**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 |
|  | **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) |
|  | 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) |
| **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) |

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.