

IDENTIFYING YOU AND PREVENTING FRAUD

Effective from August 2019

In branch
0800 072 1100
saffronbs.co.uk



IDENTIFYING YOU AND PREVENTING FRAUD

IDENTIFICATION REQUIREMENTS

Effective from May 2019

We'll ask you to confirm your identity whether you're a new or existing customer when you open a new account with us, change your personal details and at various points throughout our relationship. This is so that we can meet UK Money Laundering Regulations to help stop criminals from using financial products or services for their own benefit. We will only ask for enough information to allow us to open your account.

EXISTING CUSTOMERS

In common with other banks and building societies we are required to protect our customers against fraud, comply with UK Money Laundering Regulations and make it harder for criminals to use stolen identities.

As an existing customer we may need to reconfirm your identity.

Examples of when this may be necessary include; if you've changed your name or address, if you haven't used your account in a long time, or if you're an online customer and you want to open a branch or postal based account. We will let you know if further identification evidence is needed when we receive your application.

If your existing account is an online account and you wish to open a branch based account we will require paper evidence of your identity and address before we open your branch based account.

NEW CUSTOMERS

You must be a permanent resident in the UK.

In order to confirm your identity, we need to verify your name and address.

There are two ways we will do this:

- We will check your identity electronically by using credit reference agencies to search sources of information relating to you; This identity search will not affect your credit rating. Information on how the society processes your data is available in our Customer Privacy Notice. This is available to you upon request.
- We will ask you to provide paper evidence of your identity and address. Please provide original or certified copies of original items as we are not able to accept statements or bills printed from the internet.

We will ask to see identification from the lists provided in this document first, but we realise not everyone will be able to provide items from them. In these cases, we may be able to accept some alternative documents at the sole discretion of the Society. Please talk to a member of staff for further information.

If we cannot confirm your identity, we will not be able to continue with your application.

WHAT DO I NEED TO PROVIDE

Proof of Identity:

- Current signed passport
- Current UK photo card driving licence (full/provisional) or full UK paper driving licence (old style)
- Current EU member state ID card
- Current British Armed Forces ID card

If you do not hold any of the above items we will accept the following:

- Letter from DWP (Department for Works and Pension), Job Centre Plus or local authority confirming right to benefits issued in the last 12 months
- Current UK Firearms Certificate

Proof of address:

The documents below can be used to prove your current residential address if they haven't already been used as proof of your name.

- Current UK (full/ provisional) photo card driving licence or full UK paper driving licence (old style)
- Council tax bill (current year)
- 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 (not online printed statements)
- UK Credit Union statement issued in the last 3 months
- UK credit card statement issued in the last 3 months and showing current address (not online printed statements)
- HMRC (Inland Revenue) coding/assessment/ statement/ tax credit letter issued in the last 12 months (not a P45 or P60)

- Care Home letter signed by an appropriate authority
- Letter from commanding officer or military unit issued in the last 3 months and confirming residency service quarters
- Letter from UK college/ university issued in the last 12 months and confirming in- house residency and dates
- Local authority tenancy agreement, issued in the last 12 months

If you have lived at your current address for less than three months you must also provide proof of your previous address.

UNDER 18'S

Proof of Identity:

- Birth/Adoption Certificate
- Valid Passport
- NHS Medical Card /letter
- National Insurance Card (for those over 16)
- Current UK (full/ provisional) photo card driving licence

Proof of Address

- Parents proof of Address
- A letter of introduction from school/college/university confirming name and address (must be on official letterhead)
- Local Education Authority award letter (students only)
- Student Loans Letter
- Student Identification
- Current UK (full/ provisional) photo card driving licence

We will re-identify you as an adult when you reach 18.

In addition to the identification documents listed above we will need specific additional documents in the following circumstances:

Power of Attorney, Court of Protection, Executor(s)

- We'll need to verify the identity of the main account holder as well as that of all attorneys, deputies and/or executors.
- We will need the Court Appointment (e.g. Probate or Court registered Power of Attorney).

Limited Company, Limited Partnerships & Limited Liability Partnerships

- You need to have a minimum of one director as a signatory on the account. We will ask you to provide proof of identity and address for each director that is a signatory and on the account, all persons with a shareholding of 25% or more and all persons authorised to operate the account.
- If you apply online the signatories and any shareholders on the account will be electronically identified
- The Society will perform a search of Companies house records

Clubs; Societies; Associations

- The Constitution or equivalent
- A written authority signed by all officials approving the opening of the account on headed paper
- Registration Number
- The Society will perform a search of public records

Registered Charities

- Charity Registration number
- The society will perform a search of public records
- All signatories will be electronically searched..

Online

- Online applicants will be identified electronically
- If you open an account online and want to manage your account in branch, we will require proof of your identity when you visit the branch

Certifying Copy Documents

Please note that you may be charged for this service

We can only accept original documents or photocopies certified either by our branch staff or a person from the following list:

- Solicitor
- Chartered accountant
- Barrister
- Councillor (Local or County)
- Justice of the Peace
- The Post Office
- Local Government Officer
- Member of Parliament
- Doctor
- Police Officer
- FCA registered individuals

Copies of your original documents should be certified with the words:

‘I confirm that I have seen the original document’ and any photo should be confirmed as ‘a good likeness of the applicant.’

The certifier must sign and print their full name and note their profession, company address, phone number and date.

The person certifying should be currently employed in a role listed above and must not be related to you in any way. They must also not be named as a joint account holder for the new account you are opening.

You cannot certify your own identification.

Please be aware that 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.

FIND OUT MORE



Visit us in branch



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saffronbs.co.uk



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Large print, audio and Braille editions of our documents
are available. Please call 0800 072 1100

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