

# Customer identification requirements for UK residents



If you're a **Business Banking customer**, please refer to our separate **Customer identification requirements for Business Banking customers document**.

If you're **living abroad** and want to update details on your **existing accounts** please see page 2.

We need to ensure that we know our customer and, in certain circumstances, identify that customer to comply with the Money Laundering Regulations. These regulations aim to prevent criminals from using financial products and services to launder money. They also protect you from criminals who might try to use your identity without your knowledge.

## Information

Before applying for any of our accounts here is a list of the info you will need:

- valid email address
- mobile number
- three years' address history
- job start date (not required for 11213 Student Account or international students applying for a Basic Current Account)
- yearly income and outgoings (for example any student loan for 11213 Student Account).

## What you need to do

### If you're an existing customer

- You may be required to provide one identification (ID) document from List 1.
- You may be required to provide an additional ID document from List 2, (for instance if you've recently moved address and our records haven't been updated).

To be an existing customer, you must hold an active account with Santander in the UK. This excludes the following products: Sharesave, Paymentcare, Santander Shareholder Account, Child Trust Fund, Basic Current Account, Essentials Current Account, and any general insurance products, life protection products including Royal London products. Please find more information overleaf for additional requirements for certain circumstances.

### If you're a new customer

- Please provide one ID document from List 1 **and** one ID document from List 2.
- One of the documents must be proof of address.

## Important information about your ID documents

- If you've changed your name since the ID was issued, please provide the relevant supporting documents to prove this.
- The name and address detailed on your ID must be the same as the name and address you provided us during your application.
- You can't use the same document to prove your identity and to prove your address, nor can you use two documents from the same source (eg DWP and Jobcentre).
- Occasionally we may need to complete additional checks and ask you to provide us with other documents.
- We'll keep a copy of the ID provided.
- Please don't send original documents via post.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit [santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats) for more information, ask us in branch or give us a call.

# Customer identification requirements for UK residents (Continued)

**Existing customers living abroad:** To update your details, please provide a document from List 1 and a document from List 2 that's marked with (F).

List 1 (Proof of identity)	List 2 (Proof of address)	List 2 (Proof of address continued)
<ul style="list-style-type: none"> <li>○ Passport – UK/Irish (<b>unexpired and signed</b>)</li> <li>○ Passport – non-UK/non-Irish (<b>with valid right to remain***</b>) (F)</li> <li>○ Unexpired UK photocard driving licence (the licence and photograph must be in date)</li> <li>○ EEA or Switzerland identity card (with valid right to remain***)</li> <li>○ Electoral ID Card issued by the Electoral Office for Northern Ireland</li> <li>○ Unexpired Biometric Residence Permit</li> <li>○ Unexpired UK old style driving licence (<b>not provisional</b>)</li> <li>○ Notification of entitlement to UK Government or Local Authority pension or benefits*. (If Universal Credit online statement is provided please include a letter of introduction from DWP case worker confirming this claim)</li> <li>○ Educational grant/loan/bursary*</li> <li>○ HMRC (HM Revenue &amp; Customs) coding/assessment/statement/tax credit document* (<b>not P45/P60s</b>)</li> <li>○ Blue Badge Disabled Parking Permit (unexpired)</li> </ul>	<ul style="list-style-type: none"> <li>○ Unexpired UK photocard driving licence (the licence and photograph must be in date)</li> <li>○ Unexpired UK old style driving licence (<b>not provisional</b>)</li> <li>○ Annual council tax bill/demand letter* (F)</li> <li>○ Notification of entitlement to UK Government or Local Authority pension or benefits*</li> <li>○ Bank, building society, credit card or credit union statement** (F)</li> <li>○ Mortgage statement from a recognised lender* (F)</li> <li>○ Utility bills (not mobile phone)** (F)</li> <li>○ Letter from Local Council/Authority confirming enrolment on the Voters Roll**</li> </ul>	<ul style="list-style-type: none"> <li>○ Local council rent card or tenancy agreement* (not private)</li> <li>○ HMRC correspondence including name, address and permanent NI number* (F)</li> <li>○ Confirmation from your work/school/college/university/care institution of your name/address and details of employment/student/residence status (students and under 18s only)*</li> <li>○ Printout of digital UCAS AS12 letter (students only)*</li> </ul>

\* 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).

