



Proving Your Identity

Effective 6th June 2019



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.

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

Electronic identification

When you make an application with us, we will try to verify your identity electronically. If the search is not successful, we will ask you to supply us with identification documents. 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 fraud and other criminal activities.

What happens if we're unable to identify you electronically?

If we are unable to verify you electronically, we will ask for two forms of identification. We will require one document as proof of name and one as proof of address, please find suitable documentation from our 'Identification Table' on page 2. If you are applying by post, online or via telephone, you can send a photocopy of your identification to us rather than bringing it to a branch or agency.

Photocopied Identification

If you are sending photocopied identification to us, we will accept documents certified by the following professions:

- Bank or Building Society Official
- Chartered Accountant
- Police Officer
- Dentist or Doctor
- Mortgage Customers; Broker/Introducer
- Minister of Religion
- Teacher or Lecturer
- Councillor
- Social Worker
- Solicitor

The person certifying the copy cannot be related, living at the same address or in a relationship with you and must sight the original and photocopied document.

The photocopy must be certified by:

- Writing 'Certified to be a true copy of the original seen by me' on the document
- Signing and dating the document
- Printing the certifiers name underneath the signature
- Listing the certifiers occupation, employer's address and employer's telephone number

Opening a Business Account

We will verify all businesses and may do this from a number of sources. As part of this verification process, we may require sight of official documentation bearing the name of the organisation. This could be a copy of your Constitution, Memorandum, Article of Association or Partnership Deed.

All signatories on a business account will be verified electronically in the first instance. We also reserve the right to identify any Beneficiary Owner (BO) or Person of Significant Control (PSC). If we are unable to verify any signatory, PSC or BO electronically, we will ask for two forms of identification. We will require one document as proof of name and one as proof of address, please find suitable documentation from our 'Identification Table' on page 2.

Identification Table	
The same document cannot be used for both proof of name and proof of address	
Proof of Name	Proof of Address
Valid EEA Passport	Valid UK Driving Licence Photocard
UK Biometric Residence Permit	Valid UK Old-Style Driving Licence
Valid UK Driving Licence Photocard	HMRC Tax Notification (under 12 months old)
Valid UK Old-Style Driving Licence	Proof of Benefit Entitlement (under 12 months old)
Northern Ireland Voter Card	Current Council Tax Bill
British Armed Forces ID Card	Bank/Building Society/Credit Card Statement (Under 3 months old)
Blue Badge Disabled Driver	Mortgage Statement (Under 12 months old)
EEA Nationality Card	Utility Statement - not a mobile phone statement (Under 3 months old)
Firearms/Shotgun Certificate	Local Council Rent Card or Council Tenancy Agreement
HMRC Tax Notification (under 12 months old)	Solicitor Letter confirming house move (Under 3 months old)
Proof of Benefit Entitlement (under 12 months old)	Grant Letter or Student Loan Agreement from LEA (Under 12 months old)
Identification for Under 18s - (if none of the above can be provided)	
UK Birth Certificate	Parent/Guardian proof of address from the list above (Parent/Guardian must live at the same address)
Adoption Certificate	