



6Towns Account Membership

Identification and address verification

November 2015

6Towns Account identification and address verification requirements

Why do we need documentary evidence?

- When you open a new account with us, we are required by law to ask you to prove who you are and where you live. This is to comply with money laundering regulations and to help stop criminals using financial products or services to move money around. These security checks apply to both new and existing members. As well as fulfilling our legal responsibility, we aim to help combat financial crime and protect you from criminals who might otherwise falsely use your name, without your knowledge. To open an account with 6Towns, you must provide evidence of your identity and confirmation of your address.

PLEASE NOTE:

- We reserve the right to contact the originators of documents to verify the authenticity of the documents provided.
- Please ensure any persons issuing letters to prove your identity or verify your address are made aware that we may contact them to confirm their details.
- To apply for membership, you must provide one form of 'identification' and one form of 'address verification' with your completed application form.
- We do not accept online bills or statements.
- National Identity Card or Driving License cannot be used to both prove identification and verification of address.
- If you are a foreign national, 'non-UK' means your home country, the place you are relocating from.
- All documents must be current or dated within the last three months.

IDENTITY THEFT

- Using someone else's name and personal information to commit fraud, or when an imposter uses your name, or
- other personal information for their use - in short when someone appropriates your personal information without your knowledge – this is a criminal offence.

What proof of identity and verification of address will you need to provide?

- What proof of identity and verification of address will you need to provide?
- Examples of the acceptable documents presented most often are listed below. If you have any queries about acceptable documentation membership, you can call us on 0121 553 3110 or visit our office.
- Remember you must provide us with TWO forms of ID, one of which must be photo ID.
- If you cannot provide 6Towns with a suitable form of photo ID, you will have to come into our office to have your photograph taken. 6Towns accredited partners such as housing providers may also be able to take photographs.

Acceptable forms of photo identification.

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| 1. A valid passport | 5. Valid police warrant card/badge | 9. Valid Government-issued identity card | 13. Photographic university/college ID card |
| 2. Valid photographic EU or Swiss national identity card | 6. Valid employee's security identity pass | 10. Electoral identity card | 14. Company ID card of nationally recognised company |
| 3. Valid photographic driving licence | 7. A child on parent's passport is an acceptable form of ID Citizen Card | 11. Photographic disabled badge | 15. Young Scot card |
| 4. Valid armed forces identity card | 8. Valid photographic firearm certificate | 12. NUS card photographic (National Union of Students) | 16. Biometric Residence Permit (BRP) |

Acceptable identification documents

- ▶ Current Passport
- ▶ Full Driving licence, UK or overseas (must show your address, signature and photograph)
- ▶ Current National Identity Card
- ▶ Original notification letter from DWP/ Local Authority on official headed paper confirming your right to UK
- ▶ Biometric Residence Permit (BRP)

benefits letter from:

- Inland Revenue
- Department of Work and Pensions (including Jobcentre Plus)
- Child Benefit Office
- Veterans Agency

▶ Letter from a person in a position of authority – this could be:

- Hostel Manager
- Social Worker
- Armed service officer
- Minister of religion

Acceptable address verification documents.

- 1) UK council tax bill for the current year
- 2) UK Utility Bill (gas, electricity, SKY, Virgin etc.)
- 3) Bank, building society or credit union statement from a UK institution (showing your name, current address and transactional activity on the account. Online statements will not be accepted. A non UK bank, building society or credit union statement will be accepted as address verification for Foreign Nationals only and only where this is within a jurisdiction with equivalent legislation and financial standards)
- 4) Full Driving Licence, UK or overseas (must show your address, signature and photograph)
- 5) UK Disabled Parking document (must show your address, signature and photograph)
- 6) Current Tenancy Agreement, from a Private Landlord, Council or a recognised letting agency
- 7) Letter from a Prison Governor or Probation Officer (must be on official headed paper).
- 8) Letter from a UK employer (Foreign Nationals only – must be written in English on official headed paper and show the contact name, address and telephone number. The letter can be addressed to you, the Bank or 'To whom it may concern'.)
- 9) Letter from a reputable university, college or language school (Foreign Nationals only – must be on official headed paper and show the contact name, address and telephone number) stating the duration of your course and your non-UK address. The letter can be addressed to you, or 6Towns.
- 10) Letter from a government department like the DWP, or Inland Revenue.
- 11) Motor Insurance Certificate, valid for the current year - we cannot accept cover notes

Young Savers (Under 16 Years Old) Membership Requirements.

To open a Young Savers Account you will require one of the following Acceptable forms of ID

- Childs Health Book – also known as the “Red Book”
- Letter from the school – this must include the Childs home address, date of birth, National Insurance number (if known) and the date the Child started to attend the school.
- Child benefit letter stating the Childs name
- Medical Card
- Passport – including foreign nationals
- Hospital Letter to the Childs home address
- Birth Certificate

Please note:

We also require 2 forms of ID for the Next of Kin, (the next of kin is usually the Adult opening the account for the young saver) as part of the membership application. Acceptable forms of ID for the NOK are listed in Adult membership requirements above. Non family members will require evidence of a current Extend CRB check.

If You Have Special Circumstances.

If you fall under one of the categories below, you may not be able to offer us some of the documents we normally need for verification. We will allow you to apply for membership by accepting the following: **(any correspondence from a third party must be on official headed paper and show the contact name, address and telephone number)**

- **International students:** Your passport, a Student Visa with at least six months remaining (where required), and a letter of acceptance/introduction from a UK education institution. *(must be on official headed paper and show the contact name, address and telephone number)* stating the duration of your course and your non-UK address. The letter can be addressed to you, or 6Towns.
 - **Homeless:** If you are homeless a letter from the manager of your Day Centre or Hostel. The letter must include your National Insurance number and date of birth.
 - **Refugees:** Your Immigration Status Document with Residence Permit or an IND travel document, both need to be issued by the Home Office.
 - **Asylum seekers:** The IND Applicant Registration Card (ARC) issued by the Home Office, stating your eligibility for employment in the UK. You may open a bank account with us if you're entitled to work.
 - **Individuals in care homes or sheltered accommodation:** A personal letter from the manager of your care home or from the warden or manager of your sheltered accommodation.
 - **If you are 18 or over and in full time education,** we can accept a Letter of Acceptance from your educational institution, remember your institution must be appropriately registered.
- ▶ **Remember we will require a photograph if you do not have photo ID.**