**Proof of identity and address when opening a bank account (v1.1 Jun 2019)**

Clients may need to open a new bank to receive benefits, and this is especially relevant for universal credit claims. They may also need a new account where their existing account is overdrawn or they have other debts with the same bank.

Clients may assume they can’t open a new bank account if they don’t have standard forms of ID such as a passport or drivers licence.

AdviserNet (13.10.10.1) explains that a letter of introduction from some professionals may be accepted as an alternative. This is correct, but obtaining this letter may not be straightforward, and branch staff may be unable to consider applications on this basis without seeking higher approval and confirming no other alternative evidence is available. Relying on a letter of introduction therefore risks a delay in getting a new account opened.

All banks publish the proof of address and identity they will accept in branches, and in most cases these offer far more options than clients might assume. For example, all the major high street banks will accept a current benefit award letter as proof of identity. In practice, the majority of clients should be able to fulfil these requirements.

Giving clients clear instructions about the evidence their chosen bank will accept in branch will make the process of opening a new account quicker and easier. To help with this, the identity and address evidence required by the main high street banks is reproduced below:

[Barclays](#Barc)

[Cooperative Bank](#Coop)

[Halifax](#Hali)

[HSBC](#HSBC)

[Lloyds](#Lloy)

[Nationwide](#Nati)

[NatWest](#Natw)

[Santander](#Sant)

[TSB](#TSB)

[Yorkshire Bank](#York)

**Clients who cannot meet a bank’s standard identify checks**

The FCA state in [SYSC 6.3.7(5)[G]:](https://www.handbook.fca.org.uk/handbook/SYSC/6/3.html)

*“A firm should ensure that the systems and controls include … appropriate measures to ensure that procedures for identification of new customers do not unreasonably deny access to its services to potential customers who cannot reasonably be expected to produce detailed evidence of identity.”*

The [Joint Money Laundering Steering Group](http://www.jmlsg.org.uk/) (JMLSG) publishes guidance for the UK finance sector, which includes how to obtain acceptable proof of identity and address.

The JMLSG [Guidance for the UK financial sector Part I (Dec 2017)](http://www.jmlsg.org.uk/download/10005) covers cases where a client can’t provide standard evidence at paras 5.3.108 – 5.3.125. Some key points from this are:

* A bank’s approach to proof of identity should allow for the fact that some clients will have difficulty providing this (5.3.108)
* A bank is not obliged to get proof of address in all cases, as long as the client can provide proof of identity and date of birth (5.3.112)
* A bank should be willing to accept a letter from an appropriate person who knows the client as an alternative, as explained in AdviserNet above (5.3.114)
* A bank should not cite money laundering regulations or similar as grounds for refusing an account without properly considering the evidence the client has (5.3.125)
* Bank staff should refer a case upwards for advice where necessary (5.3.125)

The JMLSG [Guidance for the UK finance sector Part II: Sectoral guidance (Dec 2017)](http://www.jmlsg.org.uk/download/10006) covers the due diligence checks that retail banks should undertake on new customers in section 1. This includes guidance at Annex 1-1 covering possible alternatives for ‘special cases’ where a client does not have standard evidence, for example:

* **Clients in care homes, sheltered accommodation or refuges** - Letter from care home manager or warden of sheltered accommodation or refuge
* **Homeless clients** - A letter from the warden of a homeless shelter, or from an employer if the client is in work
* **Clients on probation** - A letter from the client’s probation officer, or a hostel manager
* **Prisoners** - A letter from the governor of the prison, or, if the applicant has been released, from a police or probation officer or hostel manager
* **Travellers** - If verification of address is necessary, a check with the local authority, which has to register travellers’ sites, may sometimes be helpful.

