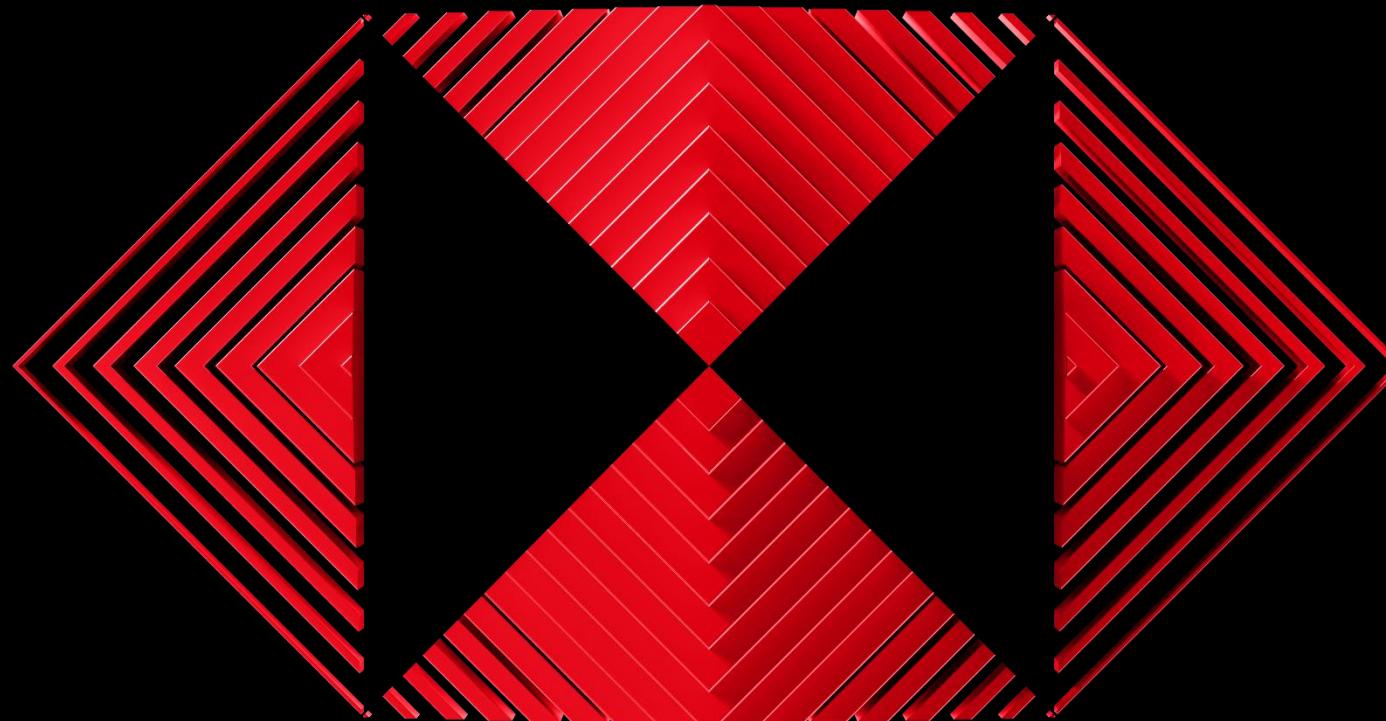


HSBC UK Useful Guide



Verifying Identity and Address



HSBC

Opening up a world of opportunity



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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 will ask you to provide one of the following documents. Please note, a separate document will be required to verify the customer's address – we cannot identify the applicant and verify their address using the same document.

