

Basic Bank Account

Identification and address verification

Basic Bank Account identification and address verification requirements

Why do we need documentary evidence?

In line with Money Laundering Regulations, we are required by law to have procedures in place to prevent criminals from using financial products or services to launder 'dirty' money.

A key defence against money laundering is to prevent accounts being opened using false identities. As criminals can appear to be law-abiding citizens, we apply our procedures to all customers to be fully satisfied that they are who they claim to be.

To open an account with HSBC, you must provide evidence of your identity and confirmation of your address.

Please note

We reserve the right to contact the originators of documents to verify the authenticity of the documents provided. Please ensure any persons issuing letters to prove your identity or verify your address are made aware that we may contact them to confirm their details.

To apply for a Basic Bank Account, you must provide one form of 'identification' and one form of 'address verification' with your completed application form.

We do not accept online bills or statements.

National Identity Card cannot be used to both prove identification and verification of address.

If you are a foreign national, 'non-UK' means your home country, the place you are relocating from.

For accounts based in the Channel Islands and Isle of Man, two forms of address verification are required.

All documents must be current or dated within the last four months.

What proof of identity and verification of address will you need to provide?

Examples of the acceptable documents presented most often are listed below. If you have any queries about acceptable documentation for Basic Bank Account, you can call us on 08457 404 404* or visit a local branch.

Acceptable identification documents

- ▶ Current Passport
- ▶ Full Driving Licence, UK or overseas (must show your address, signature and photograph)
- ▶ Current National Identity Card
- ▶ Original notification letter from Benefits Agency/Local Authority on official headed paper confirming your right to UK benefits from:
 - Benefits agency
 - Department of Work and Pensions (including Jobcentre Plus)
 - Child Benefit Office
 - Veterans Agency
- ▶ Letter from a person in a position of authority – this could be:
 - Hostel Manager
 - Social Worker
 - Armed service officer
 - Minister of religion
 - General Practitioner

Acceptable address verification documents

- ▶ UK council tax bill for the current year
- ▶ UK Utility Bill (gas, electricity etc)
- ▶ Bank, building society or credit union statement from a UK institution (showing your name, current address and transactional activity on the account. Online statements will not be accepted. A non UK bank, building society or credit union statement will be accepted as address verification for Foreign Nationals only and only where this is within a jurisdiction with equivalent legislation and financial standards)
- ▶ Full Driving Licence, UK or overseas (must show your address, signature and photograph)
- ▶ UK Disabled Parking document (must show your address, signature and photograph)
- ▶ Tenancy Agreement from council or reputable letting agency
- ▶ Letter from a Prison Governor or Probation Officer (must be on official headed paper)
- ▶ Letter from a UK employer (Foreign Nationals only – must be written in English on official headed paper and show the contact name, address and telephone number. The letter can be addressed to you, the Bank or 'To whom it may concern'.)
- ▶ Letter from a reputable university, college or language school (Foreign Nationals only – must be on official headed paper and show the contact name, address and telephone number) stating the duration of your course and your non-UK address. The letter can be addressed to you, the Bank or 'To whom it may concern'.

*Lines are open 8am to 10pm every day. Communications may be monitored and/or recorded for security and service improvement purposes. Textphone 08457 125 563. International call +44 1226 261 010.

hsbc.co.uk

Issued by HSBC Bank plc.

Customer Information:

PO Box 6201, Coventry CV3 9HW

PO Box 14, St Helier, Jersey JE4 8NJ

PO Box 31, St Peter Port, Guernsey GY1 3AT

PO Box 20, Douglas, Isle of Man IM99 1AU