

HSBC Safeguard

**Safety is working  
together to  
avoid the risks**

HSBC 

# HSBC Safeguard

Fraud and financial crime is becoming increasingly sophisticated and globally organised. To stay one step ahead, we have a series of initiatives that are designed to detect and deter fraudsters and criminals. In order for us to protect you and your finances, we need your help.

To ensure we really understand you we need to know:

- ▶ Who you are and where you live;
- ▶ Where your money comes from;
- ▶ How you will use your accounts.

## **When you join us**

When you open an account with us, the questions we ask will help us get to know you and protect you from financial crime.

## **Continual protection**

Once your account is open, the systems and processes we utilise to keep you safe rely on us having the most up-to-date information.

If your circumstances change, such as getting a new job or other big events in your life, please help us continue to protect you by letting us know.

To assist in your continued protection from fraud and financial crime, from time to time we may ask you for your help and contact you to:

- ▶ Confirm or update your existing details;
- ▶ Provide new information;
- ▶ Come into branch with original documents.

We understand that this may seem inconvenient, however we will work with you to ensure the process is as simple and straightforward as possible.

## 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. If you pay tax anywhere other than just the UK we may ask you for your Tax Identification Number (TIN).

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

Please provide us with one of the original documents listed below. Unfortunately, we cannot accept copies or documents printed from the internet:

- ▶ Valid full passport.  
Temporary passports are not acceptable.
- ▶ EEA or Swiss national identity card.
- ▶ Valid UK driving licence: photocard (full or provisional), or old-style paper licence (full only).

If you are not able to provide us with the proof of identity documents, we need to see one of the items from the list below:

- ▶ HM Revenue & Customs tax notification, dated within the last four months.  
P45s and P60s are not acceptable.
- ▶ Travel documents issued by the UK Home Office.
- ▶ 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.
- ▶ Disabled parking document that includes your photograph, signature and date of birth (blue or orange).

## Under 18 accounts only:

- ▶ Valid full passport or UK, EU, Channel Islands or Isle of Man full birth certificate.
- ▶ Adoption certificate.
- ▶ National Health/medical card.
- ▶ Child Benefit/Child Tax Credit Documentation, dated within the last six months (only acceptable for children aged 7 years or under).

## Student accounts only:

Please refer to the 'Proof of Identity documents' section. If none of the items are available, we will also accept the following:

- ▶ NUS card that includes your photograph, date of birth and expiry date.  
NUS associate/Extra cards are not acceptable.

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

## 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 unless certain criteria is met. Please see\*3 for more details. Please note the same document cannot be used as both proof of identity and address.

- ▶ Valid UK photocard driving licence, full or provisional.
- ▶ Council tax bill, valid for current billing year and dated within the last 13 months.
- ▶ Valid full EU/overseas driving licence.\*1
- ▶ Utility bill, dated within the last four months.\*1, 3
- ▶ Telephone bill, dated within the last four months. Mobile phone bills are not acceptable.\*1, 3
- ▶ Home broadband, Sky or cable TV bill, dated within the last four months.\*1, 3
- ▶ Mortgage statement from a recognised lender, dated within the last 12 months. Mortgage statements from HSBC or First Direct are not acceptable.\*1
- ▶ Credit card statement, dated within the last four months.\*1, 2
- ▶ Bank, building society or credit union statement dated within the last four months.\*1, 2
- ▶ Disabled parking document that includes your photograph, signature, date of birth and address (blue or orange).
- ▶ 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.

\*1 Acceptable documents for EU residents.

\*2 Bank statements or Store cards and Credit card statements from HSBC, First Direct, M&S Bank and John Lewis Partnership Card are not acceptable. Certain conditions may apply for documents from overseas financial providers.

\*3 UK bills produced via the internet are acceptable for personal account opening only when accompanied by a Passport, UK photocard Driving Licence or National Identity Card (EEA and Swiss Nationals only).

## Under 18 accounts only:

- ▶ National Health/medical card.

If living at the same address – proof of address of the parent or legal guardian is acceptable. Please note that we may need to identify parent/legal guardian and verify their address.

## Student accounts only:

- ▶ Local Education Authority notice of financial support.
- ▶ Letter from an officially recognised university/college – confirming acceptance onto qualifying course. Dated within the last four months and must include contact name, address and telephone number.
- ▶ Letter from Nursing & Midwifery Admissions Service (NMAS). Dated within the last four months and must include contact name, address and telephone number.

## New to UK (arrived within the last six months)

- ▶ Letter from a known and reputable Employer. Please make sure the letter:
  - confirms that you are directly employed by this employer,
  - it is dated within the last four months,
  - it must be on official headed paper containing contact name, address and telephone number or email address of the employer.
  - Handwritten employer's contact details are not acceptable.

The letter must state your full first name and surname and confirm your current residential address in the UK. Letter must be addressed to either the applicant, the bank or 'to whom it may concern.'

# Identifying you

Whether you are opening an account with us today, or held accounts with us for a long time, we may need to see proof and take a copy of your identity and your home address. This is a legal requirement that helps us protect you from criminals who might use your name or information without your knowledge.

This information 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 under a power of attorney and as 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, these can not be the same document. 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. If you are under 18 or a Student you should look to provide the standard identification and address verification documents as listed.

Where you cannot provide these, alternative documents can then be accepted as stated overleaf. This list is not exhaustive. If you are applying for our products from outside the UK but within the EU, you may need to provide certified documents as part of your application. If you have any queries about acceptable documentation you can call us on 03456 040 626\*, view our website or visit a local branch.

\* Lines are open 8am to 10pm every day. Communications may be monitored and/or recorded for security and service improvement purposes.

**Call 03457 60 60 60** (Textphone 03457 125 563)

**Visit [www.hsbc.co.uk/safeguard](http://www.hsbc.co.uk/safeguard)**

Please note that document requirements are different in the Channel Islands and Isle of Man. Please speak to your local branch for further guidance.

## Accessibility

To find out more about our accessible services please visit [www.hsbc.co.uk/accessibility](http://www.hsbc.co.uk/accessibility) or ask at any HSBC Bank branch.

If you'd like this document in another format such as large print, Braille or audio, please contact us on 03457 404 404. A textphone service is available for customers with hearing and/or speech impairment (s) on 03457 125 563 (+44 2070882077 from overseas). BSL Video Relay Service is also available (Monday-Friday, 8am-6pm, excluding Bank and Public Holidays) at [www.hsbc.co.uk/accessibility](http://www.hsbc.co.uk/accessibility).

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