

# 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 and take a copy 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, 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. 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. This list is not exhaustive. If you have any queries about acceptable documentation you can call us on 03456 040 626\*, visit [www.hsbc.co.uk](http://www.hsbc.co.uk) or speak to a member of staff in branch.

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

## 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).

\*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.  
Temporary passports are not acceptable.\*1
- ▶ EEA or Swiss national identity card.\*1
- ▶ 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:

- ▶ EU - Channel Islands and 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:

- ▶ NUS card that includes your photograph, date of birth and expiry date.  
NUS associate/Extra 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/EU photocard driving licence, full or provisional.\*<sup>1</sup>
- ▶ 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.\*<sup>1</sup>
- ▶ Telephone bill, dated within the last four months. Mobile phone bills are not acceptable.\*<sup>1</sup>
- ▶ Home broadband, Sky or cable TV bill, dated within the last four months.\*<sup>1</sup>
- ▶ Mortgage statement from a recognised lender, dated within the last 12 months. Mortgage statements from HSBC or First Direct are not acceptable.\*<sup>1</sup>
- ▶ Credit card statement, dated within the last four months.\*<sup>1,2</sup>
- ▶ Bank, building society or credit union statement dated within the last four months.\*<sup>1,2</sup>
- ▶ Disabled parking document that includes your photograph, signature, date of birth and address (blue or orange).

\*<sup>1</sup>Acceptable documents for EU residents.

\*<sup>2</sup>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.

## 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).

### Issued by HSBC Bank plc

Customer information: PO Box 6176, Coventry CV3 9HN

- ▶ 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:

- ▶ Local Education Authority notice of financial support.
- ▶ Letter from an officially recognized University – 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.