

# Proving your identity

As a bank we have a legal obligation to fight financial crime and protect our customers from fraud. This is why we verify the identity of anyone who wants to open an account or obtain a financial service from us. Identity checks are an important part in the fight against terrorism, money laundering and other criminal activities.

We will also check that you have not been refused permission to remain in the UK. If you do not have this permission, or if we are unable to verify your identity you will not be able to open a new current account or add your name to an existing account.

## Proof of your ID

When you open an account, are added onto an account or major changes are being made to the account, we will verify your identity.

To help us speed up this process we use an electronic identification process which can confirm your identity. If we are unable to prove your identity using this system we will require you to provide us with two documents as follows:

**ONE document from List One and  
ONE document from List Three**

**or**

**TWO documents from List Two and  
ONE document from List Three**

**All documents must be the most recent ones (we will not accept expired documents), and must show your full name and current address or date of birth. We will not accept bills or statements printed from an online account. Documents for proof of residential address must be within the last 3-6 months. We ask for this as our relationship with you is non face-to-face.**

## List One

1

### A valid government issued document with your full name and photograph:

- A passport
- A photo card driving licence, (provisional or full)
- A national identity card (EU states only)
- A firearms certificate or shotgun licence
- Identity card issued by the Electoral Office for Northern Ireland

## List Two

2

### A valid government document with your full name, but no photograph:

- A (old style) FULL UK driving licence (old style provisional licences are not permitted)
- Recent evidence to entitlement to a state or local authority funded benefit
- Recent evidence to entitlement to tax credit
- Recent evidence to entitlement to a state pension
- Recent evidence to entitlement to an educational or other grant
- Recent HM Revenue and Customs tax notification such as tax assessment, statement of account notice of coding (please note that P45 and P60 are not official HM Revenue and Customs documents and are therefore not acceptable)

## List Three

3

### A document issued by government, a Judicial authority, a public sector body or authority, a regulated utility company, or another FCA regulated firm, which has your full name and address on it:

- Recent Instrument of a Court appointment (e.g. grant of Probate)
- Current Council tax demand/letter
- Recent water, gas or electricity bill (original document, not printed from an online account) – maximum of 6 months old
- Bank statement, credit or debit card statement (original document, not printed from an online account) from an FCA (Financial Conduct Authority) authorised firm – produced no more than 3 months ago

## **Sending us the documents**

Please do not send us original documents. Scan or take clear images of your documents to send to us by email or upload them directly to your application if applicable.

## **Change of name, title or gender re-assignment**

To change the name on an account, we will require the original document/certified document confirming the change of name, e.g. marriage certificate or deed poll. For any other changes, please contact us.

## **What is Money Laundering?**

‘Money laundering’ means the methods criminals use to hide and disguise the money they make from their crimes. The term ‘laundering’ is used because criminals need to turn their ‘dirty’ criminal money into ‘clean’ funds that they can use without causing suspicion. Getting it into the financial system means that it becomes harder to trace and confiscate. Drug traffickers, armed robbers, terrorists, burglars, tax evaders and people who defraud members of the public all need to launder the money they make from their crimes.

**Contact us:**  Call us: 0345 140 1000  Email us: [us@unity.co.uk](mailto:us@unity.co.uk)  Visit us: [www.unity.co.uk](http://www.unity.co.uk)

^Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England or Scotland. Calls are charged at local rate. Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Unity Trust Bank, Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. U918\_1024