

# Identifying you and preventing fraud

Effective from January 2025

# Identification Requirements

Effective from January 2025

Whether you're a new or existing customer, we need to confirm your ID and address when you open a new account with us.

Where we can check your ID electronically your ID and address will be verified using credit reference agencies to search sources of information relating to you (an identity search). This won't affect your credit rating. Where we are not able to electronically check, we will ask to see paper proof of your name and address to confirm who you are. We'll tell you if we need this. If you're opening your account in branch, bring along your ID and proof of address to be on the safe side.

We'll also need to see paper proof of your name and address if you:

- Change your personal details (for example your name or address).
- Haven't used your account in a long time.
- Opened your account online and want to carry out transactions in branch. We'll need paper proof of your ID when you visit the branch.

## **Why do I need to prove my ID?**

This is to meet UK Money Laundering Regulations and help stop criminals from using financial products or services for their own benefit.

## What do I need to provide?

We'll only ask for enough information to allow us to open and manage your account.

If you want to open a Savings account, you must be a permanent resident in the UK.

To confirm your ID, we need to verify your name and address.

There are two ways we do this:

- We'll check your ID and address electronically by using credit reference agencies to search sources of information relating to you. This ID search will not affect your credit rating. Information on how the society processes your data is available in our Customer Privacy Notice. Contact us if you'd like us to send this to you.
- We may also ask you to provide paper ID and Proof of Address. **We'll tell you if we need this.** The following lists explain what documents we need. We'll need 2 separate documents: 1 from Proof of ID section and another from the Proof of Address list below.

We'll ask to see a form of ID from the lists first, but we realise not everyone will be able to send us one of these. In these cases, we might decide to accept another kind of ID. Please talk to a member of staff for further information.

**If we can't confirm your ID and address, we will not be able to open your account or continue with your application.**

## How can I provide my documents?

If you're visiting your local branch, we need **original** or **Certified Copy** documents.

If you're dealing with us by post, telephone or online, we can accept documents in the following formats:

- Hard copies sent by post.
- Scanned PDF.
- Photo or CamScanner app – provided the image is clear, flat and sent to us electronically.
- Online statements must be downloaded as a PDF.

**Don't send original photo-ID documents by post – they might get lost in the post.** You can either come into branch or send a certified copy of your photo-ID.

We'll keep a copy of the ID documents you provide. These are required to fulfil our legal obligations and will not be used for any other purposes.

### **What's a Certified Copy?**

A certified document is one that's been signed by someone of 'good standing' to confirm that it's a 'true copy'.

We'll only accept certain documents as originals or photocopies certified by a member of the following professions:

- Solicitor
- Chartered accountant
- Barrister
- Councillor (Local or County)
- Justice of the Peace
- The Post Office (via their scheme)
- Local Government Officer
- Member of Parliament
- Doctor
- Police Officer
- Teacher
- FCA registered individuals
- Administrators acting on behalf of an FCA Registered Broker or Broker Firm

The certifier must be currently employed in one of these professions. **You may be charged for this service.** If you're visiting your local branch, our staff can certify original documents for you – they'll only do this for documents needed by us. Our staff cannot certify ID for use with other organisations.

Certified documents must contain the certifier's full name, signature, date of certification, business address or company stamp, occupation and telephone number. The certifier must confirm they've seen the original document and that any photos are a true likeness of you.

The certifier can't be you or related to you in any way. They can't be named as an account holder or signatory for the account you're opening.

### **How do I prove ownership of my Bank Account?**

To keep your money safe, we'll electronically check the ownership of your bank account using credit reference agencies. This won't affect your credit rating. We may also ask you to give us paper proof from your UK-based bank or building society showing the sort code, account number and your name and address.

Linking your UK bank account to your Saffron savings account allows you to move your savings to your current account easily and securely.

Paying your mortgage by Direct Debit from your bank account is the easiest option for most customers.

## Acceptable documents

<b>Adult UK Nationals – Proof of ID</b>	<b>Applying in Branch</b>	<b>Applying by post, telephone or online</b>
Current signed passport	Original or Certified Copy	Certified copy only
Current full or provisional UK photo card driving licence	Original or Certified Copy	Certified copy only
Current full UK paper driving licence	Original or Certified Copy	Certified copy only
Valid EU ID card	Original or Certified Copy	Certified copy only
Current British Armed Forces ID Card	Original or Certified Copy	Certified copy only
HMRC tax notification	Original or Certified Copy	Certified copy only
Police warrant card, Bus pass, Blue badge disabled pass	Original or Certified Copy	Certified copy only

