**Proof of ID**

When a prospective new member opens an account, the law requires that the credit union takes reasonable steps to be satisfied that the person is who they say they are.

**Proof of Identity and a separate Proof of Address are required**.

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| **Documents used as Proof Identity** | Photo Identification documents which can be relied upon on their own* Valid Passport
* Valid Photocard Driving Licence (Full or Provisional)
* National ID Card
* HM Forces ID Card
* Local Authority issued Bus Pass
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|   | **Documents that need supporting evidence*** Valid Full UK Driving Licence (without photograph)
* Notice of Tax Coding (for the current tax year or issued within last 6 months)
* Benefits award letter (issued within last 12 months)
* Pension award letter (issued within last 12 months)
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|   | Supporting documents* Utility Bill e.g. Gas, Electricity, Water or Telephone bills (less than 3 months old)
* Bank, Building Society or Credit Card Statement (less than 3 months old)
* Mortgage Statement (less than 12 months old)
* Council Tax Demand (less than 12 months old)

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| **Proof of Address** | * Utility Bill e.g. Gas, Electricity, Water or Telephone bills (less than 3 months old)
* Bank, Building Society or Credit Card Statement (less than 3 months old)
* Mortgage Statement (less than 12 months old)
* Council Tax Demand (less than 12 months old)

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The same document must not be used for both Proof of Identity and Proof of Address.

If it is not possible to provide the correct documents for Proof of Identity, a letter from a person in a position of responsibility such as a teacher, social worker, priest, minister, doctor etc. may be used.