Passport

- ♦ It must be a current valid passport and must not have expired (usually a full valid passport is ten years for adults and five years for minors). A temporary / one-year passport is **not** acceptable
- ♦ Provided that you are happy with the validity of the documents, UK passports can be accepted if they are not signed, however customers are to be reminded that they need to sign their passport (if relevant)
- ♦ **EU adult passports** must contain the signature of the holder
- ♦ For non-EU countries, there is sometimes no requirement for the passport to be signed. In these cases, there will be no signature line evident on the passport. If there is a signature line evident, and the passport is not signed, you cannot accept the passport, and alternative identification must be sought. If there is no signature line evident then 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 hasn't expired
- ♦ **Portuguese passports** – new editions have a hologram over the face of the holder, which prevents clear scans being made. We will not reject photocopies of Portuguese passports for this reason
- ♦ **Turkish HUSUSI Special passport** – These passports are green and allow the bearer to travel visa-free to some countries. These are valid for less than ten years, the term can be as short as 12 months. We can accept as identification provided that the amount of time the customer will be in the UK makes sense.

UK Driving License

Photocard driving license (full or provisional)

UK Full / Provisional Photocard Driving Licence is acceptable for Identification or Verification of Address, if current address shown.

- ◆ Must be current and not have expired
- ◆ Photocard provisional licenses are acceptable
- ◆ Ensure the address on the driving license is the customer's current residential address.

Full UK paper driving license

Acceptable for Identification or Verification of Address, if current address shown, but can't be used for both.

The full document must be provided and include the customer's:

- ◆ Full name and surname;
- ◆ Current residential address;
- ◆ Date of birth;
- ◆ 18 character Driving Licence number (includes the issue number);
- ◆ Signature;
- ◆ Date of issue and expiry

Where the address differs, the UK driving licence is an acceptable form of identification however a separate proof of address must be provided

- ◆ Must be current license and must not have expired
- ◆ Duplicates are acceptable
- ◆ Paper provisional licenses are not accepted
- ◆ Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address

National Identity Card

- This is only available 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. For date of issue, input five years prior to the expiry date if the card holder is under 25 years old as these cards are valid for five years, and ten years if the card holder is 25 years old and over as these cards are valid for ten years
- 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 identify the applicant and verify their address – a separate document will be required to verify address
- We do not accept Romanian or Greek National ID cards.

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 the bank or 'to whom it may concern'
- ◆ Letter must be an original document on official headed paper, dated within the last four months
- ◆ Letter must confirm the applicant is who they say they are and / or confirm their address
- ◆ Where a passport, national identity card or UK photocard driving license has not been presented for identification the letter must contain the customer's full first forename and surname. Initials are not acceptable.

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 four months, even if it relates to a previous tax year
- ◆ The letter must be on official headed paper
- ◆ 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 P60s are not acceptable
- ◆ Where a passport, national identity card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials 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.

Northern Ireland voter's card

Must be current and not have expired and include:

- ◆ Applicant's full first name and surname
- ◆ Applicant's photograph
- ◆ Card number; and
- ◆ Place of Issue

Where a passport, national identity card or UK photocard driving license has not been presented for identification the letter must contain the customer's full first forename and surname. Initials are not acceptable.



Verifying 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 will ask you to provide one of the following documents. Please note, a separate document will be required to verify the customer's identity – we cannot identify the applicant and verify their address using the same document.

UK driving license

Photocard driving license (full or provisional)

UK Full / Provisional Photocard Driving Licence is acceptable for Identification or Verification of Address, if current address shown.

- ◆ Must be current and not have expired
- ◆ Photocard provisional licenses are acceptable
- ◆ Ensure the address on the driving license is the customer's current residential address

Full UK paper driving license

- ◆ Must be current license and must not have expired
- ◆ Duplicates are acceptable
- ◆ Paper provisional licenses are not accepted
- ◆ Please do not use this document to verify address and identify the applicant – a separate document will be required as proof of identity
- ◆ Ensure the address on the driving license is the customer's current residential address.

Where the address differs, the UK driving licence is an acceptable form of identification however a separate proof of address must be provided

Rest of the World Driving Licence – includes Jersey Guernsey and Isle of Man

This must be a Full Licence showing the customers current address. A Provisional Licence is not accepted.

