



ID Requirements

We will ask you to confirm your identity when you apply to become a customer and at various points throughout our relationship.

We are required by law to confirm your identity, which means we are required to seek proof of who you are and where you live. This is to comply with money laundering regulations and to protect you from identity fraud.

You will need to provide **one** item detailed in List 1 for personal identification and **two** items detailed in List 2 for address identification. We do not recommend sending valuable original documents through the post as we cannot guard against loss or damage to these documents. Original documents should be copied and certified (see below for certification requirements).

Note: All documents presented as identification must be the most recently available and containing the current living address. Any single document presented as identification can only be used once, e.g. a driving licence or medical card or National Insurance letter cannot be used to confirm personal identification and address identification. We are only able to accept one document from the same provider e.g. we will not accept two different documents from HMRC.

Documents to open your account

List 1 – Personal identification

- Valid signed passport (with English translation)
- Valid full or provisional UK/EU Photocard driving licence
- Valid full UK driving licence (old paper style)
- HMRC tax notifications (valid for the current tax year), e.g. tax assessment, notice of coding or self assessment confirmation (note: P45s or P60s are not acceptable as these are not HMRC documents)
- Recent confirmation of entitlement to state or local authority benefits issued within the last 12 months (including pension, tax credit, child benefit, housing benefit, educational grants, winter fuel bill)

Also acceptable for Adults aged 16- 17 years

- NHS Medical Card
- National Insurance notification issued by HMRC and dated within the last two years

List 2 – Address identification

- Valid full or provisional UK/EU Photocard driving licence (no more than ten years old)
- Valid full UK driving licence (old paper style)
- Recent utility bill or a certificate from a supplier of utilities confirming the arrangement to pay for the services on pre-payment terms issued within the last six months (mobile telephone bills and bills printed off the internet are not acceptable)
- Current bank or building society statement showing an account with transactions and a balance or investment certificate issued by a Registered Financial Services firm within the last six months (internet printed statements are not acceptable)
- The most recent original mortgage statement from a recognised lender within the last 12 months
- Local authority council tax demand (valid for the current year)
- Recent confirmation of entitlement to state or local authority benefits issued within the last 12 months (including pension, tax credit, child benefit, housing benefit, educational grants, winter fuel bill)
- HMRC tax notifications (valid for the current tax year), e.g. tax assessment, notice of coding or self assessment confirmation (note: P45s or P60s are not acceptable as these are not HMRC documents)
- Local Authority or Housing Association tenancy agreement confirming residency at the time of verification
- Post Office savings account statement (issued within the last six months)
- Confirmation from Nursing/Care Home on letter headed paper confirming residency (issued within the last six months)
- Solicitor's letter confirming recent house purchase or sale or land registry confirmation (issued within the last three months)

Also acceptable for Adults aged 16- 17 years

- NHS medical card (the address on the Medical Card should match the address on the application form when being used for address ID)
- National Insurance notification issued by HMRC and dated within the last 2 years
- A letter from a school or college, which the individual attends, that confirms their name and address, on letter-headed paper (issued within the last six months).

Certification of copied documents – Copies must be certified by a resident in the UK in a position of professional responsibility. Documents can be certified by one of the following: a UK Lawyer, Judge/Magistrate, Bank Official, Chartered Accountant, Teacher, Doctor (GP), Minister of Religion, Police Officer, Post Office worker. The person undertaking the certification must be available for contact by the Society. Please ensure that the appropriate contact details including full name, business name and address, landline telephone number and profession of the certifier are stated on the identification. Please note you are unable to certify your own or a relative's documents.

When certifying a document, the certification must be dated, and the following wording must be used: 'I certify that this is a true copy of the original'.

West Bromwich Building Society,
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Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes. Your confidentiality will be maintained. The West Brom is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Register No: 104877.
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