addition to this, we will require proof of name for the child (Birth Certificate, Adoption Certificate or any name identification for a non minor).

About certified photocopies

If sending documentation to us, please do not send original copies of documents with a photo or signature through the post. We accept copies of documents certified by bank/building society staff, solicitors, accountants, commissioner for oaths, Independent Financial advisors, and the Post Office. The words "certified true copy" must be written or stamped on the documents, which should then be signed and dated by the certifying party. Certified copies must include full name, profession, business name, business address and telephone number for the certifying party. Where there are multiple pages to a document, every page must be certified correctly.

If any of the above information is missing we are unable to accept the copied documents.

Note: Documents should not be certified by a family member.

Contacting us

If you are unsure about what you can use or how many documents you need to provide, just call us on **0845 744 6622** or **visit your local branch.**

Chelsea Building Society and the Chelsea are trading names of Yorkshire Building Society. 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. Principal Office: 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. Charges to 0845 numbers may vary. Prices can be checked with your phone provider. Mobile calls usually cost more.