

Identification Requirements

We and the other members of The Co-operative Group may use, analyse and access **your information** to maintain and develop our relationship with **you**. Information shared with the credit reference and fraud prevention agencies may be accessed by other organisations and used by **us** and them to prevent fraud and money laundering. By asking for this **information** it is harder for criminals to provide false information and to launder money through the financial system. It is also a major defence against other types of financial crime including identity theft.

Wherever possible we will use electronic verification (EID). If this is not successful, you'll need to provide one form of identification to confirm your **name** and one form of identification to confirm your **address**. To keep things simple, the proof of identity tables in this guide show exactly what identification you'll need.

Adult Identification Requirements (over 18's)

| | |
|-------------------------|--|
| Face-to-face | <ul style="list-style-type: none"> One Proof of Identity document (certified or original) plus one Proof of Address document (certified or original) |
| Applying by post | <p>For accounts opened with a cheque bearing the same name as the account being opened:</p> <ul style="list-style-type: none"> One Proof of Identity document (certified) plus one Proof of Address document (certified or original) <p>For accounts opened with a cheque bearing another name, we may need to contact you.</p> |

Mortgage applicants only, identification is required prior to a formal offer of advance being granted.

For all Applications, please note:

- Original documents or certified copies must be provided. Certified copies must meet our certification policy.
- All documents/letters/statements must be dated within the last 6 months, valid for the current year or before the expiry date when specified.
- The proof of address must match the address on the application form.
- All foreign documents must contain or be accompanied by an English translation.
- Two proofs from the same source cannot be accepted (e.g. we cannot accept a proof from the Jobcentre Plus for identity and a proof from the Department for Works and Pensions for address).
- One document cannot be used to fulfil both Proof of Identity and Proof of Address requirements. For example, a driving licence appears on both lists, however this single proof cannot satisfy both Proof of Identity and Proof of Address requirements.
- To safeguard your investment, we may ask for further proof of identity in certain circumstances (eg. If you've recently moved house).
- If you're opening a joint account in branch, we'll treat any named account holders not present as if they're applying by post.

| Proof of identity | Proof of address |
|---|---|
| <ul style="list-style-type: none"> Current signed passport (with English translation) Current full or provisional photo-card driving licence (no more than 10 years old) Current full UK driving licence (old paper style) Notification letter from Benefits Agency/other Government agency confirming the right to benefits/state pension (issued within last 6 months, or valid for current year) HMRC document such as tax notification/tax assessment/statement of account/notice of coding/NI contributions bill (issued within last 6 months, or valid for current year) (P45s and P60s are not acceptable) Northern Ireland Electoral ID card EU/EEA Member state ID photo card (not UK) National ID card (for non EEA foreign nationals) Shotgun licence/Firearms certificate Instruction from a UK Court appointing an individual (Court of Protection or Grant of Probate only) | <ul style="list-style-type: none"> Current UK Photocard driving licence (no more than 10 years old) Current full UK driving licence (old paper style) Recent utility bill (issued within the last 6 months) Statement or Letter from Bank/Building Society/Credit Card showing current address (issued within the last 6 months) Mortgage statement or letter from a recognised lender (statement valid for current year or letter issued within last 6 months) Life insurance certificate, pension or investment account statement (indicating that an account, investment of life insurance relationship exists) (issued within last 6 months, or valid for current year) Local authority council tax bill (issued within last 6 months, or valid for current year) Tenancy agreement from a housing association local authority or public landlord (not a private arrangement) Notification letter from Benefits Agency/other Government agency confirming the right to benefits/state pension (issued within last 6 months, or valid for current year) HMRC document such as tax notification/tax assessment/statement of account/notice of coding/HMRC NI contributions bill ((issued within last 6 months, or valid for current year) (P45s and P60s are not acceptable) Current TV Licence (valid for the current year) Vehicle Tax renewal document (issued within the last 6 months) Solicitor's letter confirming recent house purchase or land registry confirmation Letter from nursing home/care home confirming residency (issued within last 6 months) |

Children's Identification Requirements (under 18's)

Young people under the age of 18 cannot be confirmed with EID and paper ID is therefore required.

'Re' accounts

For young savers up to 7 years old, a parent, guardian or grandparent should fill in the application form. This means they will open and run a 're' account for the child.

Sole accounts

Young savers aged 7 or more can sign the application form. This lets them pay money into and take money out of their very own account.

Please note: If you want to open an account for a child but don't wish to be named on the account, you won't be able to make any withdrawals. If the child wants to manage their own account when they turn 7, one item confirming the child's address is required.

| New Britannia customers (adult and/or child) | |
|--|--|
| Applying in branch | <ul style="list-style-type: none">• One Proof of Identity confirming child's name• One Proof of Identity confirming adult's name opening the account• One Proof of Address for the adult opening the account |
| Applying by post | <p>For accounts opened with a cheque bearing the same family name as the child:</p> <ul style="list-style-type: none">• One Proof of Identity confirming child's name• One Proof of Identity confirming adult's name opening the account• One Proof of Address for the adult opening the account (even if different from parent or guardian). <p>For accounts opened with a cheque bearing a different family name to the child, we may need to contact you.</p> |

Forms of identification welcomed (under 18's)

| Proof of Identity | Proof of address |
|---|--|
| <ul style="list-style-type: none">• Current passport in child's name.• NHS Medical Card/NHS Medical Letter• Birth Certificate• National Insurance Card/Letter• Child Trust Fund voucher/statement (Issued within the last 13 months). | <ul style="list-style-type: none">• See 'proof of your address' over 18's list• Personal reference from a person in a position of responsibility (e.g. Head Teacher, Doctor, Dentist) <p>If the child does not have any address identification from the 'proof of your address' list, their address can be verified by sending us a piece of address ID from the parent/guardian with whom they live.</p> |

Important points to note for mortgage & savings...

Please read if you're applying in branch

Please bring along original forms of identification not photocopies, in case they're needed.

Please read if you're applying by post

Certification of copied documents

In a face-to-face situation we are able to accept originals and certified copies of all listed proofs; all originals will be immediately returned in this instance. With a non face-to-face application we do not recommend sending valuable original documents through the post as we cannot guard against loss of documents or postal theft. Original documents should be copied and certified by a person in a position of responsibility. Originals of documents bearing photographs cannot be accepted through the post. Complete and clear copies of all relevant pages of the document need to be provided. The person undertaking the certification must be capable of being contacted if necessary (not by mobile telephone). Certified copies should be dated, and signed "original seen" with full details (full name, address, position and telephone number) of the person that has completed the certification. In situations where a good reproduction of photographic evidence of identity cannot be achieved, the copy should be certified as providing a good likeness of the applicant. Examples of Persons in a position of responsibility are: Bank Official, Doctor, Solicitor, Ministers of Religion, Teachers, Hostel Managers, Social Workers, Care Home Managers, Prison Governors, Probation Officers, Police Officers, Civil Servants, etc.

Please send the required information to:

Britannia
Freepost (15796)
C033
Leek
Staffordshire Moorlands
ST13 5RG

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The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Lending Code and the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).

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