Scan the entire document, making sure the following details can be easily read:

- ◆ Applicant's full name and surname
- ◆ Applicant's date of birth
- ◆ Applicant's current residential address
- ◆ Applicant's photograph
- ◆ Applicant's signature
- ◆ Driving Licence number
- ◆ Issuer's name
- ◆ Date of issue (if provided) and expiry

Council tax bill

- Must be addressed to the customer(s)
- Internet council tax bills are acceptable when presented with a passport, UK photocard driving license or National Identity Card (EEA and Swiss nationals only)
- Must be on official headed paper
- Valid for the current billing year and dated within the last thirteen months
- Reminder and demand letters should be dated within the last four months
- Billing year usually runs from 1 April to 31 March
- Where a passport, National Identity Card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.

Utility bill

- UK bills produced via the internet are acceptable when accompanied by a passport, UK photocard driving license or National Identity Card (EEA and Swiss nationals only) e-utility bills issued outside the UK are not acceptable
- Includes reminders, demand letters and invoices from utility providers such as water, gas, electricity, oil etc.
- Must be dated within the last four months. Water bills are only valid if they are for the current billing period and dated within the last thirteen months
- Where a passport, National Identity Card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.

Telephone bill

- ◆ Includes reminders, demand letters and invoices
- ◆ UK bills produced via the internet are acceptable when accompanied by a passport, UK photocard driving license or National Identity Card (EEA and Swiss nationals only) e-utility bills issued outside the UK are not acceptable
- ◆ Mobile phone bills are not acceptable
- ◆ Must be dated within the last four months
- ◆ Where a passport, National Identity Card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.

Home broadband, SKY or cable tv bill

- ◆ Includes reminders, demand letters and invoices
- ◆ UK bills produced via the internet are acceptable when accompanied by a passport, UK photocard driving license or National Identity Card (EEA and Swiss nationals only) e-utility bills issued outside the UK are not acceptable
- ◆ Mobile phone bills are not acceptable
- ◆ Must be dated within the last four months
- ◆ Where a passport, National Identity Card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.

Mortgage statement

Statements must be addressed to the applicant and:

- ◆ Must be on official headed paper
- ◆ Dated within twelve months
- ◆ Online statements are not acceptable
- ◆ Mortgage statements from HSBC UK are not acceptable
- ◆ Mortgage statements from First Direct and M&S are acceptable
- ◆ Must be from a recognised 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 our helpdesk for further guidance
- ◆ Include their name:
 - ◆ Where a passport, National Identity Card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.
 - ◆ If the above has been taken as ID, the statement must contain at least the first initial and surname
 - ◆ Include their current address
 - ◆ Include the issuing company's name on official headed paper
 - ◆ Be dated within the last 12 months

We can accept statements issued by any HSBC Group Office outside of the UK, first direct and M&S Bank.

Credit card statement

- ◆ Must be on official headed paper
- ◆ Dated within the last four months
- ◆ Online statements are acceptable when accompanied by a passport, UK photocard driving license or National Identity Card
- ◆ Credit card statements from Private Bank, John Lewis Partnership Card, M&S and First Direct are acceptable. We do not accept credit card statements from HSBC UK
- ◆ You may accept commercial credit card statements issued by other providers unless they contain a message indicating otherwise. HSBC Business, Corporate and Purchasing card statements are not acceptable
- ◆ Online and branch printed statements / summary sheets (this includes overseas bank statements from any country) can only be accepted when accompanied by a Passport, UK photocard driving license or National Identity Card (EEA and Swiss nationals only). Where these are not presented, the statement must be a postal statement
- ◆ Where a passport, National Identity Card or UK photocard driving license 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.

Bank, building society or credit union statement

- ◆ Must include the applicant's name, current address, sort code and account number
- ◆ Online and branch printed statements / summary sheets (this includes overseas bank statements from any country) can only be accepted when accompanied by a Passport, UK photocard driving license or National Identity Card (EEA and Swiss nationals only). Where these are not presented, the statement must be a postal statement
- ◆ Dated within the last four months
- ◆ Bank summary sheets are acceptable providing they meet the above criteria
- ◆ Bank statements from HSBC UK are not accepted
- ◆ Bank statements from First Direct and M&S are acceptable
- ◆ Where a passport, National Identity Card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.

