

# Documents to prove your identity, address and linked nominated bank or building society account

**Why does Newcastle Building Society ask for identification?**  
Under UK money laundering regulations we must verify the identity of all of our customers to a satisfactory level.

## What identification will I need to provide?

The Society will initially attempt to identify all customers electronically by using software which checks a series of databases for identification information. This search does not affect your credit rating. In some cases we may find it necessary to request paper identification to prove your name and/or address.

Existing customers may have already been identified in-line with current regulations therefore we will tell you should further documents be required. Whenever paper identification is requested you will be informed as to whether we require proof of name, proof of address or both.

## \*Non UK Nationals

If you are not a UK citizen we require a copy of your passport which must be accompanied with evidence of your 'indefinite leave to remain' in the UK.

## Certifications

We may accept certified copies of documents, but only from a registered Solicitor or member of an FCA regulated firm (e.g. a bank clerk). The certifiers name, address and contact details must be visible as we may need to contact the certifier to validate the certification.

## Quality and Integrity

- Bank statements and utility bills must demonstrate an active balance in order to be accepted.
- When both name and address paper identification proof is requested, we are unable to accept two documents from the same organisation.
- If the document you are providing does not reflect your name due to a recent change (e.g. marriage) we will require official evidence of this change (e.g. marriage certificate). This document must show the link between the old and new name.

- For children under 18, who are in full time education, we will accept proof of address from the list overleaf in the name of the parent or guardian.

## Online generated & branch printed address proof documents

You may also use a PDF version of your bank/building society statement, or a PDF of your utility bill for residency purposes providing one of the following has been supplied for ID.

- Valid UK machine readable Passport (Non-certified photocopy acceptable)
- Valid Full UK Driving Licence - photocard or old style paper (Non-certified photocopy acceptable)

## Proof of linked nominated bank and building society account

In order to protect our customers we perform electronic checks to verify the linked nominated Bank or Building Society account is in your name. If we are unable to verify this, we will ask for documentation to demonstrate ownership of the account. Please see List C on the following page for further information.

## Further help

If you are not able to meet the identity requirements laid out in this document and have no other banking facilities, please visit your local branch or telephone our head office to discuss what other documents we may be able to use to verify your identity.

## Our Postal address

Please send your document(s) to your local branch or to Newcastle Building Society, 1 Cobalt Park Way, Wallsend, NE28 9EJ.

## List A - Proof of name (must show your forename and surname as a minimum)

- Valid UK/EU/Non EU machine readable Passport\* (Non-certified photocopy acceptable)
- Valid Full UK Driving Licence - photocard or old style paper (Non-certified photocopy acceptable)
- Valid Full Northern Ireland photocard Driving Licence (Certified photocopy)
- HMRC Tax Code Notification (Dated within 12 months)
- Benefits Agency Letter confirming entitlement to state benefits (Dated within 3 months)
- Birth/Adoption Certificate (18 and under in full time education)
- Valid UK Biometric photocard Residency Permit confirming 'Indefinite leave to Remain'
- Power of Attorney document stamped by the Office of the Public Guardian. (Donor only)
- Government DWP Pension Statement (Dated within 12 months)
- Valid Disabled Blue Badge Parking photocard

## List B - Proof of address (must show your forename and surname as a minimum)

- Valid Full or Provisional UK photocard Driving Licence - photocard or old style paper (Non-certified photocopy acceptable)
- Valid Full Northern Ireland photocard Driving Licence (Certified photocopy)
- UK Bank/Building Society Statement (Dated within 3 months)
- Mortgage Statement (Dated within 12 months)
- Gas or Electricity Statement (Dated within 3 months)
- Landline Phone or Broadband Bill (Dated within 3 months)

- Water Bill (Dated within 12 months)
- Student Loan Statement or Confirmation Letter (Dated within 12 months for age 21 or under)
- Residential Care Home/Invoice on letterhead (Dated within 3 months)
- Council Tax Bill (Dated within 12 months)
- HMRC Correspondence relating to Tax Liability (Not P45 or P60 and dated within 12 months)
- Government DWP Pension Statement (Dated within 12 months)
- Letter from the Benefits Agency confirming entitlement to state benefits (Dated within 3 months)
- Stamped Court of Protection Power of Attorney document. (Donor only)
- National Insurance Number confirmation letter (Under 18s only)
- Local Authority Tenancy Agreement (Dated within 6 months)
- Reference from Commanding Officer (Armed forces for BFPO) (Dated within 3 months)

## List C - Proof of nominated bank / building society account

In order to prove ownership of your nominated bank or building society account we will ask you to evidence ownership of this nominated account in the form of a bank statement.

Your bank / building society statement must:

- show your full name (first name and surname)
- show your sort code and account number
- be dated within the last 3 months
- show activity during this period
- not have a zero balance or be a closed account

If you are sending a bank / building society statement for a business savings account, please ensure the bank statement is in the business name. A PDF version is acceptable, this does not have to be certified or original copy.

**newcastle.co.uk**



**Principal Office: 1 Cobalt Park Way, Wallsend, NE28 9EJ.**

Newcastle Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Newcastle Building Society is entered in the Financial Services Register under number 156058. You can check this on the Financial Services Register or by contacting the Financial Conduct Authority on 0800 111 6768. Call 0345 734 4345 or visit us online [www.newcastle.co.uk](http://www.newcastle.co.uk). DEV045 (September 2024)