\*\*\* Right to remain includes Biometric Residence Permit, settled or pre-settled status or a valid Visa. Visitor Visa is not acceptable.

(F) We can accept equivalent documents from a foreign country to update details on existing accounts. Validity dates mentioned in the footnotes apply.

## Here to help

**If you're unable to meet the identification requirements detailed above, we may still be able to help. Please call us on +44 0330 9 123 123. (Monday to Friday 8am to 9pm and Saturday 8am to 4pm GMT. Please check the local rates for call charges).**

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# Customer identification requirements (if you're under 18 or an international student or a Power of Attorney)



<b>If you're under 18 and unable to provide a document from List 1 or List 2 from Page 1</b>	<b>If you're an international student applying for the Basic Current Account</b>	<b>If you're a Power of Attorney (POA)</b>
<p>Please provide one document from List 1 <b>and</b> one document from List 2.</p> <p><b>List 1 (Proof of Identity):</b></p> <ul style="list-style-type: none"> <li>◦ Birth certificate</li> <li>◦ NHS medical card</li> <li>◦ Adoption certificate</li> <li>◦ Young person's PASS card</li> <li>◦ Young scot's national entitlement card</li> </ul> <p><b>List 2 (Proof of Address):</b></p> <ul style="list-style-type: none"> <li>◦ Parent's proof of address document from standard List 2***</li> <li>◦ Confirmation from your work/school/college/university/care institution of your name/address and details of employment/student/residence status (students and under 18s only)*.</li> <li>◦ Child benefit or tax credit documentation</li> </ul>	<p>Please provide one document from List 1 <b>and</b> one document from List 2.</p> <p><b>List 1 (Proof of Identity):</b></p> <ul style="list-style-type: none"> <li>◦ EEA or Switzerland national identity card (with valid right to remain**)</li> <li>◦ Passport UK/Irish (unexpired and signed)</li> <li>◦ Passport non-UK/non-Irish (with valid right to remain**)</li> <li>◦ Unexpired Biometric Residence Permit</li> </ul> <p><b>List 2 (Proof of Address and account eligibility):</b></p> <ul style="list-style-type: none"> <li>◦ A letter of acceptance/admission from the university/college/school confirming UK study details (this must include your name, course details, dates, name and contact number and UK home address)</li> <li>◦ A letter of introduction for UK banking facilities from the university/college/school</li> <li>◦ Printout of digital UCAS AS12 letter</li> </ul>	<p>A POA is an authorisation to act on someone else's behalf in legal and business matters.</p> <p>Please provide:</p> <ul style="list-style-type: none"> <li>◦ a copy of the POA document; and</li> <li>◦ one document from List 1 and one document from List 2 as listed on page 2.</li> </ul> <p><b>If you're a Power of Attorney acting in a professional capacity</b></p> <ul style="list-style-type: none"> <li>◦ If you're a solicitor authorised by the Solicitors Regulation Authority in England and Wales or the Law Society of Scotland or Northern Ireland, please provide your registration details or copies of your practice certificates.</li> <li>◦ If you're an accountant and a member of the Institute of Chartered Accountants, please provide your registration details or member's certificate.</li> </ul> <p><b>If you're a Donor or Granter (Scotland)</b></p> <p>Please provide one document from List 1 and one document from List 2. Alternatively, if the donor has lost their mental capacity as stated in the POA document, one of the following documents can be provided:</p> <ul style="list-style-type: none"> <li>◦ Court of Protection order</li> <li>◦ Court registered enduring Power of Attorney</li> <li>◦ Guardianship order (Scotland).</li> </ul>

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

\*\* Right to remain includes Biometric Residence Permit, settled or pre-settled status or a valid Visa. Visitor Visa is not acceptable.

\*\*\*Address must match application. If the surnames do not match, you must provide documentation linking parent and child. Examples include an adoption certificate or long version of the birth certificate, a marriage certificate, a decree absolute, a deed poll, statutory declaration or civil partnership agreement.

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