



# Identification Requirements

## Identification for members

We are required by law to verify the name and address of new and in some cases, existing Members who wish to open a savings account or apply for a mortgage. This approach helps to protect our Members against fraud and identity theft.

We use a combination of electronic identification and documentary evidence to verify your identity. Further details of this process can be found in this document.

### 1. Electronic Identification Verification

The electronic identification process is carried out using a Credit Reference Agency who checks your details against other databases. This is not a credit search and will only record the fact that we have carried out an ID check. If electronic identification is unsuccessful, we will ask you to provide us documented proof of your identity and/or permanent address as detailed in section 2.

To support the electronic identification process, for new Members, we also require one of the acceptable identity documents listed below:

#### ACCEPTABLE IDENTITY DOCUMENTS

Valid FULL UK driving licence (old style, paper version)

Valid UK photo-card driving licence (Full or Provisional)

Valid passport

Current bank statement \*\*

Council Tax – Demand letter or statement \*

Current credit/Debit card statement \*\*

Educational grant/other grant\*

Valid EU state ID card

Valid Firearms certificate or shotgun licence

Housing benefit notification \*

HMRC Notice of Coding \*

Identity card issued by the Electoral Office for Northern Ireland

Mortgage statement \*

State Pension letter \*

Utility bill \*\* (but not one printed from the internet)

UK blue disabled badge (with photo)

\* These documents must be dated in the past 12 months

\*\* These documents must be dated in the past 3 months

When an investment account is opened by post, it must be opened with a personal cheque from your account in the UK. The details must match those of the account you are opening. When opening a joint account, the cheque may be drawn on a UK account in the name of one or both of the account holders.

## 2. Requirements for Additional Identification

Should the electronic identification process not provide sufficient evidence to verify your identity and permanent address you will be required to provide additional documentary evidence from the list below.

TO CONFIRM YOUR IDENTITY	TO CONFIRM YOUR ADDRESS
Valid FULL UK driving licence (old style, paper version)***	Council Tax – Demand letter or statement*
Valid UK photo-card driving licence (Full or Provisional)***	Current bank statement **(but not one printed from the internet)
Valid passport	Current credit/Debit card statement **(but not one printed from the internet)
Valid EU state ID card	Educational grant/other grant*
Firearms certificate or shotgun licence	Housing benefit notification*
HMRC Notice of Coding *	Mortgage statement *
Identity card issued by Electoral Office for Northern Ireland	Valid FULL UK driving licence (old style, paper version)***
State Pension letter*	Valid UK photo-card driving licence (Full or Provisional)***
UK blue disabled badge (with photo)	Utility bill**(but not one printed from the internet)

\* These documents must be dated in the past 12 months

\*\* These documents must be dated in the past 3 months

\*\*\* This document can be used to verify either a person's identity or address, but not both

We will need to see the original documents, except if they are sent to us by post. In this case we will accept a certified photocopy of the document you are providing to confirm your identity.

Please note we do not accept photocopies of documents to confirm your address, we will need to see originals.

Certified copies must be clearly legible and must show the printed name, address and profession of a UK lawyer, banker, authorised financial intermediary, accountant, teacher, doctor or post master/sub-post master. Copy must be signed by the individual against the wording 'certified to be a true copy of the original document'.

Please note documents cannot be certified by a family member.

### 3. Children

When children open a savings account they are also required to provide proof of identity, age and address. We are unable to carry out electronic identification for children and therefore one document from each list detailed below must be provided to verify a child's identity. Accounts opened by a customer under the age of 18 will need to associate it with their parent or guardian. The relevant adult will need to provide identification as noted in Sections 1 and 2.

DOCUMENTS THAT CONFIRM YOUR AGE AND IDENTITY	DOCUMENTS THAT CONFIRM YOUR ADDRESS
Birth certificate	Letter from local education authority confirming name and address *
Valid passport in child's name	Parents address verification (if same as child's)
Current NHS medical card*	Current NHS medical card*
Letter from local education authority confirming name and address **	

\* This document can be used to verify either a person's identity or address, but not both

\*\* These documents must be dated in the past 3 months

### 4. Existing members

If you already have an account with the Society, and the details we have about you have not changed, then you may not be required to confirm your identity. For clarification, please ask your local branch or contact our Member Services Team on 01582 765411.

