

## Identification and personal details...

### ...How you can help us in our fight against financial crime

#### Opening an account

Before you open a C&G savings account or take out a C&G mortgage you, and anyone else named on the account or mortgage, may be asked to provide documents or information to confirm your identity. This may be necessary if you are a new customer, but also if you already have a C&G mortgage or C&G savings account, especially if you became a customer before identity checks became law.

This information is needed to comply with money laundering regulations and to help stop criminals using financial products or services to launder money. In addition to any legal responsibility, everything possible is done to fight financial crime, protect customers from fraud and prevent anyone involved in criminal activities opening a mortgage or savings account.

Criminals also use false names and addresses, or the identities of innocent people, to try to open bank accounts – and the regulations help protect you from your name being used without your knowing.

#### What is meant by money laundering?

Those who make money from criminal activity, whether robbery, fraud, smuggling or drug-dealing, need a way of placing the money where it's hard for the authorities to track and confiscate it. One method they use to do this is to try to place the money with banks in a way that hides where it originally came from, so that they can safely get to it later.

When a criminal succeeds it is known as money laundering because, effectively, they have managed to make 'dirty' money appear 'clean'. Once this has happened, it is much more difficult to trace the money back to the criminal.

Terrorists may also launder money.

#### Checking identity

When you open a new C&G savings account or apply for a C&G mortgage, you'll be asked to provide evidence of your identity. Don't worry – this doesn't mean you are under suspicion. The evidence you provide will help stop criminals from using your details falsely to open an account.

#### Personal details

You'll also be asked:

- Your name, address and telephone number
- Your nationality and country of residence
- Your date of birth
- Your occupation, employment and income details
- Where you expect your savings to come from/How you expect to pay your mortgage.

To ensure your information is kept up to date, you may be asked for these details again during the life of your account or mortgage, for example if you move to a new address.

#### What you need to provide

Proving your identity is easy. The proof you'll be asked for will depend on whether you are applying for a mortgage or a savings account and where you are making your application. This applies to everyone named on the mortgage or account. Please see the following sections for details of the documents that can be accepted.

#### Mortgage applications via a C&G branch and savings accounts opened via a C&G branch or by post

If you are applying for a mortgage at a C&G branch, you will be asked to provide one of the documents from the list that follows. If you are opening a savings account an electronic verification process will be used which can confirm your identity. However, if you are not on the Voters Roll (if you have recently moved house for example), then again we may need you to provide us with one of the following items:

- UK/EU/EEA Passport (other than Bulgarian or Romanian)
- UK/EU/EEA Photocard Driving Licence (other than Bulgarian or Romanian)
- Passport from Australia, New Zealand, Japan, USA, Canada, South Africa, Singapore or Hong Kong
- EU/EEA national identity card (other than Bulgarian or Romanian)
- UK Firearms/Shotgun Certificate
- Northern Ireland voter's card.

Where the document shows an address, it must show your current address. If it doesn't, then please provide an additional document showing your current address from the address confirmation list overleaf.

If you are unable to provide one of the items mentioned above, please provide one item to confirm your name and one item to confirm your address from lists that follow later.

- Each separate document should be an original and from different sources or providers. For example, you cannot use a current account statement and mortgage statement from the same bank

- All items should be no more than three months old (unless the lists state otherwise)
- Documents must show your title, full name or initials and your surname
- Photocopies are not acceptable
- For your protection and to prevent the opportunity for postal interception or impersonation fraud please don't send valuable or important personal items through the post, for example your passport or driving licence
- The documents you show us will be copied and all originals will be returned to you.

**Please note that you cannot use the same document to confirm both your name and address.**

#### To confirm your name

- Current signed full passport or travel document issued to foreign nationals, granted permission to remain in the UK
- Current EU/EEA or UK photo-card driving licence
- Current full UK driving licence (old version)
- Blue disabled driver's pass
- Current benefits/state pension notification letter confirming the right to benefits for the current period
- Current HM Revenue & Customs tax notification ie: PAYE coding; statement of account (P45s & P60s are not official HM Revenue & Customs documents)
- Shotgun or Firearms Certificate
- Residence permit issued by Home Office to EU nationals
- EU/EEA member state identity card
- Northern Ireland voter's card.

# Identification requirements

For C&G savings accounts and C&G mortgages

## To confirm your address

- Recent utility bill or statement for gas, electricity, water, land-line telephone
- Current UK driving licence (old full licence or new photo-card licence)
- Current EU/EEA driving licence
- Local authority tax bill (valid for current year)
- Bank, building society or credit union statement (excluding statements downloaded from the internet) confirming the account is open and active
- Recent original mortgage statement from a recognised lender
- Solicitor's letter confirming recent house purchase or Land Registry confirmation (confirmation of previous address will also be required)
- Local council rent card, or local authority tenancy agreement
- Current benefits/state pension notification letter confirming the rights to benefits for the current period
- HM Revenue & Customs correspondence, showing name and current address
- EU/EEA member state identity card
- Northern Ireland voter's card.

## Applications by post or via the internet

An electronic verification system will be used which can confirm your identity. If you are not on the Voters Roll (if you have recently moved house for example) you may be asked for further proof of identity.

## Applications via an Independent Financial Adviser (IFA) or Mortgage Broker

Your IFA or Mortgage Broker will advise you what documents must be provided.

## Are you already a customer?

If you already have a C&G savings account or a C&G mortgage, in most cases you'll just be asked to provide your account number. If you open a new savings account at a C&G branch however, you'll also be asked to provide a document that shows your signature.

## Opening a C&G savings account for a child

If you are opening a C&G savings account for a child, you will need to confirm the child's identity as well as your own. The child's passport, medical card, National Insurance card or birth certificate are all acceptable to confirm their identity.

## What if you don't have the right documents?

Even if you can't supply one of the items listed, there may be other documents that may be acceptable in some circumstances, or there may be other checks that can be carried out.

## Protection for you

The evidence of identity and personal details you are asked to provide are legal requirements. This means that if you can't provide satisfactory proof, you will not be able to open a savings account or take out a mortgage. However, they are also for your own protection, which it's hoped will give you peace of mind.

## Important Information

If any information in this leaflet differs from details regarding identification requirements in other savings or mortgage leaflets, please note that the content of this dedicated leaflet supersedes it.

## C&G Cheltenham & Gloucester

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