

Verifying a customer's address

HSBC UK for Intermediaries

This information is correct as of August 2017.

This content is for the use of FCA authorised mortgage intermediaries only

INTERNAL - 1

Table of contents

Click on one of the headings below to go to that section

UK driving licence.....	3
Council tax bill.....	3
Utility bill.....	3
Telephone bill.....	4
Home broadband, Sky or cable TV bill.....	4
Mortgage Statement.....	5
Credit card statement.....	5
Bank, building society or credit union statement.....	5
Disabled parking document (blue or orange).....	6
Foreign and Commonwealth Office Letter.....	6
HMRC tax notification.....	7
Tenancy Agreement.....	7
Benefit agency letter.....	8
Insurance/Investment documents.....	8
Solicitor's letter confirming house purchase or land registry confirmation.....	9
Northern Ireland voter's card.....	9
Letter from university, college or known language school.....	9
National Identity card.....	9
Rent Card.....	10

INTERNAL - 2

This content is for the use of FCA authorised mortgage intermediaries only

If you have downloaded or printed this material from our website, it may not be the most recent version. Only content viewed online is considered current and legally valid.

Verifying a customer's address

When you submit an application online, we will automatically run an electronic address check. If your Customer's address 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 identification – we can't identify the applicant and verify their address using the same document.

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 verify address and identify the applicant – a separate document will be required as proof of identity

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 verify address and identify the applicant – a separate document will be required as proof of identity

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

Council tax bill

- Valid for the current billing year and dated within the last 13 months
- Reminder and demand letters should be dated within the last 4 months

INTERNAL -3

This content is for the use of FCA authorised mortgage intermediaries only

- Billing year usually runs from 1 April to 31 March

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.

Scan the bill ensuring the applicant's name and address can be easily read

Utility bill

- Includes reminders, demand letters and invoices from utility providers such as water, gas, electricity, oil etc.
- Must be dated within the last 4 months – online bills are not acceptable
- Water bills are only valid if they are for the current billing period and dated within the last 13 months.
- **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.

Scan the bill, ensuring the applicant's name and address, and the issuing company can be easily read.

Telephone bill

- Includes reminders, demand letters and invoices
- Mobile phone bills are not acceptable
- Must be dated within the last 4 months – online bills are not acceptable
- **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.

Scan the bill, ensuring the applicant's name and address, and the issuing company can be easily read.

Home broadband, Sky or cable TV bill

- Includes reminders, demand letters and invoices
- Must be dated within the last 4 months – online bills are not acceptable

INTERNAL - 4

This content is for the use of FCA authorised mortgage intermediaries only

- **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.

Scan the bill, ensuring the applicant's name and address, and the issuing company can be easily read.

Mortgage statement

- Must be a printed statement dated within the last 12 months – online statements are not acceptable
- Mortgage statements from HSBC or First Direct are not acceptable
- Must be from a recognized credit or financial institution in the UK or a country with equivalent legislation and financial standards. If you're unsure whether a particular country has equivalent standards please call the helpdesk.
- **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.

Scan the entire document, ensuring the applicant's name and address details can be easily read

Credit card statement

- Must be a printed statement dated within the last 4 months – online statements are not acceptable
- Credit card statements from HSBC, First Direct, John Lewis Partnership Card, M&S Bank, and store card bills are not acceptable
- You may accept commercial card statements issued by other providers unless they contain a message indicating otherwise. HSBC Business, Corporate and Purchasing Card statements are not acceptable.
- Must be from a credit or financial institution in the UK or a country with equivalent legislation and financial standards. If you're unsure whether a particular country has equivalent standards, please call the helpdesk.
- **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.

INTERNAL - 5

This content is for the use of FCA authorised mortgage intermediaries only

Scan the bill, ensuring the applicant's name, address, the issuing company and the card number can be easily read.

Bank, building society or credit union statement

- Must include the applicant's name, current address, sort code and account number
- Must be a printed statement dated within the last 4 months – online statements are not acceptable
- Bank summary sheets are acceptable providing they meet the above criteria.
- Bank statements from HSBC, First Direct and M&S are not acceptable
- Must be from a credit or financial institution in the UK or a country with equivalent legislation and financial standards. If you're unsure whether a particular country has equivalent standards, please call the helpdesk.
- **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.

Scan the statement bill, ensuring the applicant's name, address, and the name of the bank, building society or credit institution can be easily read.

Disabled parking document (blue or orange)

- Must include applicant's signature, photograph and date of birth
- Only acceptable as address verification if the applicant's address is shown on the parking document
- Please do not use this document to verify address and identify the applicant and verify their address – a separate document will be required as proof of identity

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

Foreign and Commonwealth Office letter

- Acceptable for Foreign Diplomatic staff only
- Can be used to identify and/or verify the address of the applicant

INTERNAL - 6

This content is for the use of FCA authorised mortgage intermediaries only

- 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 verify address and identify the applicant – a separate document will be required as proof of identity

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's tax credit, HMRC tax calculation
- P45s and P60s are not acceptable
- **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 verify address and identify the applicant – a separate document will be required as proof of identity

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

Tenancy agreement

- Must be from a local council or letting agency (not a private landlord)
- Ensure the period of tenancy is quoted and the document is dated within the last 12 months
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address
- **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

INTERNAL - 7

This content is for the use of FCA authorised mortgage intermediaries only

Scan the entire document, ensuring the applicant's name, the name of council or letting agency, the full address of property and the period of tenancy 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 and surname and address
- If the applicant has lost/mislaidd their letter, advise them to obtain a 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 Work and Pensions (DWP)
- **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 verify address and identify the applicant – a separate document will be required as proof of identity

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

Insurance/Investment documents

- Home, motor and travel insurance documents are not acceptable
- Must be either signed by, or system-generated from a regulated financial sector firm. Where it is not apparent whether the firm is regulated by the Financial Conduct Authority and/or the Prudential Regulation Authority, you must obtain documentary evidence from the customer that the company is regulated.
- Must include applicant's name and address
- Must be dated in the last 4 months
- Must indicate that a customer/financial relationship exists with the applicant
- John Lewis Partnership, marks & Spencer, first direct and HSBC documents are not acceptable

INTERNAL - 8

This content is for the use of FCA authorised mortgage intermediaries only

- **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.

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

Solicitor's letter confirming house purchase

- Must be dated within the last 4 months
- Must be supported by documentation that verifies the applicant's previous address
- **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.

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

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 verify address and identify the applicant – a separate document will be required as proof of identity

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

Letter from University, College or known language school

- Must be dated within the last 4 months
- Letter must be on official headed paper and include a contact name, address and telephone number or email address
- Letter can be addressed to the applicant, the bank or 'to whom it may concern'
- **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.

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

INTERNAL-9

This content is for the use of FCA authorised mortgage intermediaries only

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

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

Rent Card

- Must be from a local council or reputable letting agency (not a private landlord)
- The rent card or book must not have expired
- Not acceptable for first direct or Jon Lewis Financial Services
- **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.

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

INTERNAL - 10

This content is for the use of FCA authorised mortgage intermediaries only