

Proving your identity



SWANSEA
BUILDING SOCIETY

Established 1923

Proving Your Identity

How to prove your name and address
when opening a savings account

Effective 1st September 2023



Protected

Why do I need to prove my identity?

Whether you are a new or existing customer, we need to confirm your identity when you open a new savings account with us. There is no need to worry, this doesn't mean you are under suspicion. This is to ensure 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.

What you will need to open an account:

When you open an account, we are required to verify your name and address. **Our preferred way to identify applicants who are over 18 is through SmartSearch, an online tool that uses information from Credit Reference Agencies to verify your identity. In most cases, this will allow us to open your account without any paper-based identification. (Please note this will show as a search of the database only and not as a credit score check, so will not affect your credit rating).**

If we do need further proof of identification we will let you know. These requirements will also apply if you are under 18. The number and types of identification you will need to provide in these cases are dependent on whether you are an existing member and if you open an account at one of our branch offices or by post. Original documentation and not copies must be produced when required. Please note that where a piece of identification from a Government issued source is produced, the name(s), address and/or date of birth must be an exact match.



If we have requested you to provide paper-based identification please follow the guidelines below:

Identification required for New Customers opening an account at a branch office:

If you call into one of our branch offices to open an account, you will need to provide **three** different forms of identification, **one** from Table A that confirms your name and **two** from Table B that confirms your address. Please note that for all new customers, an electoral roll search is also undertaken for all new account applications.

Identification required for Existing Savings Members opening an account at a branch office:

If you call in to one of our branch offices to open an account, you will not need to provide additional identification providing we are able to identify you via your signature as long as the identification we hold has not expired. If your signature has changed or cannot be matched to our records, you will need to bring in **three** forms of identification, **one** from Table A that confirms your name and **two** from Table B that confirms your address. **Please note that if you have not opened a new account in the last 6 months, an electoral roll search will be undertaken for any new account applications. Please also note you may be asked to provide new identification (including address verification) when opening an account if the documents we have on our system have expired and/or if you have moved address and you have not provided the Society with up to date documents showing the new address.**

In such cases, we will require one form of identification from table A that confirms your name and one form of identification from Table B that confirms your address.

Opening the account through the post (new customers):

If opening an account by post, you will need to provide **four** different forms of identification, **two** from Table A that confirms your name and **two** from Table B that confirms your address. Please note that for all new customers, an electoral roll search is undertaken for all new account applications. Where documents are sent via the post, we strongly recommend that they are sent via recorded delivery. All documents received by post will be sent back via recorded delivery.

Opening the account through the post (existing customers):

If you apply for an account by post, you will not be required to produce any additional forms of identification as long as your signature matches our records and as long as the identification we hold has not expired. If your signature has changed or cannot be matched to our records, you will be contacted to either: visit one of our branch offices with **two** forms of identification, **one** from Table A that confirms your name and **one** from Table B that confirms your address **or** asked to post to us two forms of identification, **one** from Table A that confirms your name and **one** from Table B that confirms your address. **Please note that if you have not opened a new account in the last 6 months, an electoral roll search will be undertaken for a new account application. Please note you may be asked to provide new identification when opening an account if the**

identification we have on our system has expired and/or if you have moved address and you have not provided the Society with up to date identification showing the new address. In such cases, we will require one form of identification from table A that confirms your name and one form of identification from Table B that confirms your address.

Where documents are sent via the post, we strongly recommend that they are sent via recorded delivery. All documents received by post will be sent back via recorded delivery.

Identification needed for adults:

The Society only accepts Paper ID documents for UK and European Economic Area (EEA) Nationals resident in the UK. If you are not a UK/EEA national, then we are unable to open an account for you.

Identification required to open Children's Accounts (under 18):

Where an account is being opened on behalf of a child who is under 18, you will need to provide the following identification:

- Valid full UK passport, OR Original birth certificate/adoption certificate OR valid EEA passport OR PASS accredited Young Person's Identity Card;
- Proof of the Child's address - which if the child does not have directly, can be evidenced through proof of their parent/grandparent/guardian's Name and Address with whom they live - one form of identification is required from Table B. Please note that an electronic search will be conducted on this address.

AND

- Proof of your Name and Address- one form of identification is required from Table A that confirms your name and one form from Table B that confirms your address if the account is opened face to face with you present. If opened by post, four forms of identification will be required, two from Table A that confirms your name and two from Table B that confirms your address. Please note that an electronic search will be conducted on this address.

If you are under 18 and opening your own account, you will need to provide the following identification:

- Valid full UK passport, OR Original birth certificate/adoption certificate OR valid EEA passport OR PASS accredited Young Person's Identity Card;

AND

- Proof of your address, which if you do not have directly, can be evidenced through proof of your parent/grandparent/guardian's Name and Address with whom you live, - one form of identification is required from Table A that confirms your name and two from Table B that confirms your address if the account is opened face to face with your parent/grandparent/guardian present if the address is theirs.

If opened by post, four forms of identification will be required, two from Table A that confirms your name and two from Table B that confirms your address. Where documents are sent via the post, we strongly recommend that they are sent via recorded delivery. All documents received by post will be sent back via recorded delivery.

If you require any further information regarding identification, please call in or telephone your local branch office.

TABLE A – Proof of Name

Evidence we need to see
(must be original copies not photocopies)

Valid full UK/EEA passport or
EU member state ID card

Valid full UK Driving Licence
(including old style paper)

Valid provisional UK photocard Driving Licence

Letter from Benefits Agency including Universal
Credit/Pension/Disability Living Allowance Letters,
(must be less than 12 months old)

Valid UK Blue badge with photo (only acceptable
if provided in person by the Pass holder)

Valid UK Concessionary / Bus Pass
(only acceptable if provided in person
by the Pass holder)

HMRC tax documentation
(either; tax notice, coding assessment, statement,
credit document, or notice of tax code – all must
be less than twelve-months old)

eVisa - Share Code

PASS accredited Young Person's Identity Card
(For under 18s only)

TABLE B – Proof of Address

Evidence we need to see
(must be original copies not photocopies)

Valid full UK Driving Licence
(including old style paper)

Valid provisional UK photocard Driving Licence

UK-based bank or building society statement
(must be less than 3 months old)

UK-based bank or building society credit card
statement (must be less than 3 months old)

UK mortgage statement
(must be less than 12 months old)

UK gas or electricity bill
(must be less than 3 months old)

UK phone bill
(not mobile; must be less than 3 months old)
UK water bill (must be less than 12 months old)

UK council tax bill
(must be less than 12 months old)

UK Credit Union statement
(must be less than 3 months old)

Letter from Benefits Agency, including
Universal Credit welcome letters
(must be less than 12 months old)

Benefit letter from your local housing authority
(must be less than 12 months old)

Tenancy agreement from a housing
association or a council

SWANSEA
BUILDING SOCIETY

Established 1923

www.swansea-bs.co.uk

SBS (PYI 0923)

Swansea Building Society is authorised
by the Prudential Regulation Authority
and regulated by the Financial Conduct
Authority and the Prudential Regulation
Authority. Financial Services Register
Number: 206066

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