Kent Reliance

Identity Requirements – Savings

If we've asked you to confirm your identity and/or address and/or Nominated Account, the tables below show the documents we will accept. You only need to **send one from each list**.

Section A - Proof of name and identity

- Valid UK passport
- National ID card for EU Nationals / Non UK passport – In addition to either we will require a copy of your residence permit issued by the UK Home Office
- Valid UK driving licence - photocard (full or provisional)
- HM Revenue & Custom (HMRC) Correspondence – dated within the current tax year (Not a P45 or P60)
- Department for Work & Pensions (DWP) letter confirming entitlement to pension

Under 18 - We can also accept the below documents

- Full Birth Certificate
- Adoption Certificate

Please Note

Identification supplied by the applicant e.g passport/driving licence etc must be valid i.e not expired. The same document cannot be used to verify both identity and address. If photo ID is older than 10 years we may not accept it as proof of identity and/or address. We may request additional documentation to support your application, which can be referred to Head Office for review.

Section B - Proof of address

- Valid UK driving licence - photocard (full or provisional) (If not used in list A)
- Current bank or credit/debit card statement issued by a regulated financial sector firm in the UK
- Current Mortgage statement issued by a regulated financial sector firm in the UK
- Council tax bill – dated within the current tax year
- House hold utility bill
- HM Revenue & Custom (HMRC) Correspondence – dated within the current tax year (Not a P45 or P60)
- Current tenancy agreement, current housing association rent book
- Vehicle Licence reminder – dated within the last 12 months
- TV Licence or renewal/reminder letter – dated within the last 12 months
- Letter from a care home manager (or equivalent) confirming the residency of the customer

Under 18 - We can also accept the below documents

- Utility bill/bank statement issued in the last 3 months in the name of a parent or guardian at the child's address (as stated on the application form)
- Certified letter from school/college principal or registered local authority children's home on headed notepaper, confirming address
- Letters validated by an employer can be accepted (we will independently validate the employment letter)

Please Note

All utility bills and bank statements must be an original or online printed document and be dated within the last 90 days (90 days must be calculated from the receipt of the application form). Mortgage statements must be original and dated within the last 12 months. Council tax and HMRC documents must be an original and the most recent bill/statement dated within the last 12 months.

Nominated Account

A current UK Bank or Building Society statement (can be printed from your online banking account). Must show your name, address, sort code and account number. It must also be dated within the last 90 days, show activity during this period and not have a zero balance or be a closed account.

*If you've been asked to confirm your Nominated Account and address, your current UK Bank or Building Society statement (can be printed from your online banking account) can be used for both Section B – Proof of address and Nominated Account.

Sending a certified document?

We will only accept documents certified by a professional person such as a bank or building society official, councillor, minister of religion, chartered accountant, solicitor or notary, teacher or lecturer who is currently acting in their profession.

Copies should be signed, dated and marked "Certified to be a true copy of the original seen by me" and bear the name, address, occupation and contact details of the certifier.

The person you ask to certify your copy document shouldn't be related to you, living at the same address or in a relationship with you.

Adding a Power or Attorney or Court of Protection Order?

If an account is being opened using a valid Power of Attorney or Court of Protection Order, we will need to verify both the main account holder(s) and the attorney(s) or deputies using ID from **Section A** and **Section B**. When sending us a certified copy of the Power of Attorney or Court of Protection Order documentation, we require each page to be certified, signed and dated by a solicitor or a person authorised to carry out notarial activities. If the donor has mental capacity, they can also certify the document. Original documents can be taken into your local branch however, we don't advise you send these in the post.

If you're unable to supply the documents listed in Sections A, B and Nominated Account and would like to discuss what other documents may be acceptable you can call us on **0345 122 0022**, write to our Head Office below, visit your local branch or alternatively if you are registered for our online services, by sending us a secure message.

Where to send your documents

Please send your documents to the following address:

OneSavings Bank plc
Sunderland
SR43 4AB

If you are sending important or original documents to us, you might also want to send them by Special Delivery for your own peace of mind.

We'll send back your documents once they've been reviewed.

Original documents can be taken into your local branch however, we don't advise you send these in the post as we cannot be held responsible if the originals are lost in the post.

Your identity document checklist

- [ ] If we've asked you to confirm both your identity and address, have you included a document from both Section A and Section B above?

- [ ] Do your documents show your full first name and surname where used to confirm your identity?

- [ ] Does the document you are providing for proof of address show the same residential address you stated in your application?

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visit **kentreliance.co.uk/additional-help** for more information.