

Identification Requirements

It's a legal requirement that you provide us with identification that confirms who you are and where you live. This is to help us protect you as well as reducing the risk of fraud.

Mortgage Applications

Prior to a formal offer of advance being granted, you'll need to provide identification. One piece should confirm your name and the other should confirm your address.

A list of acceptable identification can be found in the 'Suitable forms of Identification table (Mortgage & Savings)' at the bottom of page 2.

Savings Applications

When you chose to open a savings account, you'll need to provide identification.

The following tables detail how many pieces of identification are required and what type of identification is a suitable form.

Adult Identification Requirements

	You're an existing Britannia member	You're a new Britannia customer
Applying in branch	<ul style="list-style-type: none"> • One item containing your signature 	<ul style="list-style-type: none"> • One item to confirm your name • One item to confirm your address
Applying by post	<ul style="list-style-type: none"> • One item containing your signature 	<p>If you're opening the account with a cheque from your personal bank account which is in the same name as the account you wish to open, you'll need:</p> <ul style="list-style-type: none"> • One item to confirm your name • One item to confirm your address <p>Otherwise, if you're opening the account with a cheque from your personal bank account which is not in the same name as the account you wish to open, we may need to contact you</p>
Points to note	Please be aware that in some circumstances (for example if you have not carried out any transactions during the last 12 months, or have recently moved house), we may ask you to provide further identification in order to protect your interests	If you're opening a joint account in a branch, we will treat any named account holders who are not present as if they were applying by post

Children's Identification Requirements

'Re' accounts

For savers up to seven years old, a parent, guardian or grandparent should fill in the application form to open and run the account on behalf of, or 're' the child.

Adult and child are existing Britannia members	
Applying in branch	<ul style="list-style-type: none"> • One item containing adult's signature
Applying by post	<ul style="list-style-type: none"> • One item containing adult's signature
Points to note	Please be aware that in some circumstances (for example if you have not carried out any transactions during the last 12 months, or have recently moved house), we may ask you to provide further identification in order to protect your interests

Adult and/or child are new Britannia customers	
Applying in branch	<ul style="list-style-type: none"> • One item to confirm the child's name • One item to confirm the adult's name opening the account - who may be different from the parent or guardian • One item to confirm the adult's address opening the account <p>Please note - If the child wishes to take control of the account when they reach age seven, they will then need to provide one item to confirm the child's address (most commonly obtained from the parent/guardian with whom they live)</p>
Applying by post	<p>If you're opening the account with a cheque from a personal bank account which is in the same family name as the child, you'll need:</p> <ul style="list-style-type: none"> • One item to confirm the child's name • One item to confirm the adult's name opening the account - who may be different from the parent or guardian • One item to confirm the adult's address opening the account - if different from the parent or guardian <p>Otherwise, if you're opening the account with a cheque from a personal bank account which is not in the same family name as the child, we may need to contact you</p> <p>Please note - If the child wishes to take control of the account when they reach age seven, they will then need to provide one item to confirm the child's address (most commonly obtained from the parent/guardian with whom they live)</p>

Sole accounts

For savers aged seven or over, the young person can sign the application form which will allow them to make withdrawals from, and deposits into, their very own account.

Child is an existing Britannia member	
Applying in branch	<ul style="list-style-type: none"> • One item containing the signature of the person operating the account
Applying by post	<ul style="list-style-type: none"> • One item containing the signature of the person operating the account
Points to note	Please be aware that in some circumstances (for example if you have not carried out any transactions during the last 12 months, or have recently moved house), we may ask you to provide further identification in order to protect your interests
Child is a new Britannia customer	
Applying in branch	<ul style="list-style-type: none"> • One item to confirm the child's name • One item to confirm the child's address – most commonly obtained from the parent/guardian with whom they live
Applying by post	<p>If you're opening the account with a cheque from a personal bank account which is in the same family name as the child, you'll need:</p> <ul style="list-style-type: none"> • One item to confirm the child's name • One item to confirm the child's address – most commonly obtained from the parent/guardian with whom they live <p>Otherwise, if you're opening the account with a cheque from a personal bank account which is not in the same family name as the child, we may need to contact you.</p>

To confirm a young person's name

To confirm a young person's name	To confirm a young person's address
<ul style="list-style-type: none"> • Passport in child's name • Medical card, for applicants under 16 only • Birth certificate, for applicants under 16 only • Most recent original notification letter from The Benefits Agency containing the child's name, for applicants under 18 only • National Insurance card with a signature strip, for applicants under 20 only 	<ul style="list-style-type: none"> • If the child does not have any address identification from the address ID list opposite, their address can be verified by sending us a piece of address ID from the parent/guardian with whom they live

Please send the required information to:

Britannia Building Society, Freepost (15796), CO33, Britannia House, Leek, Staffordshire Moorlands, ST13 5RG

We'll return your documents to you and open your account within 3 working days of receipt.

Suitable forms of identification (Mortgages & Savings)

Please note that, although some items appear in both lists, you can't use the same item to confirm both your name and address.

To confirm an adult's name	To confirm an adult's address
<ul style="list-style-type: none"> • Current signed passport • Current UK photocard driving licence • Current full UK driving licence (old version) • Current EU driving licence • Most recent original notification letter from the The Department of Work & Pensions confirming the right to benefits • Most recent HM Revenue & Customs tax notification such as tax assessment, statement of account, notice of coding. (Note P45s and P60s are not official HM Revenue & Customs documents and are not therefore acceptable) • Northern Ireland Electoral ID Card • Blue disabled driver's pass • EEA Member State identity card with photo • Cheque guarantee card or debit card with inlaid holographic photo – if there is no photo you will also require an original account statement less than 3 months old 	<ul style="list-style-type: none"> • Current UK photocard driving licence if not already used for evidence of name ID • Current full UK driving licence (old version), if not already used for evidence of name ID • Recent utility bill. Not more than 3 months old NB Mobile phone bills are not acceptable • Certificate from a supplier of utilities issued within the last three months confirming the arrangements to pay for their services on pre-payment terms • Recent statement from a UK bank or building society containing current address, if not already used for evidence of name ID alongside a cheque or debit card • The most recent original mortgage statement from a recognised lender • Local authority tax bill (valid for the current year) • Local council rent card or local authority tenancy agreement only • Most recent original notification letter from the The Department of Work & Pensions confirming the right to benefits, if not already used for evidence of name ID • Solicitor's letter confirming a recent house purchase or land registry confirmation (Additional address ID also required to verify the previous address) • Most recent HM Revenue & Customs tax notification such as tax assessment, statement of account, notice of coding, (Note P45s and P60s are not official HM Revenue & Customs documents and are not therefore acceptable), if not already used for evidence of name ID

In some circumstances we may need proof of your signature. You could use an existing signed Britannia Passbook or an item from the list above which contains your signature.

Important points to note for mortgage & savings...

Applying in branch

If you're visiting a branch, please supply original forms of identification, not photocopies.

Applying by post

If you're sending identification by post, we don't recommend sending original copies of sensitive documents. You may send certified copies of sensitive identification such as your passport or driving licence, and you can get your identification certified at a Britannia branch, by a bank manager, or by a solicitor.

Please ensure the ID is certified with the following wording 'This is a true copy of the original which I have seen' The person certifying the identification will also need to sign, date, print their full name and include the company stamp on the document. You'll still need to send original versions of other documents.