

Verifying a customer's address

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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
- Ensure the address on the driving licence is the customer's current residential address.

Scan the front of the card that shows the photo and signature, making sure the date of issue, 18-character driving licence number and date of birth 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 following details can be easily read: applicants full name and surname, current residential address, date of birth, 18-character driving licence number, signature, date of issue and expiry date of issue and driver number.

Council tax bill

- Must be addressed to the customer(s)
- Internet Council Tax Bills are acceptable when presented with a Passport, UK Photocard Driving Licence 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 13 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 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

- UK bills produced via the internet are acceptable when accompanied by a passport, UK photocard driving licence 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 13 months
- Where a passport, national identity card or UK 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
- UK bills produced via the internet are acceptable when accompanied by a passport, UK photocard driving licence 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 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
- UK bills produced via the internet are acceptable when accompanied by a passport, UK photocard driving licence or national identity card (EEA and Swiss Nationals only). e-utility bills issued outside the UK are **not** acceptable
- Must be dated within the last four months
- Where a passport, national identity card or UK 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 on official headed paper
- Dated within the last 12 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 the helpdesk
- Where a passport, national identity card or UK 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 on official headed paper
- Dated within the last four months
- Online statements are acceptable when accompanied by a passport, UK photocard driving licence or national identity card
- Online statements issued outside the UK are **not** acceptable
- 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 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
- Where a passport, national identity card or UK 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, 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
- Online and branch printed statements / summary sheets issued in the UK can only be accepted when accompanied by a Passport, UK Photocard Driving Licence 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
- Online statements issued outside of the UK 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
- Where a passport, national identity card or UK 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.

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 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 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 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's tax credit, HMRC tax calculation
- P45s and P60s are **not** acceptable
- Where a passport, national identity card or UK 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 front of the form ensuring the following information is clearly visible: a full and complete 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)
- 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 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
- Where a passport, national identity card or UK 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, 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 (DWP) including Jobcentre Plus, Child Benefit Office, Veterans Agency, Local Authority confirming Housing or Council Tax benefits
- Letter must be dated within the last four months, on official headed paper and include the applicant's full first forename and surname and address
- Must quote a full and complete National Insurance number (e.g. NE123456B), partial details (e.g. NExxxxxxB) 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 of Work and Pensions (DWP)
- Where a passport, national identity card or UK 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

- Must be on official headed paper
- Home, motor and travel insurance documents are **not** acceptable
- Documents produced via the internet 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 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 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 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 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

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 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.

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 5 years prior to the expiry date if the card holder is under 25 years old as these cards are valid for 5 years, and 10 years if the card holder is 25 years old and over as these cards are valid for 10 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 verify their address and identify the applicant – a separate document will be required to identify the applicant.
- We do not accept Romanian or Greek National ID cards

Check all details on the card and scan both sides, where appropriate, making sure the date, ID number and country and place 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
- Where a passport, national identity card or UK 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.