**Complaints**

Clients who feel they have been unfairly refused a bank account can escalate a complaint to the [Financial Ombudsman Service](http://www.financial-ombudsman.org.uk). This is because the ombudsman can consider complaints by existing, former and *potential* customers of a firm. This is confirmed in the FCA handbook at [DISP 2.7.6(2)[R]](https://www.handbook.fca.org.uk/handbook/DISP/2/?view=chapter)

**Barclays Basic Current Account proof of ID**

For applications in branch, provide one document from each list:

**Proof of identity (must show full name)**

* Full and valid UK or foreign passport, that has the Machine Readable Zone\*
* Centrally issued EU and EEA national identity card with a Machine Readable Zone\* (European Union/European Economic Area – we can't accept ID cards from Romania or Greece)
* UK paper driving licence (where address is current)
* Full UK or EU/EEA photocard driving licence (European Union/European Economic Area)
* UK provisional driving licence (photocard)
* Benefit entitlement letter (less than 12 months old, confirming benefit payable at time of issue)
* UK Blue disabled driver’s pass (with photo)
* UK Armed Forces ID card
* Biometric residence permit
* EU/EEA driving licence (European Union/European Economic Area)
* HMRC tax notification dated within 12 months
* Home Office immigration status document/application registration card
* Northern Ireland voter's card (valid)
* An introduction from a parent or guardian who's an existing Barclays customer
* Young Scot National Entitlement Card (NEC) - applicants under 18

**Proof of address (must show full name and current address)**

* Full UK paper or photocard driving licence
* EU/EEA driving licence (European Union/European Economic Area)
* UK provisional driving license (photocard)
* Other bank statement from last 3 months (including foreign as long as it shows a UK address)
* UK credit card statement (dated within 3 months)
* UK, EU, EEA mortgage statement (European Union/European Economic Area, as long as it shows UK address)
* Council tax bill/demand letter/exemption certificate issued within 12 months
* Tenancy agreement (dated within 12 months) from local council or housing association
* UK utility bill (dated within 3 months) – gas, electricity, water, landline
* Benefit entitlement letter (less than 12 months old, confirming benefit payable at time of issue)
* HMRC tax notification dated within 12 months
* UK credit union statement (dated within 3 months)
* An introduction from a parent or guardian who's an existing Barclays customer

\*A Machine Readable Zone or MRZ is present on the vast majority of passports and National ID Cards. It comprises of two or three lines of alpha, numeric and chevron (<) characters.

Source: <https://www.barclays.co.uk/current-accounts/what-do-i-need-to-open-a-bank-account/> (accessed 23/05/2018)

**Co-operative Bank Cashminder Account proof of ID**

For applications in branch, provide **one** document from **each** list:

**Proof of identity (must show full name)**

* Current valid passport (with English translation)
* Current full or provisional photocard driving licence (with English translation)
* EU/EEA Member State Identity Photo-Card or National Identity photocard (Not UK)
* Shotgun Licence or Firearms Certificate
* Northern Ireland electoral ID card
* Instruction from the Court appointing an individual: Court of Protection or Grant of Probate
* Confirmation of receipt of State Benefits from a Government Agency (including Government issued Pensions)
* HMRC Tax Notification letter /Assessment letter or Statement of Account
* Birth certificate (under 18s only)
* NHS Medical card / letter (under 18s only)
* HMRC letter confirming issue of NI card (under 18s only)
* Current child benefit letter (under 18s only)

**Proof of address (must show full name and current address)**

* Current UK photocard driving licence (full or provisional)
* Current old style UK driving licence (full)
* Notification letter from Benefits agency / other Government agency confirming the right to benefits pension (issued within the last 6 months)
* HMRC Tax Notification letter / Assessment letter or Statement of Account
* Letter confirming residency from a Nursing Home/Care Home
* Local Authority Tax Bill (issued within 6 months or valid for current year)
* Statement or letter from Bank / Building Society / Credit Card / Mortgage / Life Insurance / Investment indicating that a relationship exists (issued within the last 6 months).
* Utility Bill (not a mobile phone bill - issued within the last 6 months)
* Solicitor's letter confirming recent house/land purchase (issued within the last 6 months).
* Local Authority / Housing Association / Public Letting Agency tenancy agreement Tenancy Agreement or letter
* TV licence (valid for the current year)
* Vehicle tax renewal document (issued within the last 6 months)
* NHS Medical card letter (under 18s only)
* Child benefit letter (under 18s only)
* Student loan letter or statement (confirming home address) (under 18s only)
* University letter of Introduction for the current academic year (only accepted with valid passport or national identity card as proof of identity)
* Professional reference from a person in a position of responsibility (under 18s only)
* HMRC letter confirming issue of National Insurance card (under 18s only)