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 the bank or 'to whom it may concern'
- ◆ Letter must be an original document on official headed paper, dated within the last four months
- ◆ Letter must confirm the applicant is who they say they are and / or confirm their address
- ◆ Where a passport, National Identity Card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.

HMRC tax notification

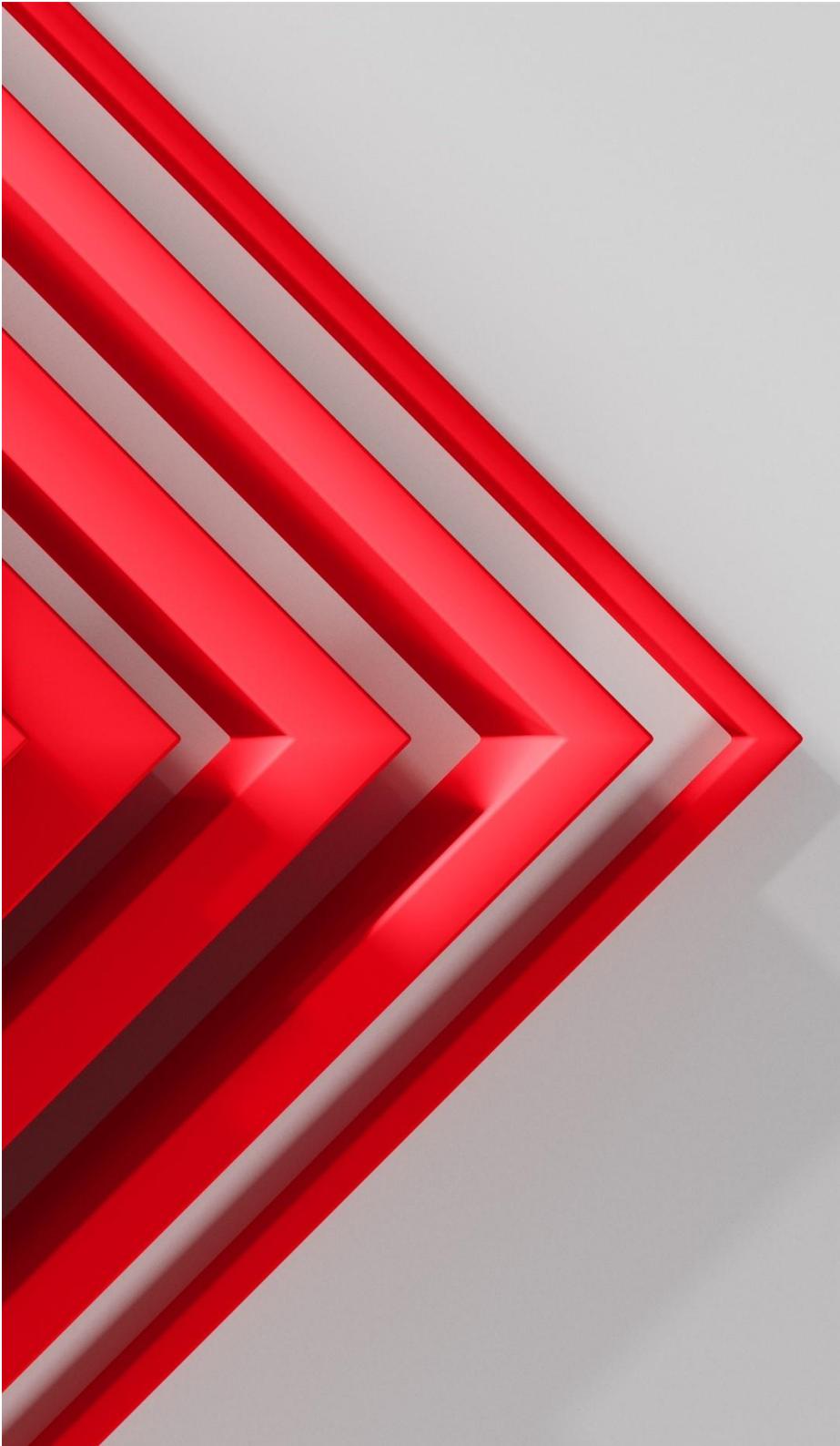
- ◆ Must show the applicant's full first forename and surname
- ◆ The letter must be issued by HMRC, not the employer and dated within the last four months, even if it relates to a previous tax year
- ◆ The letter must be on official headed paper
- ◆ The following forms are acceptable: PAYE coding notice, 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 P60s are not acceptable
- ◆ Where a passport, National Identity Card or UK photocard driving license 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 identity of the applicant – a separate document will be required as proof of identity.

