PROGRESSIVE
BUILDING SOCIETY

PROVING YOUR IDENTITY

Help us to prevent financial crime

When you open an account or become a signatory on an account with the Society you will be asked to provide proof of your identity.

VERIFICATION OF IDENTITY APPLIES TO BOTH NEW AND EXISTING MEMBERS

Why do we need evidence of your identity?

It is a legal requirement under UK Money Laundering Regulations for all financial institutions to have procedures in place to stop criminals from using them to launder their 'dirty' money.

The regulations require us to obtain identification before we are able to open a new account.

Identification must be provided by each account holder individually and may be required even if you already hold an account with the Society.

We will ask you to provide documents and information applicable to the type of account you are opening:

- Your identity and permanent residential address;
- Your date of birth;
- Your occupation;
- The source of funds, i.e. how you expect to fund the account;
- The expected level of activity on the proposed account.

How does this affect you?

We will make checks on, and take copies of, your identification documents regardless of the sums of money concerned. The fact that these checks are carried out does not mean that you yourself are under suspicion, as criminals will usually try to appear to be normal, law-abiding customers so the only way to stop the criminals is for us to perform these checks on everyone. **If you are making a POSTAL application, please read carefully the section for POSTAL Applications below. Due to these accounts being opened without the customer being physically present additional verification checks must be applied to manage the risk of impersonation fraud**.

Why ask for identification from existing Members?

The Society must take steps to find out who its Members are by obtaining sufficient information from them to confirm that they are who they claim to be. Not only will the procedures help prevent money laundering but they may protect both you and the Society from the risk of fraud.

We must also keep the information we hold on you up to date and requesting proof of identity when you open an account, especially if you have not opened any new accounts with us for some time, helps us to achieve this aim.

What proof will I be asked for?

Face to face in Branch

Initially we will try to use an electronic verification system to confirm your identity, however if this is not possible (e.g. you are not on the electoral roll or have recently moved house) we will need to see one form of Standard ID.

POSTAL Applications

We will try to use an electronic verification system to confirm your identity **and in addition** we will require a **CERTIFIED** copy of one form of Standard ID **AND** one form of ID from **EITHER** List A or List B.

If we are unable to confirm your identity electronically, we reserve the right to request an **ADDITIONAL CERTIFIED** copy of ID. In this event, we will contact you to discuss the most appropriate form of ID.

If you are unable to provide the appropriate ID documents, please contact us to discuss potential alternatives (if available).

Standard ID

- Valid UK or ROI passport;
- Valid ROI passport card;
- Valid UK or ROI photocard driving licence (full or provisional);
- Valid Non - UK/Non - ROI passport;
- Firearms certificate/shotgun licence;
- Valid NI Electoral Card;
- PSNI ID Card;
- UK Citizen Card;
- Current Smart Pass;
- Valid student ID.

Group A

- Valid (old style) full UK driving licence;
- A letter issued by a Housing Association within the previous 3 months;
- HMRC Tax Notification for current year (P45s and P60s are not acceptable);
- Current signed Blue disabled pass;
- Benefit notification letter from a government benefit's agency confirming the right to benefit(s);
- Valid national driving licence;
- Valid national residency permit;
- HMRC tax documentation that's less than 6 months old (either a tax notice, coding assessment, statement, credit document, or notice of tax code);
- Northern Ireland voters' card (in date cards only);
- UK disability blue badge with photo;
- UK Armed Forces or Military ID card;
- a UK Biometric Residence Permit;
- Home Office Application Registration Card (ARC);
- Home Office Immigration Status Document (must be accompanied by proof of right to reside in the UK).

Group B

- Current bank statement or credit/debit card statement dated within the last 3 months;
- Original mortgage account statement from a recognised lender issued within the past 12 months;
- Original solicitor's letter confirming recent house purchase;
- Original utility bills less than 3 months old;
- UK phone bill (**not** mobile phone): must be less than 3 months old;
- UK water bill (must be less than 12 months old);
- UK council tax bill (must be less than 12 months old);
- UK Credit Union statement (must be less than 3 months old);
- UK State Pension statement;
- Benefit letter from your local housing authority (must be less than 12 months old);
- Letter from a university or college (Must be less than 12 months old);
- Instrument of a court appointment (such as liquidator, or grant of probate);
- Current TV licence;
- NHS Medical card.

Those aged 18 years and under

If Standard ID cannot be produced, we may accept a:

- Birth Certificate;
- Medical card, or
- National Insurance card (for those aged 16 and over but under 18).

Children and their Parents or Guardians

Children who wish to operate an account on their own behalf should produce **one** of the following:

- Passport;
- Birth certificate, or
- Medical card.

A parent/guardian can submit Child Benefit or Child Tax Credit documentation should the above documentation be unavailable.

Should a parent/guardian wish to open and operate an account on behalf of a child then they must provide their own identification as well as identification for the child as per above.

Certifying Documents

For POSTAL Applications you are required to send a CERTIFIED copy of ID.

Certified Documents

How to certify a document

Take the photocopied document **AND** the original and ask the person to certify the copy by:

- writing 'Certified to be a true copy of the original seen by me' on the document
- signing and dating it
- printing their name under the signature
- adding their occupation, address and telephone number

Who can certify a document

Your document must be certified by a person 'of good standing' in the community. E.g.

- Accountant
- Armed forces officer
- Bank/building society official
- Councillor (local or county)
- FCA regulated person
- FCA regulated financial services intermediary (e.g. stockbroker or insurance broker)
- FCA regulated financial advisers
- Government department member of staff or official
- Member of Judiciary/Justice of the Peace
- Member, associate or fellow of a financial services professional body
- Notary public
- Paralegal (certified or qualified)
- Post office official
- Ministers of religion
- Member of Parliament, or Scottish/Welsh/Northern Ireland Assembly Member
- Doctors, Nurses, Dentists, Pharmacists, Opticians
- Serving Police Officer
- Solicitor/Barrister
- Social worker
- Surveyor
- Teacher/Lecturer

This a **NOT** an exhaustive list

The person you ask **must not** be:

- related to you
- living at the same address
- in a relationship with you

If you cannot produce the documentation requested

If you have any questions about the identification required or feel you may be unable to provide the requested items, please contact us before making your application. There are other documents we might be able to accept, and we have other ways of confirming your name and address, such as checking the Electoral Register. Just tell us your situation and we'll advise you.

Please note that the security steps we take when opening your account are in keeping with the Society's legal and regulatory obligations and if you cannot give us satisfactory proof of your identity, we cannot open an account for you. Please remember the security checks are also for your own protection and we hope they will also give you peace of mind.

Help prevent crime

Please help us to prevent crime and the laundering of the proceeds of crime, by being patient when staff ask you to provide documents to prove your identity.

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PYI 05/25