Source: <https://www.co-operativebank.co.uk/customerservices/contactus/id-requirements> (accessed 23/05/2018)

**Halifax Basic Account proof of ID**

For applications in branch, provide **one** document from **each** list below:

**Proof of identity (must show full name)**

* Current EU/EEA passport, photo driving licence or identity card.
* All other current signed passports, with a valid UK Visa where applicable.
* Current UK non-photo driver's licence.
* HMRC Tax Notification.
* Young Scots Card.
* Biometric Residence Permit.
* Blue disabled drivers pass.
* Benefits entitlement letter.
* UK Armed Forces ID Card.
* Home Office Immigration Status Document accompanied by proof of right to reside.
* Home Office Application Registration Card.

**Proof of address (must show full name and current address)**

* Current EU/EEA photo driving licence.
* Current UK non-photo driver's licence.
* Benefits entitlement letter.
* HMRC Tax Notification.
* Local authority tax bill for the current year.
* Utility bill (such as gas or landline phone bill) dated within the last six months.
* Bank, building society or UK credit union statement.
* UK, EU/EEA mortgage statement.
* Current UK provisional driver’s licence.
* UK credit card statement.
* Tenancy agreement issued by a solicitor, housing association, local council or reputable letting agency.

Source: <https://www.halifax.co.uk/securityandprivacy/privacy/proving-your-identity/> (accessed 25/05/2018)

**HSBC Basic Account proof of ID**

For applications in branch, provide **one** document from **each** list below:

**Proof of identity (must show full name)**

* Current full valid passport (temporary passports are not acceptable)
* Home Office travel documents (blue and red only, must show your signature and photograph)
* Current UK photocard driving licence, including provisional
* Current full UK paper driving licence (provisional not acceptable, must show current address)
* Current national identity card (EEA and Swiss Nationals only)
* Original notification letter from Benefits Agency/Local Authority (dated within the last four months)
* Letter from a person in a position of responsibility that confirms your full name (dated within the last four months and must include the name of the firm or individual with the address and telephone number of issuer). examples include: Hostel Manager, Social Worker, Armed service officer, Minister of Religion, General Practitioner

**Proof of address (must show full name and current address)**

* UK council tax bill for the current year (dated within the last 13 months)
* UK/EU utility bill (gas, electricity, etc. and dated within the last four months)
* Bank, building society or credit union statement from a UK/EU institution (dated within the last four months showing your name, current address, sort code and account number). Online statements/bills will not be accepted. (Not from an HSBC-linked brand, e.g. First Direct)
* Current UK/EU photo card driving licence, including provisional (must show your current address, signature and photograph. Cannot be used for address verification if presented as a primary identification document)
* Current full UK paper driving licence (provisional not acceptable, must show current address)
* UK disabled parking badge (blue or orange, must show your address, signature, photograph and Date of Birth).
* Tenancy Agreement from council or reputable letting agency (not a private landlord) dated within the last 12 months
* Letter from a Prison Governor or Probation Officer (must be on official headed paper, dated within the last four months, show your full name, date of birth and include a photograph of you. Must include the contact name, address and telephone number of the issuer).

