



Customer identification requirements

Applications made by telephone, post or internet for any product or being added to an existing account.

What we need to know

Whether you're a new or existing customer, we are required to verify your identity when you take out a new account.

Why we need this?

We have to check the identity of all our customers, including existing customers, to comply with money laundering regulations. These regulations aim to stop criminals using financial products and services to launder money. They also protect you from criminals who might try to use your identity without you knowing. As a result you will be asked to provide the following evidence (a copy of which will be retained for our records). Please provide unaltered black and white photocopies of identification; **please do not send originals**. This must include photocopies of pages that contain the following – photographs, reference details, transactions and current UK entry/residence visas. Please also note that **certified** copies are not required. Occasionally, there may be additional checks and documents required.

Important: The name and address detailed on your identification must be the same as the name and address you provide us during your application.

Existing Santander customer* – please provide **one** item from **List 1**. Important - An existing customer is someone who already holds an active account with Santander UK, excluding the following products: Sharesave, Paymentcare, Santander Shareholder Account, Basic Current Account, any General Insurance products and Royal London products.

New Santander customer – please provide two items: **one** from **List 1** plus a separate item from **List 2**. Please note items from the same source cannot be used twice and one must be proof of address.

List 1

- Passport – UK/EEA (**unexpired**).
- 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.
- UK ID card for foreign nationals.
- Unexpired UK 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**.
- Notification of entitlement to student loan/grant**.
- Notification of entitlements to other government/local authority grant**.
- HMRC (Inland Revenue) coding/assessment/statement/tax credit** (**not P45/P60s**).

List 2

- Unexpired UK/EEA (or Switzerland) photocard driving licence (**the date of the licence and photograph must be in date**).
- Unexpired UK old style driving licence (**not provisional**).
- 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**.

List 2 (continued)

- HMRC (Inland Revenue) coding/assessment/statement/tax credit** (**not P45/P60s**).
- Bank statement (**not internet printed**)***.
- Utility bill (**not mobile phone, satellite/cable TV or internet printed bills**)***.
- Credit card statement (**not internet printed**)***.
- UCAS letter (**students only**)**.
- Local council rent card or tenancy agreement**.
- HMRC (Inland Revenue) 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 18's only**)**.

* existing customers may be asked to supply one item from List 2 if they move address and their record has not been updated prior to an application.

** 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 water bills – less than 12 months old).

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Under 18?

If you are under 18 and are unable to provide any of the items listed overleaf then you can provide **one** of the following documents:

- Birth certificate.
- NHS medical card.
- Adoption certificate.
- Young person's PASS card.

Plus a separate item from the following documents:

- NHS medical card.
- Parents ID document from **List 2**.
- Confirmation from your work/school/college/university/care institution confirming your name, address and details of employment/student/residence status issued within the last 12 months.

International students

The ID requirements for the International Student Current Account are as follows.

One of the following:

- EEA or Switzerland national identity card
- Passport – UK/EEA (**unexpired**)
- Passport – non UK/non EEA (**unexpired with a valid visa**).

Plus

- Letter of acceptance/admission from the university/college/school confirming UK study details (**this must include the student's full name, course details, dates, name and contact number and UK home address**).

Or

- A letter of introduction for UK banking facilities from the university/college/school.

Or

- A Student ID card issued by a recognised UK University.

ID requirements for Powers of Attorney and Donors/Granters

Powers of Attorney (POA)

A POA is an authorisation to act on someone else's behalf in legal and business matters. If you need to either open a new account or request to be added to an existing Santander account as a POA you will need to provide us with the following:

- a copy of the Power of Attorney document; plus
- attorneys acting in a personal capacity must provide two items as detailed above (e.g. two items: one item from List 1 and one item from List 2. One piece of ID must be proof of address).

If you are an attorney acting in a professional capacity we will check with the relevant professional body to confirm your identity.

Donors and Granters

Donors or Granters (Scotland) need to provide identification as above (e.g. two items: one item from List 1 and one item from List 2. One piece of ID must be proof of address).

For the following types of POA's, additional identification is **not** required:

- Court of Protection order.
- Court registered enduring Power of Attorney.
- Guardianship order (Scotland).

We appreciate that some customers may be unable to meet the identification requirements detailed above however we may still be able to help. Please call us on 0845 765 4321 for further assistance.