

# VERIFYING YOUR IDENTITY

We'll ask you to confirm your identity when you open an account, change your personal details and at various points throughout our relationship – even if you're under 16. These checks aren't anything to worry about. They help keep your money safe and prevent the fraudulent use of your identity. They're also required to comply with regulations designed to protect you.

We'll first try to electronically verify your identity and that of anyone else associated with your account. If we're not able to verify you this way – perhaps because you're not listed on the electoral roll or have recently moved house – you will need to provide identification documents (ID).

## GETTING YOUR ID TO US

### Through a branch or agency – we'll need 2 pieces of ID

If you'd rather provide your ID in person, you're welcome to visit us in a Yorkshire Building Society (YBS) branch. We'll need to see one proof of name document, and one proof of address document. These must be the original documents.

### By post – we'll need 3 pieces of ID

If you post ID to us, we'll need to see one proof of name document, one proof of address document and a third document which can be from either category.

You can provide photocopies (not photographs) or originals of the ID, any original document will be sent back to you. You must NOT send in original documents which have a photo or signature on them, such as a driving licence or passport. For these, you must send photocopies.

Post your ID to us at: Customer Service Centre, Yorkshire Building Society, Bradford BD5 8LJ.

## THINGS TO BE AWARE OF

- Please don't alter or amend your ID in any way.
- Any numbers shown on the document must be clear and readable. This includes any sort codes, account numbers or references.
- You can't use the same document for both your name and address.
- We can't accept documents issued by any brand in the YBS Group as ID. This includes the Chelsea Building Society, Yorkshire Building Society (YBS) and Accord Mortgages Limited.
- Each document must be from a different organisation.
- Online statements or utility bills must be downloaded in a PDF format and printed. Statements printed in a bank/building society are also acceptable.
- We do not accept photographic images or screenshots.

## POWER OF ATTORNEY OR COURT OF PROTECTION

If there's a Power of Attorney or Court of Protection in place we'll need to verify the identity of the main account holder as well as that of any attorneys or deputies. Please keep in mind:

- Proof of name ID for the main holder can be accepted even if it shows the attorneys' or deputies' address(es).
- If the main holder has recently moved into a care home we can accept address ID from their previous address, so long as it matches the address on the Power of Attorney or Court of Protection document.
- We will accept a letter from the care home manager/matron confirming residency issued in the last 3 months.
- You can visit <https://www.ybs.co.uk/help/power-of-attorney> to find more information about Powers of Attorneys.

## PLEASE NOTE

These ID requirements relate primarily to savings and mortgage applications. ID requirements may differ in other circumstances. If you receive a communication from us asking for something slightly different, please provide what's asked for in that communication.

Our printed material is available in alternative formats e.g. large print, braille or audio. Please call us on **0345 1200 100**.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ

## Types of ID we can accept

### PROOF OF NAME AND IDENTITY

- Current signed passport (UK or foreign)
- Current EU or UK photo card driving licence (full/provisional) or full UK driving licence (copies of the front and back are required)
- Biometric Residence Permit issued by the Home Office to foreign nationals from 30 June 2021
- eVisa issued by the Home Office. A share code and date of birth must be provided
- Current EU member state ID card
- Current British Armed Forces ID card
- HMRC (Inland Revenue) coding/assessment/statement/tax credit letter, issued in the last 12 months (not a P45 or P60)
- Letter from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus, government or local

authority confirming right to benefits issued in the last 12 months

- Current UK Firearms Certificate
- Current Foreign National ID card
- Current UK disabled person's blue badge

#### If you're under 16 we can also accept:

- Birth certificate
- Adoption certificate
- Letter from the DWP (or from the EMA if you're in Scotland, Wales & Northern Ireland) to your parent or guardian confirming their right to benefits in relation to you.

We will also accept ID from this list if you are under 18 and the account is being opened in trust.

### PROOF OF ADDRESS

**All documents you send us as address ID (except online statements and utility bills) must show they were posted to the address being verified and include the name being verified.**

- HMRC coding/assessment/statement/tax credit letter issued in the last 12 months (not a P45 or P60)
- Letter from commanding officer or military unit issued in the last 3 months and confirming residency in service quarters
- Letter from UK college/university issued in the last 12 months and confirming in-house residency and dates
- Letter from UK employer issued in the last 3 months and confirming residency in hospital accommodation (medical doctors only)
- Letter from local authority over tenancy/local authority or housing association tenancy agreement, issued in the last 12 months
- Current EU or UK (full/provisional) photo card driving licence or full UK driving licence (copies of the front and back are required)
- UK Credit Union statement issued in the last 3 months
- UK utility bill/prepayment agreement issued in the last 3 months showing current address (not mobile phone bill)
- UK bank/building society current or savings account/credit card/credit union statement issued in the last 3 months and showing current address
- UK credit card statement issued in the last 3 months and showing current address
- UK bank/building society mortgage statement issued in the last 12 months showing current address
- Letter from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus, government or local authority confirming right to benefits issued in the last 12 months
- Council Tax bill issued in the last 12 months
- Water bill issued in the last 12 months.
- Letter from HMRC (Inland Revenue) confirming national insurance number, and must include name and address. Valid to use up to 3 months after the date of their 16th birthday.

#### If you're under 16 we can also accept:

- Letter from the DWP (or we can also accept a letter from the EMA if you're in Scotland, Wales & Northern Ireland) to your parent or guardian confirming the right to benefits in relation to you.

If the account is being opened in trust, you are under 18 and are unable to provide any of the ID in this box, we can accept your parent's or guardian's utility bill/bank statement issued in the last 3 months confirming full details of an active account.

### CHANGE OF NAME

**To change your name on an account you'll need to provide one of the following documents, other than for divorce/ending a civil partnership, which will need two pieces of ID:**

- Marriage certificate
- Civil Partnership certificate
- Driving licence
- Passport
- Divorce - if the divorce was before 6 April 2022, we'll need the Decree Absolute. If it was after this date, we'll need the Final Order. To go back to your pre-married/maiden name we also need to see your birth or marriage certificate to show what name you're reverting to.
- Ending Civil Partnership – we'll need the Final Order. To go back to your pre-married/maiden name we also need to see your birth or marriage certificate to show what name you're reverting to.
- Enrolled Deed Poll
- Unenrolled Deed Poll along with driving licence or passport showing the new name
- Statutory Declaration of Change of Name which is signed by a solicitor or notary.

### WE'RE HERE TO HELP

For any advice or information about ID, just call us on 0345 1200 100, visit your local branch or write to us at Customer Service Centre, Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