

Customer identification requirements for Business Banking customers



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.

What you need to do

Please provide one document of personal ID from both lists 1 and 2 on page 2 for all sole traders/partners/directors/shareholders/account operators/trustees and beneficiaries. If your trading address is different from the personal residential address of the sole trader/partners/directors in the organisation please provide one document from list 3.

You will also be asked to provide the following information

Personal details for anyone named in the application including:

- Full name, date of birth, country of birth & nationality.
- 3 years' address history, current residential status & where you pay tax e.g. UK tax payer.
- Length of time with current personal bank and number of personal credit cards.
- Personal and business email address, telephone numbers and any other methods in which you would like us to contact you.
- Relationship to the business e.g. owner/Director/Shareholder/Account Operator.
- We will open your business banking account once we have received your signed mandate" or words to that effect

During the account opening process we'll discuss the following Business details:

- Business name, start date & current trading address.
- A detailed description of what your business does, including your business activities and specialist areas, all business and trading names, who you work with, the countries you operate in and if you import or export, amount invested or planned to be invested in the business, how much you expect to pay into the account, tax status, licences to trade if required & sources of income.
- Anticipated turnover for the next 12 months & number of employees.
- If you are switching from another bank- the last statement including your sort code and account number and all debit cards linked to that account; the switch agreement must also be signed in accordance with your existing Bank Account signing authority. We also require annual accounts for established businesses.
- If you are VAT Registered, your VAT Number.

Depending on the type of business you will also need to provide the following

If you are a Limited Company, Limited Partnership or Limited Liability Partnership:

- The Certificate of Incorporation, your registered name and address, date of incorporation and company registration number. These must match Companies House before proceeding.
- Companies House Registration documents such as Articles of Association.
- If there has been a recent change in the ownership of your company, copies of the relevant Companies House forms must also be supplied as appropriate.

If you are a club or society:

- A copy of the Constitution or equivalent that sets out the nature, purpose & objectives of the club/ society.
- Meeting record or written request on club/society headed notepaper, providing authorisation to open the account, listing all officers of the club/society; confirming the authorised operators of the account and signed by two official committee members.
- Annual turnover has to be under £250, 000 pa.

If you are opening a trust account:

- Copy of the Trust Deed or letter from a solicitor confirming the existence of the trust. The documents must provide the name of the Settlor, Trustees, and any Beneficiaries entitled to 25% or more of the proceeds of the trust as well as the name and address of any Protectors or Controllers of the Trust if applicable.

If you are a partnership:

- Date of formation, Partnership Agreement or Deed, contract of co-partners or certificate of formation if applicable.

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Important information about your ID documents

- If you've changed your name since the ID was issued, please provide the relevant 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.

List 1 (Proof of identity)

- Passport – UK/EEA (unexpired and signed)
- Passport – non UK/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
- UK ID card for foreign nationals
- Unexpired Biometric Residence Permit
- Unexpired old style driving licence (**not provisional**)
- Notification of entitlement to state/local authority benefit*
- Notification of entitlement to tax credit*
- 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**)

List 2 (Proof of 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 entitlements to other government/local authority grant*
- HMRC coding/assessment/statement/tax credit document* (**not P45/P60s**)
- Bank statement**
- Utility bill (**not mobile phone, satellite/cable TV bills**)**
- Credit card statement**
- 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

List 3 (Proof of trading address)

- Business current account or Business credit card statement addressed to the business at the trading address (**less than three months old**)
- Utility bill addressed to the business at the trading address (**less than three months old**)
- Signed lease agreement addressed to the business at the trading address (**must be within the date range covered within the lease agreement**)
- Registration documents from supervisory body confirming the trading address (**e.g FCA, Solicitors Regulation Authority, etc.**)
- Unexpired trading licence issued by a local government authority (**e.g. taxi licence, premises licence etc.**)

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

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Here to help

If your business type is not included above, or if you have difficulty in providing any of the information requested, please call us on 0800 731 6666. (Monday to Friday 8am to 9pm and Saturday 8am to 2pm).

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.