Tenancy agreement

- ◆ Must be from a local council or letting agency (not a private landlord)
- ◆ Must be on official headed paper
- ◆ Must be signed by both the tenant and landlord
- ◆ Ensure the period of tenancy is quoted and the document is dated within the last twelve months
- ◆ Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address
- ◆ Where a passport, National Identity Card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.

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 Works and Pensions (DWP) including Jobcentre Plus, Child benefit office, Veterans Agency, Local Authority confirming Housing or Council Tax benefits
- Letter must be on official headed paper or contain a relevant logo and include the applicant's full first forename, surname and address
- Must quote a full and complete National Insurance Number (e.g. NE123456B), partial details (e.g. NExxxxxB) are not acceptable
- If the applicant has lost / mislaid 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 for Works and Pensions (DWP)
- Where a Passport, UK Photocard Driving Licence or National Identity Card:
 - Has been presented as ID - letter must contain the first initial and surname as a minimum
 - Has not been presented as ID - letter must contain the full first name and surname
- Electronic / PDF copies are only acceptable as VA if Passport, UK Photocard Driving Licence or National Identity Card, (refer to Taking a National Identity Card for Identification or Address Verification to see which countries we can accept National ID cards for ID purposes) is presented for ID



Insurance / investment documents

- Must be on official headed paper
- Home, motor and travel insurance documents are not acceptable
- Documents provided via the internet are not acceptable
- Must be either signed, 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 four months
- Must indicate that a customer / financial relationship exists with the applicant
- John Lewis Partnership, M&S, First Direct and HSBC documents are not acceptable
- Where a passport, National Identity Card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.

