



**Verifying your
identity & residency**

Welcome to Close Brothers Savings

Thank you for your interest in opening an account with Close Brothers Savings.

Under the UK's Money Laundering Regulations we must verify the identity of our customers. In the majority of cases, we verify identity using automated technology performed using the services of Equifax, a credit reference agency (please note, this is not a credit search and will only record the fact we have requested an identification check on you). If we cannot verify your identity electronically, we will ask you to provide documents to prove your name and address.

Below you can find the different documents which we will accept as proof of your identity and/or residency. If you are unable to produce one primary document for proof of identity, we will accept a number of secondary documents. For this we will require two documents from List A, or one document from List A and one document from List B. Note, the same document cannot be used for both identity and residency verification purposes.

Whilst we can accept original documents, we do not advise customers to send in originals, as we are unable to accept liability for any loss or damage upon return.

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Primary identity verification

- Valid passport
- Valid photocard driving licence
- Valid firearms certificate or shotgun licence
- Identity card issued by the Electoral Office for Northern Ireland

Secondary identity verification

List A

- Valid old style driving licence
- Current benefit book or original notification letter including state pension
- HMRC tax coding notification letter

List B

- Current utility bill (excluding mobile phone bills)
- Current bank statement (different to the one provided as evidence of your nominated bank account)
- Current council tax bill (valid for 12 months)

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Residency verification

- Current utility bill or statement (excluding mobile phone bills)
- Current bank /credit card statement
- Current bank or building society passbook incorporating full address
- Driving licence (new or old style)
- Current council tax demand letter or statement (valid for 12 months)

Frequently asked questions

Do all institutions complete the same checks?

All financial institutions are required to have systems and controls in place, to prevent money laundering and other financial crimes. Each institution will have its own procedures in place in order to meet these requirements.

What happens if I don't provide the documents requested?

If we do not receive the relevant identification documents from you, we will cancel your application and return any funds received to the originating account with no interest.

I've opened my account online and have been asked to upload my documents, how do I do this?

You can upload your documents as part of your online application. Once prompted, click the upload button to be taken through to a screen where you can upload your documents. These documents must be in one of the following formats: PDF, JPG, JPEG.

If you are unable to upload your documents, you can also send copies to us in the post. Please enclose a letter with a note of your online banking reference number to help us match up your documents to your application. This reference number will be given to you during your online application.

What if I live in a care home and do not have standard documentation?

If you are currently residing in a care home, we will be able to accept proof of identity in the form of either a HMRC tax coding notification letter, or benefits notification letter from the Pension Service (please note, either letter provided must be dated within the last 12 months).

What happens if I don't have the documents requested?

Please contact a member of our Customer Services team on 020 3857 3050 to discuss.

Contacting us is easy

Email: savings@closebrothers.com

Write: Close Brothers Savings, 10 Crown Place, London, EC2A 4FT

Call: 020 3857 3050

Visit: closesavings.co.uk

Anti-money laundering V02

Close Brothers Savings is a trading styles of Close Brothers Limited ('CBL'), a subsidiary of Close Brothers Group plc. CBL is registered in England and Wales with company number 195626 and registered office at 10 Crown Place, London EC2A 4FT. Close Brothers Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, firm reference number 124750.

Your eligible deposits held by a UK establishment of Close Brothers Limited are protected up to a total of **£85,000** by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered.

For further information, visit www.fscs.org.uk



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