

Identity requirements

Get your account up and running

If we've asked you to confirm your identity and/or address and/or Nominated Account, the tables below show the documents we will accept.

The name and address shown on your documents must match exactly with those stated in your application (documents with just initials, or showing first and middle names in the opposite order, are not acceptable).

If sending copies (where accepted – see below), please make sure that all personal details and reference numbers are clearly visible (e.g. passport or driving licence number, bank account number and sort code, invoice number, customer reference number, etc.).

Any of the following documents are acceptable to confirm your identity. **You only need to send one from the list.**

Identity	
UK Documents	<p>UK Passport</p> <ul style="list-style-type: none"> • Must be current and valid - a photocopy is acceptable. If sending a copy, please send the personal details page (the one with your photo). <p>UK Driving Licence</p> <ul style="list-style-type: none"> • Must be current and valid - a photocopy is acceptable for licences issued in England, Scotland and Wales. An original is required for those issued in Northern Ireland. • If sending a copy, please send the personal details side of your licence (the one with your photo and showing your address).
Non-UK Documents	<p>Non-UK Passport*</p> <ul style="list-style-type: none"> • Must be current and valid - a photocopy is acceptable. If sending a copy, please send the personal details page (the one with your photo). <p>National ID Card for EU Nationals*</p> <ul style="list-style-type: none"> • Must be a certified copy, current and show your full first name and surname (initials are not acceptable). <p><small>*Please note, in addition to either of the above you will also need to provide a copy of your Residence Permit issued by the UK Home Office.</small></p>

Any of the following documents are acceptable to confirm your address. **You only need to send one from the list.**

Address
<p>Current UK Driving Licence</p> <ul style="list-style-type: none"> • Must be current and valid - a photocopy is acceptable for licences issued in England, Scotland and Wales. An original is required for those issued in Northern Ireland. • If sending a copy, please send the personal details side of your licence (the one with your photo and showing your address). Not acceptable as proof of address if also being used to confirm identity. <p>Confirmation of entitlement to state or local authority benefits</p> <ul style="list-style-type: none"> • Including pension, tax credit, child benefit, housing benefit, educational grants, winter fuel bill, etc. • Must be an original document and dated within the last 12 months.

Address

HMRC documentation

- Not a P45 or P60.
- Must be an original document and dated within the last 12 months.

UK Bank or Building Society statement

- Must not be printed from your online banking account or an ATM machine.
- Must be an original statement and dated within the last 3 months.

Mortgage statement from a recognised lender

- Must be an original statement and dated within the last 12 months.

Local Authority Tax Demand / Water rates bill

- Must be an original document and valid for the current year.

Household utility bill

- Must be an original bill and dated within the last 3 months.

Letter from College / University

- Must be an original letter and dated within the last 12 months.

Care Home Invoice

- Power of Attorney applications only.
- Must be an original invoice and dated within the last 3 months. Please note invoice has to be for residential care.

Nominated Account

UK Bank or Building Society statement (can be printed from your online banking account)*

- Must show the sort code, account number and address. It must also be dated within the last 3 months, show activity during this period and not have a zero balance or be a closed account.

*If you've been asked to confirm your Nominated Account and address, you only need to send an original bank statement or you can send a printed copy and one other document from the address table such as a household bill.

Your identity document checklist

- If we've asked you to confirm both your identity and address, have you included a document from both the Identity and the Address tables overleaf?
- Do your documents show your full first name and surname where used to confirm your identity?
- Does the document you are providing for proof of address show the same residential address you stated in your application?

The tables below provide information on who can certify a copy of an original document, and what information needs to be included to confirm it's a true and accurate copy of the original.

Who can certify a copy of a document?

An FCA authorised person or firm

- Must include their FCA approved person reference number.

A qualified solicitor / licenced conveyancer / an approved person within a legal practice

- Must be listed on a professional body website.

A bank or building society manager / employee

- Must include the branch stamp.

Who can certify a copy of a document?

An actuary or accountant

- Must be a member of a recognised professional body.

A general practitioner / dentist or similar

- Must be listed on a professional body website.

The Post Office Document Certification Service

- Must be on an official form and include the Post Office branch stamp.

Your certification checklist – what needs to be included on every page of the copy?

- ✓ The certifier's full name and signature
- ✓ The certifier's business address and phone number
- ✓ The date the original document was seen
- ✓ The statement 'I certify this is a true copy of the original'
- ✓ Where the document includes a photograph, include the statement 'I certify this photograph is a true likeness of [insert name]'

Please note: We may need to contact the certifier to verify them.

As we may not be able to verify a retired professional, we recommend you use a person in current employment.

Where to send your documents

Please send your documents to the following address:

Charter Savings Bank
PO Box 855
Wallsend
NE28 5BL

If you are sending important or original documents to us, you might also want to send them by Special Delivery for your own peace of mind.

We'll send back your documents once they've been reviewed.

We can provide literature in large print, Braille and audio. Please ask us for this leaflet in an alternative format if you need it. If you require any additional support with managing your account, you can contact us either by phone, in writing or by visiting chartersavingsbank.co.uk/help/additional_support for more information.

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