

List One:

Government Issued Documents (with a photograph)

- Valid Passport.
- Valid Photocard Driving Licence (full or provisional).
- National Identity Card.
- Firearms or Shotgun Certificate.

List Two:

Government Issued Documents (without a photograph)

- Valid Full Driving Licence.
- Most recent HM Revenue & Customs tax notification such as tax assessment, statement of account, notice of coding. (Note: P45s and P60s are not official HM Revenue documents and are not therefore acceptable).
- Recent Evidence of entitlement to a state or local authority-funded benefit scheme (including housing benefit and council tax benefit, tax credit, pension, educational or other grant).
- Registered Enduring Power of Attorney.

List Three:

Other documents

- Utility Bill (not mobile phone) - not more than 6 months old.
- Local Authority tax demand or statement - valid for current year.
- Bank / Credit Card / Debit Card statement - not more than 3 months old (internet downloaded statements are not acceptable).
- Local Council rent agreement.
- Mortgage statement - not more than 15 months old.

List Four:

For the identification of children under 18

- Birth Certificate.
- Valid Passport.
- NHS Medical Card.
- Child Benefit documentation.
- Child Tax Credit documentation.
- National Insurance Card (for those over 16).
- Valid Photocard Driving Licence (full or provisional).



Head Office: Monmouthshire House, John Frost Square,
Newport, South Wales, NP20 1PX.

Telephone calls may be monitored and/or recorded for security and training purposes

To find out how we use your data, please visit www.monbs.com/privacy, pop into a branch, call our Customer Services Department (01633 844340) or email dataprotection@monbs.com

Monmouthshire Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052.

PROVID(05/18-1)



Proving Your Identity

How to prove your
name and address when
opening a savings account.

Effective 1st February 2015

When you apply to open an account with us, we'll ask you for proof of your name and address. This is required by law to verify the true identity of all new and existing customers. Identity checks are an important part in the fight against terrorism and other criminal activities.

To help speed up this process and to make it as easy as possible we will usually use an electronic verification system which can confirm your identity. Depending on whether you open your account in person (face-to-face) or by post or online (non face-to-face) different information may be required. Also, if you are not on the electoral roll or have recently moved house, we may need further proof of your identity.

The information below summarises the requirements:

Opening an account 'Face-to-Face'

- **Opening an account with a personal cheque**

If you are opening an account with a cheque drawn on your personal current account, no further documentation is required, as we will undertake an electronic check of your identity.

- **Opening an account by cash or non-personal cheque**

If you are opening an account with cash or a non-personal cheque (e.g. from another organisation), we will require one document from list 1, 2 or 3 overleaf. We will also undertake an electronic check of your identity.

- **Opening an account for a child (under 18)**

If you are opening an account on behalf of a child, you must prove your identity as above. In addition, one document from list 4 overleaf will be required to prove the identity of the child.

If you are a child (under 18) opening an account to operate yourself, we will require one document from list 4 overleaf to prove your identity, and one document from list 3 to verify your address or that of your parent/guardian.

- If we are unable to prove your identity using our electronic verification system you will need to supply us with two documents as follows:

Two documents from either list 1 or 2 overleaf,

OR

One document from list 1 or 2 and one document from list 3 overleaf.

Regulations require that we see original documents.

- If we are unable to prove your identity using our electronic verification system but you are opening an account with a personal cheque, only one item from list 1 overleaf is required.

Opening an Account Non 'Face-to-Face'

Please note that if you wish to open an account by post, you need to send us a cheque drawn on your personal account, made payable to and signed by the account applicant(s).

- **Opening an account by personal cheque or electronic payment**

In addition to your payment, we will undertake an electronic check of your identity. If you provide us with a certified photocopy of your passport and/or driving licence this should speed things up. The photocopy of your passport need only be the page that your photograph appears on. The photocopy of your driving licence required is the photo licence only.

- **Opening an account for a child**

If you are opening an account on behalf of a child, you must prove your identity as above. In addition, one document from list 4 overleaf will be required to prove the identity of the child.

If you are a child (under 18) opening an account to operate yourself, we will require one document from list 4 overleaf to prove your identity, and one document from list 3 to verify your address or that of your parent/guardian.

- If we are unable to prove your identity using our electronic verification system you will need to supply us with two documents as follows:

Two documents from either list 2 overleaf,

OR

One document from list 2 and one document from list 3.

Regulations require that we see original documents. If you are sending original documents by post, please make sure that they are securely packaged and are sent via Recorded or Registered post. Your documents will be returned after inspection.

Corporate Accounts Only

Customers who wish to open a corporate account will need to provide identification of both name and permanent address for all of the signatories authorised to operate the account, and an electronic check of each signatory's identity will also be undertaken. Depending on whether you open your account in person (face-to-face) or by post (non face-to-face) different information may be required as detailed above.

Also, we require sight of official documentation bearing the name of the organisation/club/society/charity e.g. a copy of your constitution or Memorandum of Association. For limited companies, the original Certificate of Incorporation, latest annual return to Companies House and evidence of your bank account details are also required. For registered charities, please provide your registered charity number, which will be checked against the Charity Commission records at the time of opening an account.

For our Corporate Direct and Charities and Clubs Direct accounts, the opening deposit must be drawn by cheque from the account nominated for online investments.