National Insurance number letter

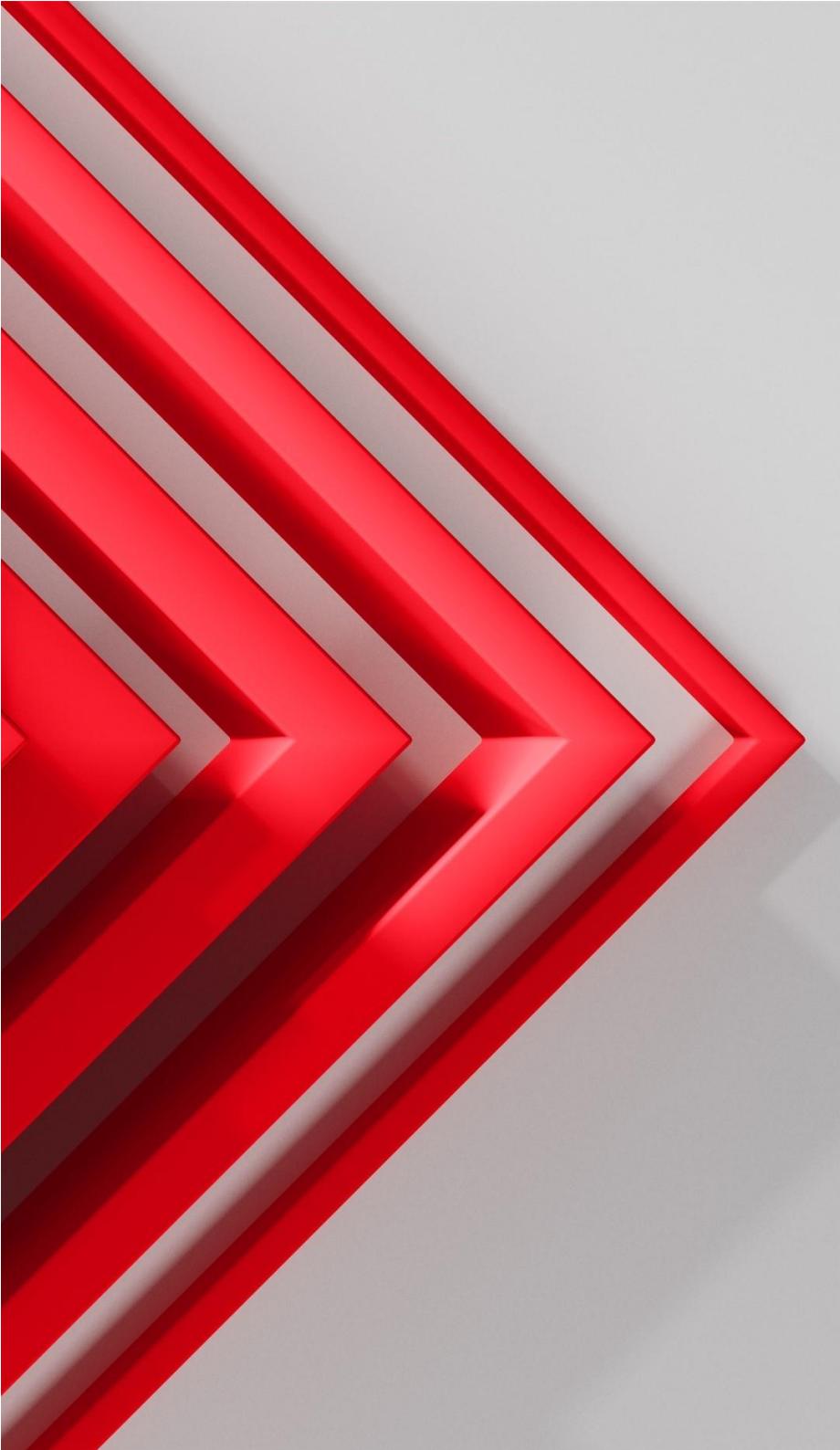
Only accepted for UK address only and only if presented with a primary identification document (Passport, Photo Card Driving Licence or National ID Card)

Must be:

- On official DWP / Job Centre / HMRC headed paper

Must include:

- Applicant's full first and last name
- Applicant's current residential address
- A full National Insurance Number (for example, NE123456B). Partial details (for example, NExxxxxB) are NOT acceptable.

