



Identification for customers

Call **01635 555777**
Visit us at **www.newbury.co.uk**



NEWBURY
building society

Identification for customers

We have a legal responsibility to verify the name and address of new and existing customers wishing to open a Newbury Building Society account. This also helps to protect our customers against identity theft and fraud.

When opening an account in a branch or by post, we obtain proof of your identity and address through an electronic verification process. If we cannot verify who you are electronically, we may require you to provide us with documentary proof of your identity and permanent address. Any applicants for joint accounts who are not present will be treated as a postal application.

When an account is opened by post, it should be opened with a cheque drawn from your personal bank or building society account in the UK. The details must match those of the account you are opening. When opening a joint account, the cheque may be drawn on an account in the name of one of the account holders.

Customers are encouraged not to send original documents such as driving licences or passports through the postal system in case they are intercepted.

We can only accept original documents or copies certified by a UK Solicitor, Accountant, Financial Services Approved person, General Practitioner, Minister of religion, Teacher, Hostel Manager, Nursing Home Manager, Social Worker or a member of the Police Force. The copy must be certified "Original Seen", dated and signed, giving the contact details of the person certifying the copy. If the document contains a photograph, it must be certified as providing a good likeness of the subject. If using a photocard driving licence the photograph must be valid as specified by the Driver and Vehicle Licensing Authority (DVLA).

Please provide documents towards the top of each list if possible.

Group one - documents to verify your name

- Current FULL or provisional UK photocard driving licence*.
- Current FULL signed passport.
- Current FULL EU photocard driving licence.
- Current FULL UK driving licence (old style, paper version)*.
- Official documents with name and National Insurance number eg: letter from HM Revenue & Customs (not more than 1 year old).
- Shotgun licence or Firearms certificate.
- Registered disabled person's card with photo (no more than 10 years' old).

Group two - documents to verify your address

- Current FULL UK photocard driving licence*.
- Current FULL UK driving licence (old style, paper version)*.
- Local Authority Council Tax bill (valid for current year).
- Bank, mortgage, investment, life assurance or pension statement not more than 3 months' old.
- Official documents with name, address and National Insurance number eg: letter from HM Revenue & Customs (not more than 1 year old)*.
- Solicitor's or mortgage lender's letter where the account holder has moved within the last 3 months.
- Current rent card/tenancy agreement from a local housing association.
- Utility bill (telephone, gas, electric, water) not more than 3 months' old (mobile telephone bills and internet bills are not acceptable).

*This document can be used to verify either a person's identity or address, but not both. It must be an original and not downloaded from the internet.

Children and young adults

Children and young adults also need to provide proof of identity and address. We understand that most children and young people will be unable to provide the types of identification listed on page 2, so the following documents are an additional list to help them when opening an account.

Group one

- Birth certificate (under 18s).
- Current passport in child's name.
- National Insurance card with signature (under 20s).
- Current medical card (under 18s)*.
- Citizen card (under 18s)*.
- Letter from local education authority or college confirming name and address (dated within the last 3 months)*.

Group two

- Letter from local education authority or college confirming home of residence address (dated within the last 3 months)*.
- Parent's address verification (if same as child's for under 18s).
- Current medical card (under 18s)*.
- Citizen card (under 18s)*.

*This document can be used to verify either a person's identity or address, but not both.

If you are opening an account as a nominee on behalf of a child (under 16) and the child's address is the same as yours, proof of address identification will not be needed for the child.

Non-European Economic Area Nationals

If you are not an European Economic Area National, you will be asked to provide your passport for identification purposes.

Change of name or address

If you change your name, we will require the document that confirms the change of name, eg: marriage certificate. To safeguard against someone else amending your address, we will require one piece of identification to verify the change.

Additional information

In some circumstances, additional information will be required. Eg: accounts for limited companies, trusts, registered charities, clubs and individuals operating an account on behalf of another, eg: power of attorney. We will discuss this with you when you open your account.

What do I do if I cannot provide any of the ID listed?

We realise that some people may not be able to provide any of the documents listed in the two groups. If this is the case, don't worry – there are alternative ways to confirm your details. Explain the situation to a member of staff at your local branch and they will be able to help you.

If you are opening an Individual Savings Account (ISA), you will need to provide your National Insurance number. This can be found on your National Insurance card, a payslip or P60.

We will keep a record of the ID you have provided, which may involve retaining a copy of your documents. These records are required to fulfil our statutory obligations and will not be used for any other purpose.

Inactive accounts

Please be aware that in some circumstances, (for example if you have not carried out any transactions during the last 18 months), we will ask you to provide further identification in order to protect your interests. Ideally, this should be a UK photocard driving licence or full UK passport.

Abingdon

1 West St. Helen Street
Abingdon, Oxon OX14 5BL
01235 527750
abingdon@newbury.co.uk

Alton

47 High Street, Alton
Hants GU34 1AW
01420 84275
alton@newbury.co.uk

Andover

35 High Street, Andover
Hants SP10 1LJ
01264 361455
andover@newbury.co.uk

Didcot

136 The Broadway, Didcot
Oxon OX11 8RJ
01235 813431
didcot@newbury.co.uk

Hungerford

127 High Street, Hungerford
Berks RG17 0DL
01488 684705
hungerford@newbury.co.uk

Newbury

105b Northbrook Street
Newbury, Berks RG14 1AA
01635 522588
newbury@newbury.co.uk

Thatcham

4 High Street, Thatcham
Berks RG19 3JD
01635 864996
thatcham@newbury.co.uk

Whitchurch

1 Market Place, Whitchurch
Hants RG28 7AG
01256 892034
whitchurch@newbury.co.uk

Wokingham

19 Broad Street, Wokingham
Berks RG40 1AU
0118 978 5945
wokingham@newbury.co.uk

Head Office

17 Bartholomew Street
Newbury, Berks RG14 5LY
01635 555700
enquiries@newbury.co.uk

www.newbury.co.uk