**Foreign Nationals only – who have arrived in the UK within the last six months.**

* Letter from an officially recognised university, college or language school (must be on official headed paper, show the contact name, address, telephone number or email address and confirm your full name, full UK address, stating the duration of your course and your Non-UK address. The letter can be addressed to you, the Bank or ‘To whom it may concern’ and must be dated within the last four months)
* Letter from an employer (must confirm your full name, your address and that you are directly employed by the employer. The letter must be dated within the last four months, on official headed paper with the contact name, address, telephone number or email address of the issuer).

Source: <https://www.hsbc.co.uk/content/dam/hsbc/gb/pdf/accounts/basic-bank-account-identification.pdf> (accessed 25/06/2019)

**Lloyds Basic Account proof of ID**

For applications in branch, provide **one** document from **each** list below:

**Proof of identity (must show full name)**

* Current EU/EEA passport, photo driving licence or identity card.
* All other current signed passports, with a valid UK Visa where applicable.
* Current UK non-photo driver's licence.
* HMRC Tax Notification.
* Young Scots Card.
* Biometric Residence Permit.
* Blue disabled drivers pass.
* Benefits entitlement letter.
* UK Armed Forces ID Card.
* Home Office Immigration Status Document accompanied by proof of right to reside.
* Home Office Application Registration Card.

**Proof of address (must show full name and current address)**

* Current EU/EEA photo driving licence.
* Current UK non-photo driver's licence.
* Benefits entitlement letter.
* HMRC Tax Notification.
* Local authority tax bill for the current year.
* Utility bill (such as gas or landline phone bill) dated within the last six months.
* Bank, building society or UK credit union statement.
* UK, EU/EEA mortgage statement.
* Current UK provisional driver’s licence.
* UK credit card statement.
* Tenancy agreement issued by a solicitor, housing association, local council or reputable letting agency.

Source: <https://www.lloydsbank.com/legal/proof-of-identity.asp> (accessed 25/05/2018)

**Nationwide FlexBasic Account proof of ID**

For applications in branch, provide **one** of the following:

* Valid full UK passport
* Valid full UK photocard driving licence

Alternatively, UK or EEA nationals can provide **one** document from **each** list below:

**Proof of identity (must show full name)**

* Valid full UK driving licence (inc. old style paper)
* Valid provisional UK photocard driving licence
* Valid full EEA passport or EU member state ID card
* UK-based bank or building society statement (must be less than 3 months old) **with** debit or credit card. Don't send this by post
* Letter from Benefits Agency including Universal Credit welcome letters (must be less than 12 months old)
* Letter from a professional person who knows you (solicitor, accountant, doctor, social worker or probation officer)
* Valid Student ID Card from a UK university or valid NUS card with photo and date of birth
* Valid national driving licence from an EU/EEA country
* HMRC tax documentation (either; tax notice, coding assessment, statement, credit document, or notice of tax code – all must be less than six-months old)
* Northern Ireland voters card (in date cards only)
* UK disability blue badge with photo
* UK armed forces/military ID card
* Young Scot National Entitlement Card – NEC (under 18s only)
* UK Biometric Residence Permit
* Home Office Application Registration Card (ARC)
* Home Office Immigration Status Documents with proof of right to reside in the UK

**Proof of address (must show full name and current address)**

* Valid full UK driving licence (inc. old style paper)
* Valid provisional UK photocard driving licence
* UK-based bank or building society statement (must be less than 3 months old)
* UK-based bank or building society credit card statement (must be less than 3 months old)
* UK mortgage statement (must be less than 12 months old)
* UK gas, electricity or landline phone bill (must be less than 3 months old)
* UK water or council tax bill (must be less than 12 months old)
* UK Credit Union statement (must be less than 3 months old)
* Letter from Benefits Agency, including Universal Credit welcome letters (must be less than 12 months old)
* Benefit letter from your local housing authority (must be less than 12 months old)
* Tenancy agreement from a housing association or a council
* Letter from a university or college (must be less than 12 months old)
* HMRC tax documentation (either; tax notice, coding assessment, statement, credit document, or notice of tax code – all must be less than six-months old)
* Valid national driving licence from an EU/EEA country
* Current account, credit card, or mortgage statement from an EEA-based bank (less than three months old).