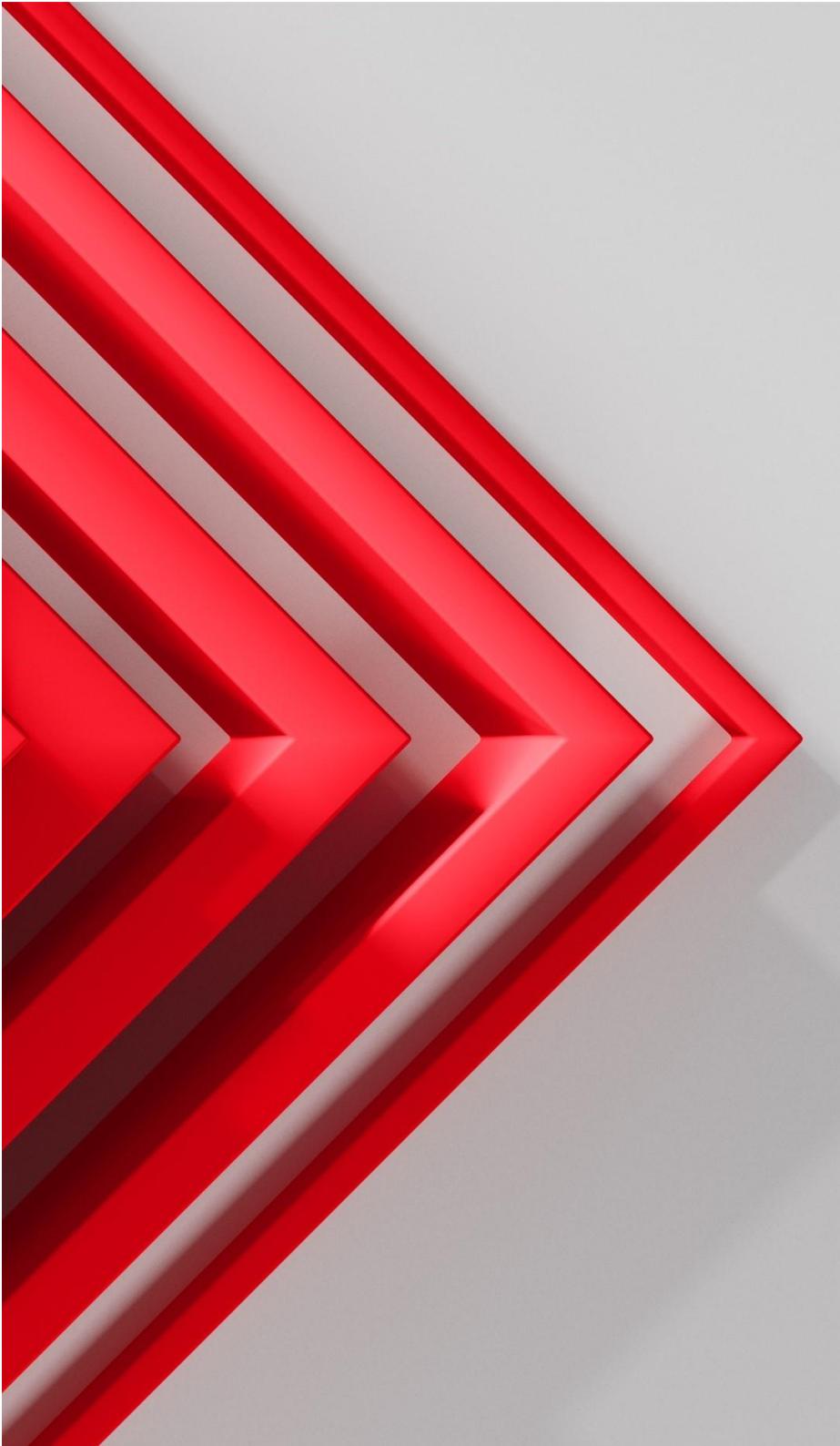


Solicitors letter confirming house purchase or land registry confirmation

- ◆ Must be on official headed paper
- ◆ Must be dated within the last four months
- ◆ Must be supported by documentation that verifies the applicant's previous address
- ◆ Where a passport, National Identity Card or UK photocard driving license has not been presented for identification the letter must contain the customer's full first forename and surname. Initials are not acceptable

Letter from university, college or known language school

- ◆ The letter can be received as a paper version or in PDF format via email on official headed paper
- ◆ Must be dated within the last four 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'
- ◆ Where a passport, National Identity Card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.



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. For date of issue input five years prior to the expiry date if the card holder is under 25 years old as these cards are valid for five years, and ten years if the card holder is 25 years old and over as these cards are valid for ten years.
- ◆ 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 identify the applicant and verify their address – a separate document will be required to identify the applicant
- ◆ We do not accept Romanian or Greek National ID cards.

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
- ◆ Where a passport, National Identity Card or UK photocard driving license has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are not acceptable.



Further information

[Chat with us](#), call our Broker Support Team on 0345 600 5847 (Monday to Friday 9am to 5pm) or contact your local [BDM](#).