

# Customer Identification Requirements – Customer Copy

Minimum 2 documents required

Proof	Documents	Notes
<p>One from this section</p> <p><b>Proof of Identification</b></p>	<input type="checkbox"/> <b>Full UK Driving Licence</b>	<ul style="list-style-type: none"> <li>Will accept Provisional Driving Licence as long as it's in date</li> </ul>
	<input type="checkbox"/> <b>Current Passport</b> <i>(UK and European Union)</i>	<ul style="list-style-type: none"> <li>If outside European Union, current Passport must be accompanied with a valid Visa</li> </ul>
	<input type="checkbox"/> <b>Debit card</b>	<ul style="list-style-type: none"> <li>For verifications only – we will not photocopy</li> <li>Must be in date and in the applicant/customers name</li> <li>Must match the bank statement i.e. same sort code and account number</li> </ul>
<p>One from this section</p> <p><b>Proof of Address</b></p>	<input type="checkbox"/> <b>Bank Statement – 2 most recent months</b>	<ul style="list-style-type: none"> <li>Should be no more than 3 months old or 6 months if from Post Office</li> <li>Includes building society/credit union/credit card and store card</li> <li>Will accept online print outs however, it must have the full sort code, account number, applicants name and address</li> </ul>
	<input type="checkbox"/> <b>Household bills</b> <i>(Should be no more than 3 months old)</i>	<ul style="list-style-type: none"> <li>Gas, Electricity, Water, Telephone, Cable/Satellite TV or Council Tax bill</li> </ul>
	<input type="checkbox"/> <b>Mortgage / Rent confirmation</b>	<ul style="list-style-type: none"> <li>Mortgage statement (should be no more than 12 months old)</li> <li>Rent book or card should be no more than 6 months old</li> <li>Signed tenancy agreement - Council/Local authority/Housing Association or Letting Agency</li> </ul>
<p>One from this section</p> <p><b>Proof of Income and Expenditure</b></p> <p>Income and expenditure will be assessed for the applicant only</p>	<p>To ensure you can afford your purchase we will need to see:</p> <input type="checkbox"/> <b>Bank Statement – 2 most recent months</b>	<ul style="list-style-type: none"> <li>Can be used for both proof of address and income providing the sort code, account number, customer name and address are displayed</li> <li>Must show salary or benefits being paid into the account</li> </ul>
	<p>If your income details do not show on your bank statement, you will need to provide documents from the following:</p> <input type="checkbox"/> <b>Benefits</b>	<ul style="list-style-type: none"> <li>Official letter confirming entitlement to state/local authority benefit (child benefit***, working/child tax credit, disability, income support or incapacity benefit) *** <i>Child benefit award letters may not be annually changed if there has been no change in circumstances. In this instance a letter dated longer than a year is an acceptable proof of entitlement</i></li> <li>Entitlement to tax credit, pension or any other benefit agency</li> <li>Entitlement to student loan/grant</li> </ul>
	<input type="checkbox"/> <b>Wage slip – 2 most recent</b> <i>(Should be no more than 3 months old)</i>	<ul style="list-style-type: none"> <li>If self-employed, the most recent Self-Assessment Tax Calculation forms (SA302)</li> </ul>

In the absence of any of the above please see overleaf or ask a member of staff for details

<p style="text-align: center;"><b>Two from this section</b></p> <p style="text-align: center;"><b>Further Proof of Identification</b></p>	<p><b>In the absence of any identification overleaf we will also accept 2 separate items from the below list (P60s, P45s and NI confirmation letters are not acceptable)</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Armed Forces ID card - we will not photocopy</li> <li><input type="checkbox"/> Blue disabled badge</li> <li><input type="checkbox"/> Notification of entitlement to state/local authority benefit (child benefit, working/Child Tax Credit, disability, income support, incapacity benefit and universal credit)**</li> <li><input type="checkbox"/> Entitlement to tax credit**</li> <li><input type="checkbox"/> Entitlement to pension from the DWP or other benefits agency**</li> <li><input type="checkbox"/> Entitlement to student loan/grant**</li> <li><input type="checkbox"/> Entitlement to other government/local authority grant**</li> <li><input type="checkbox"/> HMRC coding/assessments/statement**</li> <li><input type="checkbox"/> Wage Slip (Should be no more than 3 months old)</li> </ul> <p><b>** must be the most recently issued and less than 12 months old</b></p>
<p style="text-align: center;"><b>One from this section</b></p> <p style="text-align: center;"><b>Further Proof of Address</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Entitlement to state/local authority benefit (child benefit, working/Child Tax Credit, disability, income support, incapacity benefit) **</li> <li><input type="checkbox"/> Entitlement to tax credit**</li> <li><input type="checkbox"/> Entitlement to pension from the DWP or other benefits agency**</li> <li><input type="checkbox"/> Entitlement to student loan/grant**</li> <li><input type="checkbox"/> Entitlement to other government/local authority grant**</li> <li><input type="checkbox"/> HMRC coding/assessments/statement/tax credit**</li> <li><input type="checkbox"/> Valid UK Driving Licence/Provisional Licence</li> </ul> <p><b>** must be the most recently issued and less than 12 months old</b></p> <p><i>All the above can be used as proof of address providing they have not been used as proof of identification</i></p>
<p><b>Proof of Insurance</b></p> <p><b>(if not taking BrightHouse cover)</b></p>	<p><b>To ensure your purchase is covered, we will need to see:</b></p> <p><b>Insurance Policy</b> – Must be current and in date</p> <p>Please ask a member of staff for any further clarification</p>