Non-EEA nationals will need to provide their national passport plus proof of address from the list above.

Source: <https://www.nationwide.co.uk/support/support-articles/manage-your-account/proving-your-identity> (accessed 23/05/2018)

**Natwest Foundation Account proof of ID**

For applications in branch, provide **one** document from **each** list below:

**Proof of identity (must show full name)**

* UK passport, Biometric Residence Permit
* Foreign passport or visa with at least 6 months left to run
* Current UK/EU/EEA full photocard driving licence
* Current UK provisional photocard driving licence
* Current UK non-photo driver's licence
* EU/EEA national identity card
* HMRC tax notification or correspondence issued within last six months or for the current tax year
* Benefits entitlement letter issued within last 12 months
* Northern Ireland voters card
* Home Office Immigration Status Document.
* Home Office Application Registration Card.
* Current UK disability blue badge with photo
* Current UK Armed Forces/military ID Card.
* Current police warrant card

**Proof of address (must show full name and current address)**

* Current UK/EU/EEA full photocard driving licence
* Current UK provisional photocard driving licence
* Current UK non-photo driver's licence
* HMRC tax notification or correspondence issued within last six months or for the current tax year
* Council tax bill, demand letter or exemption certificate issued within last 12 months
* UK gas, electricity, water or landline phone bill dated within the last 3 months
* Bank, building society or UK credit card statement issued within last 3 months
* Benefits entitlement letter issued within last 12 months
* UK/EU/EEA mortgage statement issued within last 12 months
* Tenancy agreement issued by a housing association or local council within last 12 months
* Credit union statement

Source: <https://personal.natwest.com/personal/current-accounts/what-do-you-need-to-open-a-current-account/proof-of-id-we-can-accept.html> and <https://personal.natwest.com/personal/current-accounts/what-do-you-need-to-open-a-current-account/proof-of-address-we-can-accept.html> (accessed 25/05/2018)

**Santander Basic Current Account proof of ID**

For applications in branch, provide **one** document from **each** list below:

**Proof of identity (must show full name)**

* Passport – UK/EEA (unexpired and signed)
* Passport – non UK/non EEA (unexpired with a valid visa)
* Unexpired UK/EEA (or Switzerland) photocard driving licence (the date of the licence and photograph must be in date)
* EEA or Switzerland national identity card
* Northern Ireland voters card n UK ID card for foreign nationals
* Unexpired Biometric Residence Permit
* Unexpired UK old style driving licence (not provisional)
* Notification of entitlement to state/local authority benefit\*
* Notification of entitlement to tax credit\* n Notification of entitlement to pension from the DWP\*
* Educational grant/loan/bursary\*
* Notification of entitlements to other government/local authority grant\*
* HMRC (HM Revenue & Customs) coding/assessment/statement/tax credit document\* (not P45/P60s)

**Proof of address (must show full name and current address)**

* Unexpired UK/EEA (or Switzerland) photocard driving licence (the licence and photograph must be in date)
* Unexpired UK old style driving licence (not provisional)
* Annual council tax bill/demand letter\*
* Notification of entitlement to state/local authority benefit\*
* Notification of entitlement to tax credit\*
* Notification of entitlement to pension from the DWP\*
* Notification of entitlement to educational loan/grant\*
* Notification of entitlement to other government/local authority grant\*
* HMRC coding/assessment/statement/tax credit document\* (not P45/P60s) n Bank statement\*\*
* Utility bill (not mobile phone, satellite/cable TV bills)\*\*
* Credit card statement\*\*
* Printout of digital UCAS AS12 letter (students only)\*
* Local council rent card or tenancy agreement\*
* HMRC correspondence including name, address and permanent NI number\*
* Pension/benefit correspondence from the DWP\*
* Instrument of a court appointment e.g. Probate or Court registered Power of Attorney
* Confirmation from your work/school/college/ university/care institution confirming your name, address and details of employment/ student/residence status (Students and under 18s only)\*

\* Must be the most recently issued and less than 12 months old

\*\* Must be the most recently issued and less than three months old (except for annual utility bills/bank statements which must be less than 12 months old).

