

A guide to Customer Identification and Income Verification requirements

When you submit an application online, we automatically run an electronic identity check. When we're unable to complete our electronic verification, we must identify the customer from copies of documents which confirm their identity and where they live. These can be photocopies, scanned images, screen shots or photographs taken on a mobile phone.

- Document copies must be clear, easy to understand and of sound quality.
- We do not accept document copies where the information has been amended or blocked out.

Clear Quality

How easily the content can be read and understood. This includes:

Legibility

The text should be easy to read, with appropriate font size and style.

Organisation

Information should be in English and should flow logically, with headings and subheadings.

Visual clarity

Any images should be sharp and not blurry.

Sound Quality

The overall coherence and accuracy of the content. This includes:

Accuracy

Information should be correct and reliable.

Consistency

Terminology should be consistent throughout the document and in line with a document typically provided by the originating institution.

Relevance

Content should provide the information requested.



1. Customer Identification

We require the following to be sent to us from the lists below:

- one document for proof of name and date of birth and
- another document to confirm proof of name and current address.

Proof of Name and Date of Birth	
Passport	Must be current and valid.
Photocard Driving Licence	Either provisional or full licence which is current and valid.
Paper Driving Licence (Old Style)	Must be a full licence, current and valid.
UK Biometric Residence Permit	Must be current and valid.
Letters from HM Revenue & Customs (HMRC) Tax Office	We do not accept a P45 or P60. This should be a recent statement – within the last 6 months, or within 12 months if only issued annually.
Evidence of State Entitlement or Local Authority Benefits	As well as the individual's name, it must have their date of birth, or address. This should be recent evidence – within the last 6 months, or within 12 months if only issued annually.
Firearms Certificate or Shotgun Licence	Must be current and valid.

Proof of Address	
Council Tax Statement or Demand Letter	Must be for the current tax year.
Current Bank, Credit Card/Union Statement, or Mortgage Statement	This should be a recent statement, within the last 3 months, or within 12 months if only issued annually like a mortgage statement. It must show transactional activity.
Utility Bill	This must show the home address and be dated within the last three months. It could be a gas, electric or water bill. We can't accept mobile phone or store card bills.
Photocard Driving Licence	Only if not used as proof of name as above. Either a full or provisional licence which is current and valid.

- No document can be used as two forms of identification, i.e. as proof of name / date of birth **and** address.
- Only one document can be accepted from a particular authority or provider. For example, we cannot accept both ID and address proof from the same authority or provider.
- Documents in alternate names must be supported by evidence of a name change, for example, marriage certificate, deed poll document, civil partnership registration.
- Address details must relate to the current residence.

For more information about the types of documents we accept, please see our [document requirements](#).

2. Income Verification

It's important to note that document copies used for income verification for Retirement Interest Only Mortgage (RIO) and Payment Term Lifetime Mortgage (PTLM) applications will still require your certification as follows.

If a document, like a bank statement, serves for both identity and income verification, it will need to be certified.

If you have not seen the original document(s), this list confirms who can certify the document(s):

- Bank or Building Society official.
- Post Office official.
- Councillor.
- Minister of Religion.
- Dentist.
- Chartered Accountant.
- Solicitor or Notary.
- Teacher or Lecturer.

The person should not be:

- Related to the applicant.
- Living at the same address as the applicant.
- In a relationship with the applicant.

The person certifying the copy will need to:

1. Write on the document, 'Certified to be a true copy of the original seen by me'.
2. Sign and date the declaration.
3. Print their name under the signature.
4. Print their occupation, address and telephone number below the signature.*

* Advisers only need to complete points 1 to 3.

Where multiple documents are copied on one piece of paper, either on one or both sides, each item requires its own Certification.