

Confirming your identity

We want to pay you quickly and securely

To keep you safe from identity theft and fraud, we sometimes need to check that you are who you say you are. This is also required by anti-money laundering legislation.

We might need to check before we can pay you if your details have changed, or if we have lost contact with you. We might also need to verify your signature.

We will always try to confirm your identity ourselves. If we cannot, we might need to ask you to send us some identification. We may pass your details onto one of our third party service providers. They will check your identity and/or permanent address on our behalf. They will only process your personal data for this reason and will destroy it within three months after providing us with this information.

What you need to do

You will need to send us documents that prove who you are and where you live. If you do not live in the UK, you will need to send us different documents. You can find out what to send us in the overseas version of this leaflet on our website, www.sloc.co.uk.

Most of the time, you can do this with just one document. However, depending on what you have available, you might need to send two. We have listed what we can accept on the next pages.

You must send original documents or certified copies. We also explain this on the next pages.

How to send us your documents

We can only accept documents by email or post, so no faxes.

If you send us originals, use a signed-for service to keep them safe. We will send them back the same way.

If you send us certified copies we must have the copy that has been signed, not a further photocopy of that. We do not automatically return certified documents. However, if you ask us to do so, we will send them back using a signed-for service.



What to send us

Your documents must meet the valid document dates. If you have any questions about what to send or how to send it, call us.

To prove your signature

If we have asked to see your signature, one of the documents you send should be:

	Valid document date
Signed passport (if your signature is on a different page to your personal information the certified copy should be of both these pages)	Current
Photocard driving licence (not paper counterpart)	Current



To prove your identity and address

We will need to see either one document that proves both your identity and address, or two separate documents.

ONE document

You can send one document from this list to confirm both your identity and address.

	Valid document date
Photocard driving licence (not paper counterpart)	Current
Old-style paper driving licence (full licence not provisional)	Current
HM Revenue & Customs tax notice – a coding notice, or a self-assessment or tax demand (no P60s or P45s)	Dated within the last 12 months
State or local authority evidence of entitlement to benefits – such as a benefit book or letter from DWP. It can be housing benefit, council tax, child tax credit, state pension, an educational or other local authority grant	Dated within the last 12 months
Local authority or housing association rent card or tenancy agreement	Current
Record of a home visit by a general practitioner (GP) – conceal any medical information	Dated within the last 12 months
Firearms certificate or shotgun licence	Current

TWO documents

OR You can send one document from the identity list, PLUS a second document from the address list.

Identity	Valid document date
Passport	Current
Birth certificate If your name has changed we will also need evidence of your name change (for example your marriage certificate) and a covering letter showing your old and new signatures	
EEA/EU identity card	Current
Residence permit issued by the Home Office	Current
Identity card issued by the Electoral Office for Northern Ireland	Current
Instrument of a court order (for example liquidator or grant of probate)	Current
Address	Valid document date
Utility bill showing your first name or initials and surname – such as a gas, electricity, water, landline phone, cable or satellite bill (no mobile phone bills)	Dated within the last 3 months
Council tax bill	Current
Extract from the electoral register showing your name and address	Current
Bank, building society, credit card or credit union statement or passbook – page showing your current address and conceal your account number and transactions	Dated within the last 3 months
Mortgage statement	Dated within the last 12 months

How to certify documents

If you do not want to send original documents, you can send certified copies.

These are photocopies of your original documents that have been seen and signed by an approved professional or official. Whoever signs your documents must still be working and not be retired. They cannot live at the same address as you, or be in a relationship with you or be a relative.

Who can certify your documents	Organisation stamp needed?
Medical professional – such as a GP, consultant, pharmacist, dentist or registered nurse	No
Police or customs officer	No
Legal professional – such as a lawyer, solicitor, barrister, Commissioner for Oaths, paralegal or legal secretary	No
Justice of the Peace	No
Accountant, tax adviser, actuary, auditor or insolvency practitioner who is a member of the relevant professional body	No
An individual authorised and regulated by the Financial Conduct Authority (FCA) – such as a stockbroker, insurance broker or financial adviser	No
Valuer or auctioneer who is a member of a relevant professional body	No
Teacher or lecturer	Yes
Regulated credit or financial institutions – such as counter staff or a manager at a branch of a bank or building society	Yes
UK Post Office official (only your passport, driving licence, utility bill or bank statement)	No



Checklist

To make sure you have got everything right, check that:

- ✓ you are sending one document that confirms both your identity and address **OR** two documents, one from the identity list **PLUS** one from the address list
- ✓ you are sending one of the documents that shows your signature, if we have asked you to
- ✓ you are sending either originals or certified copies
- ✓ your copies have been certified by somebody on the list of approved people
- ✓ your copies are certified as shown in the example.

Now you can post them to us. Remember to include anything else we have asked you to send.

If you have any questions about what to send or how to send it, call us.