

Verifying a customer's identity

HSBC for Intermediaries

This information is correct as of August 2017.

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Verifying identity

When you submit an application online, we will automatically run an electronic identity check. If your Customer's identity cannot be verified electronically, we'll ask you to provide one of the following documents. Please note, a separate document will be required to verify proof of address.

Our preferred forms of identification are:

- Passport
- UK driving licence
- National Identity card

Passport

- It must be a **current full valid passport** and must not have expired (usually a full valid passport is 10 years for adults and 5 years for minors). A temporary/one year passport is not acceptable.
- For **non-EU countries**, there is sometimes no requirement for the passport to be signed. In these cases, you may accept the passport, provided the photograph is clear and gives a true likeness of the applicant. Ensure all other required information is evident.
- For **non-UK residents**, examine and photocopy all pages relating to any relevant visas. In particular ensure the visa has not expired
- **Indian Passports** – some Indian people are known by only one name and passports are produced in this format. When inputting their identification details, input the one name as the 'surname' and input a full stop in the 'first name' field.
- **Indonesian passports** – from 26 January 2011, both first name and surname should be detailed. Prior to this date there may only be one name quoted, in which case process as per the Indian passport
- **Portuguese passports** – new editions have a hologram over the face of the holder, which prevents clear scans being made. The central ID&VA processing teams will not reject photocopies of Portuguese passports for this reason.

Please scan all the relevant pages, making sure the following is clearly visible: signature (see note about 'young persons' and 'non EU countries' above), photograph, date of issue, passport number, country and place of issue and all pages relating to visas (non-UK residents).

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UK driving licence

Photocard driving licence

- Must be current and not have expired
- Photocard Provisional licences are acceptable
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address

Scan the front of the card that shows the photo and signature, making sure the date of issue and driver number can easily be read.

Full UK paper driving licence

- Must be a current licence and must not have expired
- Duplicates are acceptable
- Do not accept a paper provisional licence
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address

Scan the entire document, making sure the date of issue and driver number can be easily read.

National identity card

- This is only acceptable for EEA and Swiss Nationals
- Must include applicant's photograph
- Cards issued in **Cyprus, Spain, Sweden** and **Estonia** do not include place of issue
- Cards issued in **Spain** show the date of issue in the hologram, however this does not show when the card is photocopied and there is no requirement for this
- Cards issued in **Portugal** do not include place of issue. There are two types of Portuguese national identity cards: yellow (old version) and grey (new version) – both are acceptable

- There are two types of cards issued in **Hungary**, one includes customer details (acceptable for ID purposes) and one has address details. Both versions of the card must be taken for address verification.

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- Where an address is shown, please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address

Please check all details on the card and scan both sides, where appropriate, making sure the date, place of country of issue can be easily read.

Benefit agency letter

- An official letter confirming the applicant's right to benefits or state pension from the following departments is acceptable: Benefits Agency, Department of Work and Pensions including Jobcentre Plus, Child Benefit Office, Veterans Agency
- Letter must be dated within the last 4 months, on official headed paper and include the applicant's full first forename, surname and address
- If the applicant has lost/mislaidd their letter, advise them to obtain duplicate from the benefits agency that issued the letter
- Housing benefit and Council Tax benefit are administered by local authorities on behalf of the Department of Works and Pensions (DWP)
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address

Scan the original official letter and record the following details: the date of letter, the National Insurance Number and the issuing department, for example, Benefits Agency.

Certificate of travel (black)

- The certificate of travel must contain the applicant's full first forename and surname
- It looks similar to a passport
- It's issued in the UK by the Home Office

Disabled Parking document (blue or orange)

- Must include applicant's signature, photograph and date of birth
- Please note, new style documents do not contain a signature or date of birth so are not acceptable

- Please do not use this document to identify the applicant and verify the address – a separate document will be required to verify address

Scan the entire document, ensuring all the details can be easily read

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Foreign and Commonwealth Office Letter

- Acceptable for Foreign Diplomatic staff only
- Can be used to identify and/or verify the address of the applicant
- Letter can be addressed to bank or 'to whom it may concern'
- Letter must be an original document on official headed paper, dated within the last 4 months
- Letter must confirm the applicant is who they say they are and/or confirm their address
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address

Scan the entire letter, ensuring all the details can be easily read.

HMRC tax notification

- Must show the applicant's full first forename and surname
- The letter must be issued by HMRC, not the employer, and dated within the last 4 months, even if it relates to a previous tax year
- The following forms are acceptable: PAYE coding notice, HMRC notification of working family tax credit, HMRC notification of children's tax credit, HMRC notification of disabled person's tax credit, HMRC tax calculation
- P45's and P60's are not acceptable
- Where an address is shown, please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address

Please scan the front of the form ensuring the following information is clearly visible: national insurance number, name of applicant, home address (if held), date and type of letter, for example PAYE coding notice

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Northern Ireland voter's card

- Must be current and not have expired
- **Please note**, where a passport, national ID card or photocard driving licence has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address

Scan the entire document, ensuring all the details can be easily read.

Travel document (blue and red only) issued by the UK Home Office

- Looks similar to a passport
- Only acceptable if issued in the UK by the Home Office
- Must refer to Convention of 28 July 1951 or 28 September 1954

Please scan all the relevant pages, making sure the following is clearly visible: photograph, signature, date of issue, country and place of issue, travel document number, issuing authority (only acceptable if issued in the UK by the Home Office) and the reference to 'Convention of 28 July 1951' or 'Convention of 28 September 1954'.

Armed Forces Identity Card

- The card must include the applicant's photograph

Firearms/Shotgun Certificate

- The certificate must contain the customer's full first forename and surname, initials are not acceptable
- The certificate must have been issued by a UK police force
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address

Group Identification Form

- A correctly completed Group Identification Form (GIF) which is accompanied by certified copies of the identification and verification of address

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