Banking with HSBC

Why we need to identify you and what information you need to provide us.
In today’s increasingly connected world security is more important than ever, especially when it comes to banking. At HSBC we are committed to protecting all our customers. However, we can only do this with your help. Our systems rely on having the most up to date customer information in order to detect and deter criminals and fraudsters.

If you are currently banking or looking to start banking with HSBC we may need to see proof of **your identity and your home address**. This is a legal requirement that helps us to protect you from criminals who might use your name or information without your knowledge. It also helps us make sure we’re offering you the products and services that are most suited to your needs.

We will also ask you questions about yourself and how you plan to use the account. In some circumstances we will ask more detailed questions about your income and your wealth.

These checks will also apply to individuals who act as a power of attorney, executors and those who are principal controllers or beneficial owners of a business or charity banking with HSBC.

### What documents do I need to confirm my identity and residential address when opening an account?

We need to see two separate documents: one to prove your identity, the other to prove your home address. For a list of acceptable documents, please see overleaf. We prefer to see documents that are issued by an official authority and include a photograph so they can’t easily be forged, such as a passport, national identity card or photocard driving licence. If you can’t provide one of these, please make sure your identity and address verification documents include your full first name as well as your surname.

### What other information and documents do I need to provide?

If you are applying for a new HSBC account and have an existing UK bank account we may ask to see your last three months’ worth of original statements (not printed from the internet).

Additionally, we’ll ask you for the following information:

- Why you want to open the account;
- How much you expect to pay in each month;
- Your salary and details of any assets you have;
- Your employer’s address and phone number;
- Your business account details if you’re self-employed;
- Your nationality/citizenship;
- Your residence status/tax residence status.

We may also ask for documents to support this information.

*Please note, we may be unable to offer banking services to residents of countries that are subject to UN, EU or UK government sanctions.

During your relationship with HSBC, we may contact you from time to time to ask you to confirm or update your information. This is to help us keep you protected and so we can continue to provide you with the right banking services for your needs. If we are unable to acquire all the information we need, we may not be able to continue to provide you with banking services.

### Proof of identity documents

If you’re a non-UK resident, we need to see your passport or national identity card (EEA or Swiss only).

- Current full passport.
- Travel documents issued by the UK Home Office.
- Current UK driving licence: photocard (full or provisional), or old-style paper licence (full only).
- Disabled parking document that includes your photograph, signature and date of birth (blue or orange).
- HM Revenue & Customs tax notification, dated within the last four months. P45s and P60s are not acceptable.
- Letter confirming your right to benefits from the Department for Works & Pensions, Jobcentre Plus, a benefits agency or a veterans agency, dated within the last four months.
- Current Northern Ireland voter’s card.

### Under 18 accounts only:

- UK birth certificate.
- National Health/medical card.

### Student accounts only:

- NUS card.
- NUS associate cards are not acceptable.
Proof of address documents

Please provide us with the original documents that were posted to you. Unfortunately, we cannot accept documents printed from the internet.

- Current UK photocard driving licence, full or provisional.
- Council tax bill, valid for current billing year and dated within the last 13 months.
- Current full overseas driving licence.
- Utility bill, dated within the last four months.
- Telephone bill, dated within the last four months. Mobile phone bills are not acceptable.
- Home broadband, Sky or cable TV bill, dated within the last four months.
- Mortgage statement from a recognised lender, dated within the last 12 months. Mortgage statements from HSBC or First Direct are not acceptable.
- Credit card statement, dated within the last four months. Credit card statements from HSBC, First Direct, John Lewis Partnership Card and M&S Bank are not acceptable. Certain conditions may apply for documents from overseas financial providers.
- Bank, building society or credit union statement dated within the last four months. Bank statements from HSBC, First Direct and M&S Bank are not acceptable. Certain conditions may apply for documents from overseas financial providers.
- Disabled parking document that includes your photograph, signature and address (blue or orange).
- HM Revenue & Customs tax notification, dated within the last four months. P45s and P60s are not acceptable.
- Tenancy agreement from a local council or reputable letting agency, dated within the last 12 months. Tenancy agreements from private landlords are not acceptable.
- Letter confirming your right to benefits from Department for Works & Pensions, Jobcentre Plus, a benefits agency or a veterans agency, dated within the last four months.

Under 18 accounts only:
- National Health/medical card.

Student accounts only:
- UCAS letter of conditional or unconditional acceptance onto qualifying course.
- Local Education Authority notice of financial support.