

Proving Your Identity



A legal requirement to verify
individuals and organisations



STAFFORD RAILWAY
BUILDING SOCIETY

Data Protection

We comply with data protection regulation and as a Data Controller, we will only collect, store and process personal information required to open and operate your account. For more information, please view the Privacy Notice on our website or ask us for a copy.

Applying in Branch

If we are unable to verify you electronically, when visiting the branch we will ask for two forms of identification. We will require one document as proof of name (List A) and one as proof of address (List B), please find suitable documentation from our 'Identification Table' overleaf.

Applying via Post, Online or Telephone

If you are applying by post, online or via telephone and we are unable to verify you electronically we will require two documents from List A and two from List B. You can send a photocopy of your identification to us rather than bringing it into the branch.

Child Accounts and Applicants Under the Age of 18

Please see table 'Alternative evidence of Identity for under 18s' for further information regarding items of acceptable identification. If the account is to be opened by an adult, on behalf of a child, we will also need one item from List A and one item from list B for all trustees.

Business & Client Accounts

As part of the application process all businesses will be verified, to support the verification process we may request sight of official documentation this could be your Partnership Deed, Article of Association, Constitution or Memorandum.

All signatories on a business or client account will be verified electronically, we also reserve the right to verify any Beneficiary Owner (BO) or Person of Significant Control (PSC) if we are unable to verify any signatory, BO or PSC electronically we will require additional documentation, please see application routes above for further information.

Proof of Business Identity

In addition to the identification requirements of list A & B, corporate investors may be asked to provide:

- Copy of the business Certificate of incorporation; or
- Copy of company registration from professional register (legal firms/ partnerships) or Charities Commission;
- Copy of latest HMRC return confirming address and tax number; And in all cases:
- Original copy of a letter of authority produced on a business letterhead paper listing authorised signatories signed by two directors/controllers.

For Mutual Protection

All banks, building societies and financial institutions are required by law to verify the identity of any individual or organisation that opens an account with them. This is necessary to protect the organisation, its members and the public from fraud and also help combat money laundering.

Proof of identity is required for all applicants, including new and existing customers, children, joint account holders, trustees and businesses.

We want the process to be as easy and straightforward as possible and we will only ask for enough information to enable us to open your account.

When you make an application with us, we will try and verify your identity and address electronically, this search will not be used to assess your ability to obtain credit and will not affect your credit status.

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Identification Table

LIST A: EVIDENCE OF IDENTITY	LIST B: EVIDENCE OF ADDRESS
Valid and signed UK or EU Passport	Valid and signed UK Photo-Card Driving Licence (or old style, paper based), if not used as evidence of identity
Valid and signed UK Photo-Card Driving Licence (or old style, paper based)	A firearms certificate or shotgun licence if not used as evidence of identity
Valid and signed National Identity Card (not ID cards issued to UK citizens)	An identity card issued by the Electoral Office of Northern Ireland if not used as evidence of identity
Valid British Armed Forces ID Card	Current year council tax demand letter, or statement
Valid Firearms/Shotgun Certificate	Instrument of a court appointment (such as liquidator, or grant of probate and not a court summons)
No more than 12 months old evidence of entitlement to a state or local authority funded: <ul style="list-style-type: none"> • housing benefit and council tax benefit • tax credit, • DWP pension, • educational or other grant 	No more than 12 months old evidence of entitlement to a state or local authority funded benefit, if not used as evidence of identity: <ul style="list-style-type: none"> • housing benefit and council tax benefit • tax credit, pension, educational or other grant,
ALTERNATIVE EVIDENCE OF IDENTITY FOR UNDER 18S	Household or motor insurance certificate less than 12 months old
Birth Certificate or Adoption Certificate	Bank or building society statement issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction; <ul style="list-style-type: none"> • less than 3 months old • if printed from the internet must be certified by the bank/building Society
Child Benefit or Child Tax Credit documentation (no more than 12 months old)	
National Insurance Number (for those aged 16 and over)	Utility bills (i.e. gas, electricity, water) less than 3 months old.
NHS medical card, showing holder's name, DOB, NHS number	Inland Revenue PAYE coding notice (P2) – current year or Inland Revenue Statement of Account – current tax year

Other Requirements

What if I Have Lost my Passbook?

In order to protect your account against fraud, we need to ask you for proof of identification (one item from list A and one item from list B) before we can issue a new passbook.

What if I Need to Change the Name on my Account?

To change your name on your account, we will need you to provide the original document confirming the change of name, e.g. marriage certificate or deed poll.

What if I Change my Address?

To change your address on your account, we will try and verify your identity and address electronically if we are not able to do this we will require one item from List B.

Further Information

If for any reason you are unsure about our identification requirements, please ask the Society for guidance. You can contact us on 01785 223212*, email branch@srbs.co.uk or alternatively, you can visit us at our branch at 4 Market Square, Stafford, ST16 2JH



STAFFORD RAILWAY
BUILDING SOCIETY





Protected

Stafford Railway Building Society is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

The Stafford Railway Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registered no 206063).



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**Calls from landlines are charged at the standard rate. Calls from mobiles may vary.*