<b>If you don't hold any of the above items we'll accept the following:</b>		
Letter from DWP, JobCentre Plus or Local Authority confirming benefits or state pension issued within last 12-months	Original	Copy
Firearms Certificate or Shot Gun Certificate	Original or Certified Copy	Certified copy only
Valid Student ID card from recognised UK university	Original or Certified Copy	Certified copy only
Valid NHS card with photo and date of birth	Original or Certified Copy	Certified copy only
Letter from a professional person who knows you (for example a solicitor, accountant, doctor, social worker or probation officer)	Original	Copy
Citizenship photo-ID card	Original	Certified copy only

**If you are a non-UK national living in the UK, we'll also need one of the following:**

Valid EU Settled Status Certificate	Original	Copy
EU Settled Status share code from gov.uk within the last month	Original	Copy
Valid Residency Permit/Card showing indefinite leave to remain (non-EU nationals)	Original or Certified Copy	Certified copy only
Certificate of Naturalisation	Original	Certified copy only

<b>Adults – Proof of Address – acceptable documents if it hasn't already been used for Proof of ID</b>	<b>Applying in Branch</b>	<b>Applying by post, telephone or online</b>
Valid full UK driving licence, including old paper style	Original or Certified Copy	Certified copy only
Valid provisional UK photocard driving licence	Original or Certified Copy	Certified copy only
UK based bank, building society, national savings or credit card statement (must be less than 3-months old)	Original	Copy
UK mortgage statement (must be less than 12-months old)	Original	Copy
UK gas, electricity or phone bill – not mobile phone (must be less than 3-months old)	Original	Copy
UK water bill (must be less than 12-months old)	Original	Copy
UK council tax bill (must be less than 12-months old)	Original	Copy
UK credit union statement (must be less than 3-months old)	Original	Copy

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Adults Proof of Address Continued from previous page

HMRC Tax coding, Tax demand, Tax assessment or Tax credit letter – NOT P60 or P45 (must be less than 12-months old)	Original	Copy
Letter from DWP, JobCentre Plus or Local Authority confirming benefits or state pension (must be less than 12-months old)	Original	Copy
Tenancy agreement from a housing association or council (must be less than 12-months old)	Original	Copy
Letter from a recognised UK university or college (must be less than 12-months old)	Original	Copy
Care home letter signed by care home manager	Original	Copy
Letter from commanding officer or military unit confirming residency in service quarters	Original	Copy
A solicitor's letter confirming a recent house purchase or land registry confirmation – less than three months old."	Original	Copy
<b>If you've lived in your home for less than 3-months, you must also provide proof of your previous address</b>		

<b>Children &amp; Young Persons under the age of 18 – Proof of ID</b>	<b>Applying in Branch</b>	<b>Applying by post, telephone or online</b>
Current full passport	Original or Certified Copy	Certified copy only
Current full or provisional UK photo card driving licence	Original or Certified Copy	Certified copy only
Birth Certificate or Adoption Certificate	Original	Certified copy only
NHS Medical card or letter	Original	Certified copy only
National Insurance card (for those over age 16)	Original	Certified copy only
<b>We'll re-identify you as an adult when you reach 18</b>		
<b>Children &amp; Young Persons under the age of 18 – Proof of Address – acceptable documents if it hasn't already been used for Proof of ID</b>		
Proof of address for parents from Adult proof of address list above	As stated in Adult list	As stated in Adult list
Letter of introduction from school/college/university confirming name and address (on headed paper & must be less than 12-months old)	Original	Copy
Student Loans letter from Student Loans Company (must be less than 12-months old)	Original	Copy
Local Education Authority award letter	Original	Copy
Valid UK provisional UK photo card driving licence	Original	Certified Copy only

<b>Power of Attorney, Court of Protection, Executor(s)</b>	<b>Applying in Branch</b>	<b>Applying by post, telephone or online</b>
We'll need the Court Appointment (Registered Power of Attorney, Court Order, Probate)	Original or Certified Copy	Certified copy only
We'll need to verify the ID and Proof of Address of the main account holder as well as that of all attorneys, deputies and executors. See Adult lists above	As stated in Adult lists	As stated in Adult lists

<b>Limited Company, Limited Partnerships and Limited Liability Partnerships</b>	<b>Applying in Branch</b>	<b>Applying by post, telephone or online</b>
We'll perform a search of Companies House records to validate the company	Not Applicable	Not Applicable
We'll need to verify the ID and Proof of Address of each Director that is a signatory on the account, each person with a shareholding of 25% or more and all persons authorised as signatories the account. There must be at least one director as a signatory. See Adult lists above	As stated in Adult lists	As stated in Adult lists

<b>Business Partnership (Unlimited)</b>	<b>Applying in Branch</b>	<b>Applying by post, telephone or online</b>
Proof of ID and proof of address for each Partner.	As stated in Adult List	As stated in Adult List
We'll need your latest Partnership Agreement.	Original or Certified Copy	Certified Copy only