

Basic Bank Account Identification and address verification

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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.

What other information and documents do I need to provide?

Banking security has never been more important. At HSBC we're constantly putting new and better ways in place to protect our customers' accounts.

Therefore, by introducing a series of initiatives, we need the most up-to-date information to better protect you and your money from fraud and financial crime.

If you are applying for a new HSBC account we'll ask you questions about your employment status and salary (if applicable), account deposits and your residence/tax status and why you want to open an account with HSBC. If you pay tax anywhere other than just the UK we may ask you for your Tax Identification Number (TIN).

Additionally, if you have an existing UK bank account we may ask to see your last three months' bank statements (original statements not printed from the internet).

During your relationship with HSBC, we may contact you from time to time to ask you to confirm or update your information.

Please note

We reserve the right to contact the originators or producers of the 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.

We can accept a current, full, UK photocard driving licence to confirm both your identity and address. If you don't hold one, we'll require separate documents.

Where a passport, national identity card or photo card driving licence is not presented for identification, all identification and address verification documents that you present must contain your full forename and surname.

All documents must be originals (meaning that the documents must have been sent in the post rather than printed from the internet).

If you are a non-UK resident, you must always present your passport or national identity card when applying for an account.

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

All documents must be provided in English, original documentation not in English must be translated.

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

Examples of the acceptable documents presented most often are listed below. This list is not exhaustive and the content may differ for the Channel Islands and Isle of Man. If you have any queries about acceptable documentation for Basic Bank Account, you can call us on 03457 404 404*¹ or visit a local branch.

Acceptable identification documents

- ◆ Current full valid passport (temporary passports are not acceptable)*²
- ◆ Home Office travel documents (blue and red only, must show your signature and photograph)
- ◆ Current UK photocard driving licence, including provisional (must show your current address, signature and photograph)
- ◆ Current full UK paper style driving licence (provisional not acceptable, must show your current address)
- ◆ Current national identity card (EEA and Swiss Nationals only)*²
- ◆ Original notification letter from Benefits Agency/Local Authority (dated within the last four months) 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 responsibility that confirms your full name (dated within the last four months and must include the name of the firm or individual with the address and telephone number of issuer). examples include:
 - Hostel Manager
 - Social Worker
 - Armed service officer
 - Minister of Religion
 - General Practitioner.

Please contact us for a full list of persons in a position of responsibility.

*¹ Lines are open 8am to 10pm every day. Communications may be monitored and/or recorded for security and service improvement purposes.

*² Acceptable documents for EU applications.

Acceptable address verification documents

- ◆ UK council tax bill for the current year (dated within the last 13 months)
- ◆ UK/EU*² utility bill (gas, electricity, etc. and dated within the last four months)
- ◆ Bank, building society or credit union statement from a UK/EU*² institution (dated within the last four months showing your name, current address, sort code and account number).

Please note: online statements/bills will not be accepted. Also Bank, credit card and mortgage statements from within the HSBC Group including, HSBC UK, First Direct, John Lewis Partnership Card or M&S Bank are not accepted as proof of address.

- ◆ Current UK/EU photo card driving licence, including provisional (must show your current address, signature and photograph. Cannot be used for address verification if presented as a primary identification document)
- ◆ Current full UK paper style driving licence (provisional not acceptable, must show your current address)
- ◆ UK disabled parking document (blue or orange, must show your address, signature, photograph and Date of Birth).

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, please visit

www.hsbc.co.uk/hsbcsafeguard

for further information or call us on

03456 040 626*¹

- ◆ Tenancy Agreement from council or reputable letting agency (not a private landlord) must be dated within the last 12 months
- ◆ Letter from a Prison Governor or Probation Officer (must be on official headed paper, dated within the last four months, show your full name, date of birth and include a photograph of you. Must include the contact name, address and telephone number of the issuer).

Foreign Nationals only – who have arrived in the UK within the last six months.

- ◆ Letter from an officially recognised university, college or language school (must be on official headed paper, show the contact name, address, telephone number or email address and confirm your full name, full UK address, 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' and must be dated within the last four months)
- ◆ Letter from an employer (must confirm your full name, your address and that you are directly employed by the employer. The letter must be dated within the last four months, on official headed paper with the contact name, address, telephone number or email address of the issuer).

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Accessibility

To find out more about our accessible services please visit www.hsbc.co.uk/accessibility or ask at any of our branches.

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 (+44 207 088 2077** from overseas). BSL Video Relay Service is also available (Monday-Friday, 8am-6pm, excluding Bank and Public Holidays) at www.hsbc.co.uk/accessibility

hsbc.co.uk

Issued by HSBC UK Bank plc.

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