### 5. What do I do if I cannot provide any of the identification listed?

We appreciate that some people may not be able to provide any of the documents listed. If this is the case then please don't worry, there may be an alternative way to confirm your identity. Please contact your local branch or call our Member Services Team T: 01582 765411 E: [enquiries@harpendenbs.co.uk](mailto:enquiries@harpendenbs.co.uk)

### 6. What identification is required if my personal details change once my account has been opened?

In order to protect your account(s) against fraud and identity theft we may, in certain situations, ask you to re-confirm your identity when a change is made to your account.

Examples include change of address, change of name or the re-activation of a dormant or inactive account.

### 7. Data protection and confidentiality

The Society takes the protection of your personal information seriously, particularly when this include identification information. The Society will therefore securely process the information that you provide to us to prove your identity.

If you would like to know how the Society protects your personal information, details are provided on our Privacy Notice on our website at: [harpendenbs.co.uk/privacy-notice](http://harpendenbs.co.uk/privacy-notice) alternatively a PDF version can be requested by contacting us on 01582 765411.

## 8. What identification is required if i wish to open a non-personal account?

If you are opening a non-personal account, such as a business, charity or club, we will require proof of identity and address for each named party to the account. We will follow the same process as detailed in points 1–5, but in addition we will also require one of the documents detailed below, to allow us to verify the organisation.

ORGANISATION TYPE	IDENTIFICATION
Sole trader or partnership	Business rate demand * VAT certificate * Utility bill in business name **
Public Limited Company or Limited Company	Certificate of Incorporation
Club or Society	Copy of the Club/Society Constitution and/or Rules Letterhead confirming Club/Society name
Registered Charity	Official documentation from Charity Commission quoting the Registered Charity number If the charity is also a limited company a Certificate of Incorporation is also required

\* These documents must be dated in the past 12 months

\*\* These documents must be dated in the past 3 months

## 9. Identity theft

Identity theft is a growing crime. It is extremely important that you reduce the risk of your details falling into criminal hands by keeping your personal details safe to prevent misuse of your accounts.

- Treat your personal details as you would a valuable item: as something to be looked after.
- Beware of emails 'phishing' for personal details, these often direct you to realistic-looking but fake websites set up to steal your identity. We will never contact you in this way.
- Check the credentials of anyone asking for your personal information, whether by phone, face-to-face or over the internet. If in doubt, don't do it!
- **Never** share your passwords or PIN numbers with other people.
- If you move home, change your name or contact details please advise us straight away and send in your passbook so we can update our records.
- Shred any documents that contain your information before you throw them away.

If you discover fraud, don't panic but do act quickly. Immediately contact your local branch or our Member Services Team on 01582 765411 to let us know. They will tell you whether you need to contact the police and what steps we will take next to protect your accounts.

## 10. Dormant and inactive savings accounts

We appreciate that your account with us is a savings account and may not have regular transactions going through it. However, in order to help us protect your account from fraud or identity theft we may ask you after a period of inactivity to provide us with some form of identification so that we can be sure we are dealing only with you.



Contact us by post • phone • online • in branch  
[harpendenbs.co.uk](http://harpendenbs.co.uk)

#### **Harpenden**

Aberdeen House  
14 Station Road, Harpenden  
Hertfordshire AL5 4SE  
Tel: 01582 344204

#### **Tring**

38 High Street  
Tring  
Hertfordshire HP23 5AA  
Tel: 01442 824722

#### **Wendover**

3 Icknield Court, Back  
Street Wendover  
Buckinghamshire HP22 6EB  
Tel: 01296 623595

#### **Radlett**

341 Watling Street  
Radlett  
Hertfordshire WD7 7LB  
Tel: 01923 854457

#### **Leighton Buzzard**

22 Market Square  
Leighton Buzzard  
Bedfordshire LU7 1HE  
Tel: 01525 852525

#### **Buckingham**

23 Market Hill  
Buckingham  
Buckinghamshire MK18 1JX  
Tel: 01280 823666



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BUILDING SOCIETY

**Supporting our local communities to create a better future**

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