KentReliance

Identity Requirements – Savings

If we've asked you to confirm your identity and/or address and/or Nominated Account, the tables below show the documents we will accept. Documents only need to be certified where we specifically request this. Otherwise, please provide a clear scanned copy of the original document, avoiding photographs where possible. You only need to **send one from each list**.

Section A - Proof of name and identity

- Valid UK passport
- National ID card for EU Nationals
- Non UK passport (valid) – to include the following: Showing your right to reside, or a copy of your Biometric Residence Permit (BRP) issued by the Home Office, or an eVISA share code to allow us to check your immigration status on the gov.uk website
- Valid UK driving licence - photocard (full or provisional)
- HM Revenue & Custom (HMRC) Correspondence – dated within the current tax year (Not a P45 or P60)
- Department for Work & Pensions (DWP) letter confirming entitlement to pension dated within the last 12 months

***Under 18 - We can also accept the below documents**

- *Birth certificate containing full registration details
- Adoption Certificate

Please Note

Identification supplied by the applicant e.g passport/driving licence etc must be valid i.e not expired. HMRC correspondence can either be an original, certified or online printed document. We may request additional documentation to support your application, which can be referred to Head Office for review.

For existing Demelza account holders, if we have asked you to provide identification because you are approaching 18, documents listed in the 'Under 18' section above cannot be accepted. Instead, you must provide an acceptable document from the main list in 'Section A - Proof of name and identity'.

*A Full Birth Certificate is a complete copy of the birth registration entry. It includes the child's details, the full details of the parents, and the registration information, including the name of the person who registered the birth, the date of registration and the registrar's signature.

Section B - Proof of address

- Valid UK driving licence - photocard (full or provisional) (If not used in list A)
- Current bank or credit/debit card statement issued by a regulated financial sector firm in the UK - dated within the last 90 days.
- Original Mortgage statement issued by a regulated financial sector firm in the UK - dated within the last 12 months
- Council tax bill – dated within the current tax year
- House hold utility bill - dated within the last 90 days
- Department for Work & Pensions (DWP) letter confirming entitlement to pension dated within the last 12 months
- HM Revenue & Custom (HMRC) Correspondence – dated within the current tax year (Not a P45 or P60) (If not used in list A)
- Current tenancy agreement, current housing association rent book
- Vehicle Licence reminder – dated within the last 12 months
- TV Licence or renewal/reminder letter – dated within the last 12 months
- Letter from a care home manager (or equivalent) on headed paper confirming the residency of the customer

Under 18 - We can also accept the below documents

- Utility bill/bank statement issued within the last 90 days in the name of a parent or guardian living at the child's residential address (as stated on the application form)
- Certified letter from school/college principal or registered local authority children's home on headed notepaper, confirming address
- Letters validated by an employer can be accepted (we will independently validate the employment letter) Letter from a current employer confirming employment and length of service can be accepted. (we will independently validate the employment letter)

Please Note

All utility bills and bank statements must either be an original, certified or online printed document and be dated within the last 90 days (90 days must be calculated from the receipt of the application form/request). Council tax and HMRC correspondence can either be an original, certified or online printed document.

For existing Demelza account holders, if we have asked you to provide identification because you are approaching 18, documents listed in the 'Under 18' section above cannot be accepted. You must provide an acceptable document from the main list in 'Section B - Proof of address'.

Nominated Account

A current UK Bank or Building Society statement (can be printed from your online banking account). This must show your name, address, sort code and account number. It must also be dated within the last 90 days (90 days must be calculated from the receipt of the application form/request), show activity during this period and not have a zero balance or be a closed account.

If you've been asked to confirm your Nominated Account and address, your current UK Bank or Building Society statement (can be printed from your online banking account) can be used for both Section B – Proof of address and Nominated Account.

For Demelza customers approaching 18, we are required to verify the Nominated Account. The Nominated Account must be held in the child's name, and evidence of this account may be requested. If we have not specifically requested Nominated Account verification within our communication, we recommend providing this evidence alongside the other identification documents to help avoid delays in processing your request.

Sending a certified document?

We will only accept documents certified by a professional person such as a bank or building society official, councillor, minister of religion, chartered accountant, solicitor or notary, teacher, lecture or Doctor who is currently acting in their profession.

Copies should be signed, dated and marked "Certified to be a true copy of the original seen by me" and bear the name, address, occupation and contact details of the certifier.

The person you ask to certify your copy document shouldn't be related to you, living at the same address or in a relationship with you.

Who can Certify a document?

An FCA authorised person or firm
- Must include their FCA approved person reference number.

A qualified solicitor / licenced conveyancer / an approved person within a legal practice
- Must be listed on a professional body website.

A bank or building society manager / employee
- Must include the branch stamp.

An actuary or accountant
- Must be a member of a recognised professional body.

A general practitioner / dentist or similar
- Must be listed on a professional body website.

The Post Office Document Certification Service
- Must be on an official form and include the Post Office branch stamp.

Adding a Power or Attorney or Court of Protection Order?

If an account is being opened using a valid Power of Attorney or Court of Protection Order, we will need to verify both the main account holder(s) and the attorney(s) or deputies using ID from **Section A** and **Section B**. When sending us a certified copy of the Power of Attorney or Court of Protection Order documentation, we require each page to be certified, signed and dated by a solicitor or a person authorised to carry out notarial activities. If the donor has mental capacity, they can also certify the document. Original documents can be taken into your local branch however, we don't advise you send these in the post.

Operating an account on behalf of an account holder under 18?

If you are opening an account on behalf of an account holder who is under 18, we will need to verify both the main account holder(s) and the operator(s) of the account using ID from Section A and Section B.

If you're unable to supply the documents listed in Sections A, B and Nominated Account and would like to discuss what other documents may be acceptable you can call us on **0345 122 0022**, write to our Head Office below, visit your local branch or alternatively if you are registered for our online services, by sending us a secure message.

Where to send your documents

Please send your documents to the following address:

OneSavings Bank plc
Sunderland
SR43 4AB

If you are sending important or original documents to us, you might also want to send them by Special Delivery for your own peace of mind.

We'll send back your documents once they've been reviewed.

Original documents can be taken into your local branch however, we don't advise you send these in the post as we cannot be held responsible if the originals are lost in the post.

Please send in clear scanned copies of your original documents and avoid photographs where possible.

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Identity Requirements – Savings

Your identity document checklist

- [ ] If we've asked you to confirm both your identity and address, have you included a document from both Section A and Section B above?
- [ ] Do your documents show your full first name and surname where used to confirm your identity?
- [ ] Does the document you are providing for proof of address show the same residential address you stated in your application?

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visit kentreliance.co.uk/additional-help for more information.

one Savings Bank

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