Source: <https://www.santander.co.uk/uk/help-support/customer-identification-documents> (accessed 25/05/2018)

**TSB Cash Account proof of ID**

For applications in branch, UK/EU/EEA/Swiss nationals will need to provide **one** document from **each** list below:

**Proof of identity (must show full name)**

* Full and current passport
* Full and current photocard driving licence
* Current UK Provisional photocard driving licence
* A full and current 'old style' UK paper driving licence (issued before 1998 when photocard was introduced)
* Current EU/EEA National identity photo card
* Current Northern Ireland voters card
* Current Firearms or shotgun licence
* Benefits/state pension notification letter - issued in last 12 months and confirming rights to benefits
* HMRC Tax Notification e.g. notice of coding, relating to the current tax year and less than 6 months old (P45 and P60 certificates are not acceptable)
* Current Blue disabled drivers pass

**Proof of address (must show full name and current address)**

* Bank, Building Society or Credit Union statement (showing a minimum of 2 transactions within the last 3 months)
* Utility bill/utility statement (except water bill or mobile phone bill) dated within the last 3 months
* Council tax bill for current Council Tax billing year and dated in the last 12 months
* Full and current UK photocard driving licence (only if not used as proof of identity)
* A full and current 'old style' UK paper driving licence (issued before 1998 when photocard was introduced and only if not used as proof of identity)
* Benefits or state pensions notification letter confirming the right to benefit (only if not used as proof of identity) - issued within the last 12 months
* HMRC Tax Notification e.g. notice of coding, relating to the current tax year and less than 6 months old (P45 and P60 certificates are not acceptable and only if not used as proof of identity)
* Jobcentre Plus letter dated within the last 3 months, containing your address and your allocated National Insurance Number

Non-UK/EU/EEA/Swiss nationals will need to provide their Full and current passport with valid UK Visa or a valid UK Biometric Residence Permit, plus one item from the proof of address list above

Source: <https://www.tsb.co.uk/current-accounts/faqs/identity/> (accessed 25/05/2018)

**Yorkshire Bank Readycash Account proof of ID**

For applications in branch, provide **one** document from **each** list below:

**Proof of identity (must show full name)**

* Current signed passport (UK or foreign)
* Current EU or UK photo card driving licence (full/ provisional) or full UK driving licence (old style)
* Current residence permit issued by the Home Office to EU National
* 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 Works and Pension (DWP), Pension Service, Job Centre Plus or local authority confirming right to benefits issued in the last 12 months
* Current signed employer’s photo ID card
* Current UK Firearms Certificate
* Current Foreign National ID card
* Current UK disabled person’s blue badge

**Proof of address (must show full name and current address)**

* HMRC (Inland Revenue) coding/assessment/statement/ tax credit letter issued in the last 12 months (not a P45 or P60)
* Letter from UK bank/building society issued in the last 3 months and confirming full details for an active account
* 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)
* Correspondence from local authority over tenancy/local authority tenancy agreement, issued in the last 12 months
* Current EU or UK (full/provisional) photo card driving licence or full UK driving licence (old style)
* 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 statement issued in the last 12 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 or local authority confirming right to benefits issued in the last 12 months
* Current Post Office re-direction letter
* Council Tax bill issued in the last 12 months
* Letter from UK solicitor issued in the last 3 months and confirming house purchase
* Letter from HMRC (Inland Revenue) issued in the last 3 months confirming National Insurance number which must include name and address

Source: <https://www.ybs.co.uk/help/verifying-your-identity.html> (accessed 25/05/2018)