

Identification Requirements

We and the other members of The Co-operative Group may use, analyse and access **your information** to maintain and develop our relationship with **you**. Information shared with the credit reference and fraud prevention agencies may be accessed by other organisations and used by **us** and them to prevent fraud and money laundering. By asking for this **information** it is harder for criminals to provide false information and to launder money through the financial system. It is also a major defence against other types of financial crime including identity theft.

Wherever possible we will use electronic verification (EID). If this is not successful, you'll need to provide one form of identification to confirm your **name** and one form of identification to confirm your **address**. To keep things simple, the proof of identity tables in this guide show exactly what identification you'll need.

Adult Identification Requirements (over 18's)

	Existing Britannia customer	New Britannia customer
Applying in branch	<ul style="list-style-type: none"> One item confirming your name 	<ul style="list-style-type: none"> One item confirming your name One item confirming your address
Applying by post	<ul style="list-style-type: none"> One item confirming your name 	<p>For accounts opened with a cheque bearing the same name as the account being opened:</p> <ul style="list-style-type: none"> One item confirming your name One item confirming your address <p>For accounts opened with a cheque bearing another name, we may need to contact you.</p>
Important information	To safeguard your investment, we may ask for further proof of identity in certain circumstances (eg. If you've recently moved house).	If you're opening a joint account in branch, we'll treat any named account holders not present as if they're applying by post.

Mortgage applicants only, identification is required prior to a formal offer of advance being granted.

Forms of identification welcomed (over 18's)

- Please note that although some items appear in both lists you can't use the same item of ID to confirm both your name and address - 2 separate items of ID are required. *
- Only 1 document from the same institution is acceptable. e.g. A gas and electric bill from the same company cannot be used as 2 documents to verify your identity.

Proof of your name	Proof of your address
<ul style="list-style-type: none"> Current signed Passport Current UK/EU photocard driving licence (No more than 10 years old) Current full UK driving licence (old paper style) Original notification letter from the Benefits Agency confirming the right to benefits. (Issued within the last 13 months). HMRC tax notification such as tax assessment, statement of account, notice of coding. (Issued within the last 13 months). (P45s and P60s are not acceptable). Northern Ireland Electoral ID card. (No more than 10 years old). Current Blue disabled drivers pass. EU/EEA Member state ID photo card. National ID card (for non EEA foreign nationals). Shotgun Licence / Firearms Certificate Senior Citizen Bus Pass issued by Local Authority. 	<ul style="list-style-type: none"> Current UK/EU photo card driving licence (No more than 10 years old)* Current full UK driving licence (old paper style)* Recent utility bill, not more than 3 months old. NB Mobile phone bills are not acceptable. Original Bank/Building Society Statement within the UK - showing current address. (Issued within the last 3 months). NB Credit card statements or statements printed from the internet are not acceptable. Mortgage Statement from a recognised lender. (Issued within the last 13 months). Local authority council tax bill. (Valid for the current year). Local authority council rent card/tenancy agreement only. Original notification letter from the Benefits Agency confirming the right to benefits. (Issued within the last 13 months).* HMRC tax notification such as tax assessment, statement of account, notice of coding. (Issued within the last 13 months). (P45s and P60s are not acceptable).*

Children's Identification Requirements (under 18's)

Young people under the age of 18 cannot be confirmed with EID and paper ID is therefore required.

'Re' accounts

For young savers up to 7 years old, a parent, guardian or grandparent should fill in the application form. This means they will open and run a 're' account for the child.

Sole accounts

Young savers aged 7 or more can sign the application form. This lets them pay money into and take money out of their very own account.

Please note: If you want to open an account for a child but don't wish to be named on the account, you won't be able to make any withdrawals.

Existing Britannia customers (adult and/or child)	
Applying in branch	<ul style="list-style-type: none"> • One item confirming the name of the person operating the account.
Applying by post	<ul style="list-style-type: none"> • One item confirming the name of the person operating the account.
Important Information	<p>To safeguard your investment, we may ask for further proof of identity in certain circumstances (eg. If you've recently moved house).</p> <p>If the child wants to manage their own account when they turn 7, one item confirming the child's address is required.</p>

New Britannia customers (adult and/or child)	
Applying in branch	<ul style="list-style-type: none"> • One item confirming child's name • One item confirming adult's name opening the account • One item confirming the adult's address opening the account
Applying by post	<p>For accounts opened with a cheque bearing the same family name as the child:</p> <ul style="list-style-type: none"> • One item confirming child's name • One item confirming adult's name opening the account • One item confirming the adult's address opening the account (even if different from parent or guardian). <p>For accounts opened with a cheque bearing a different family name to the child, we may need to contact you.</p>
Important Information	<p>To safeguard your investment, we may ask for further proof of identity in certain circumstances (eg. If you've recently moved house).</p> <p>If the child wants to manage their own account when they turn 7, one item confirming the child's address is required.</p>

Forms of identification welcomed (under 18's)

Proof of your name	Proof of your address
<ul style="list-style-type: none"> • Current passport in child's name. • Medical Card. • Birth Certificate. • Most recent original notification letter from the Benefits Agency containing the child's name. (Issued within the last 13 months). • Child Trust Fund voucher/statement (Issued within the last 13 months). 	<ul style="list-style-type: none"> • See 'proof of your address' over 18's list <p>If the child does not have any address identification from the 'proof of your address' list, their address can be verified by sending us a piece of address ID from the parent/guardian with whom they live.</p>

Important points to note for mortgage & savings...

Please read if you're applying in branch

Please bring along original forms of identification not photocopies, in case they're needed.

Please read if you're applying by post

We'll be sure to return all identification to you. But for your security, we don't recommend sending cash or original copies of sensitive identification like passports or driving licences by post.

You may send us certified copies of sensitive identification, which can be certified at a Britannia branch, a UK solicitor or another bank or building society. If the ID is not certified at a Britannia branch, the person certifying the identification will need to use the following wording: "This is a true copy of the original which I have seen", they'll also need to sign, date, print their name and include their company stamp on the document. Please note that colour certified copies are not acceptable, due to UK crown copyright. You'll still need to send original copies of other documents.

Please send the required information to:

Britannia

Freepost (15796)

C033

Leek

Staffordshire Moorlands

ST13 5RG