

When you apply for a mortgage, savings account, third party access or advise a change to your personal details with the Society, we are required to verify your identity and address to comply with Money Laundering Regulations. All financial service providers comply with the regulations to make it harder for criminals to use stolen identities and hide proceeds of crime.

The Society uses an electronic verification search with its credit reference agency to confirm your identity and address; if this is successful we will confirm the search with you. This search does not affect your credit rating. In certain situations (where you are under 18 years of age, where you are not on the electoral roll, where inconsistencies are identified or you have recently moved house) the search may fail, if this applies to you we will request additional paper documents as set out in the table overleaf.

The Society's Privacy Notice details how we use your data, copies of the policy are available on request, or alternatively can be viewed on the Society's website www.chorleybs.co.uk/privacy

If we request paper documents please see details of acceptable documents in the table overleaf:

Where applicable, you are required to provide two paper documents, one from List A - verification of your identity, plus one from List B - verification of your name and residential address. All documents produced must be within the date accepted and state your full name and current residential address. The same document cannot be used to verify both your identity and address.

If you are under 18 years of age we require one document from List C to verify your name plus one from List B to verify your residential address, these can be in your own name or your parent / guardian's name.

If you move address within the UK we require one document from List B to verify your new address.

If you change your name we require one document from List D to verify your new name.

Please note: Original documents are the preferred format; however, we will accept downloaded PDFs of Utility Bills or Bank Statements sent to us via your registered email address or via Chorley Online secure message.

Certified copy documents may be accepted and must adhere to the criteria for certified documents set out below in all instances. **Screenshots or photo images are not acceptable.**

Certified documents criteria:

Copies of your original documents are only accepted when certified from one of the following professions;

- Solicitor
- Police Officer
- Principal of higher education establishment
- Financial Services Intermediaries
- Local Government Officer
- Chartered Accountant
- Bank/Building Society Manager

The certified document must quote - 'I certify that I have seen the original document'. The certifier must sign and print their full name, note their profession, company address, phone number and be dated less than 3 months old.

The certifier must not be named as an account holder or be related to the person they are identifying.

Please note certified documents will be retained by the Society.

List A - verification of your identity

- Current Signed Passport (UK or foreign)
- Current UK photo card driving licence (full/provisional)
- Full signed UK driving licence (old style)
- Biometric Residency Permit
- Current Government issued blue parking permit
- Current UK Armed Forces/Police ID card
- Current Signed Firearms Certificate
- HM Revenue & Customs tax code notification letter/ assessment/statement/tax credit letter, issued in the last 12 months (not a P45 or P60)
- Letter from Department for Works and Pension (DWP), Pension Service, Job Centre Plus or local authority confirming right to pension / benefits issued in the last 12 months

List B - verification of your name and residential address

Please note all documents, except online bank statements and utility bills, must have been posted to the address being proven. All documents must contain the correct name and address being proven. We cannot accept mobile phone bills.

- Utility bill (issued in last 3 months)
- Online utility bill (issued in the last 3 months).
- Council tax bill – current year
- Current UK (full/provisional) photo card driving licence
- Full UK driving licence (old style)
- Care Home letter confirming residency and signed by an appropriate authority (issued in last 3 months)
- UK Bank/Building Society current or savings account statement (issued in the last 3 months)
- UK Bank/Building Society mortgage statement (issued in the last 12 months)
- Online UK Bank /Building Society current or saving account statements (issued in the last 3 months)
- Letter from UK solicitor (issued in the last 3 months) confirming house purchase
- Letter from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus or local authority confirming right to pension / benefits (issued in the last 12 months)
- Evidence of entitlement to state/local authority benefit (most recent and issued within the last 12 months)
- HM Revenue & Customs – tax code notification letter/ assessment/statement/ tax credit letter issued in the last 12 months (not a P45 or P60)

List C - under 18 years of age (plus where applicable parents proof of address)

- Current Signed Passport (UK or foreign)
- Current UK photo card driving licence (full/provisional)
- Birth/ Adoption Certificate
- Child Benefit/Tax Credit entitlement documents
- Young person's PASS card (Proof of Age Standards Scheme)
- Evidence of legal guardianship
- Young person's rail/travel photo-card
- Parents address verification
- Letter from DWP confirming National Insurance Number issued within the last 12 months

Please note we are unable to accept photographs of ID as a valid form of identification.

List D - change of name

- Marriage/Civil partnership certificate
- Decree Absolute
- Dissolution Order
- Official Deed Poll
- Statutory Declaration
- Birth certificate