

Identity Requirements – why we need to identify you, and the information you need to provide.

To protect you and the deceased customer's estate from fraud and financial crime, we need to verify your identity and address.

Electronic identification and address verification:

To verify your address and identity as quickly and easily as possible, we can complete the check electronically, with your permission, via Experian.

We will complete a 'soft search', which will be recorded in your credit history, however this will not be visible to other organisations or lenders and **it will not affect your credit score**.

Where we are unable to complete these checks electronically, you can take original or certified documents into a HSBC branch and we will copy them for you. You can find your nearest branch, and their opening times, using our [Branch Finder Tool](#).

If you are providing physical evidence in branch we need **two separate documents** from the lists below – one to prove your identity and one to prove your address.

Identity

Current full or provisional UK driving licence (photocard or old paper style)

Please note: A full UK photocard driving licence can be accepted for both identity and address verification. A full UK paper driving license can be used for either identity or address verification, but not both. Provisional licences cannot be accepted for both. Provisional licences are acceptable for under 18s only.

Current passport

European Economic Area (EEA) or Swiss national identity card

Benefits Agency or Local Authority letter (DWP, Jobcentre Plus, Benefits Agency, Veterans Agency, Child Benefit Office) confirming your right to state benefits or state pension, dated within the last 4 months. This must include your address and complete National Insurance Number.

Disabled parking document (blue or orange) which includes your photograph, signature and date of birth.
HMRC Tax Notification dated within the last 4 months, which must include your complete National Insurance Number. P45s and P60s are not accepted.

Travel documents issued by the UK Home Office.

Biometric Residence Permit issued in the UK by the Home Office.

Armed Forces identity card

Firearms/shotgun certificate issued by UK Police Force.

Current Northern Ireland voter's card

Foreign and Commonwealth Office original letter dated within the last 4 months (Foreign Diplomatic staff only).

Birth Certificate (under 18s only).

National Health Service letter (under 18s only).

Address

Council Tax bill or Rates bill for Northern Ireland, valid for the current year

Utility bills (e.g. Gas, Electricity, Water, Oil, Telephone, Home Broadband, Sky/Cable TV) dated within the last 4 months including UK e-bills. Mobile phone bills are not accepted.

Bank, Building Society or Credit Union statement/passbook (including HSBC Private Bank, first direct and M&S Bank) dated within the last 4 months. Online statements issued in the UK are only accepted when accompanied by a passport, UK photocard driving licence or national identity card (EEA/Swiss).

Credit or Commercial Card bill/statement (including HSBC Private Bank, first direct, M&S Bank and John Lewis Partnership) dated within the last 4 months. Online bills/statements and store card bills are not accepted.

Disabled parking document (blue or orange) which includes your photograph, signature, date of birth and address.

HMRC Tax Notification dated within the last 4 months which includes your complete National Insurance Number. P45s and P60s are not accepted.

Benefits Agency or Local Authority letter (DWP, Jobcentre Plus, Child Benefit Office and Veterans Agency) dated within the last 4 months, which includes your address and complete National Insurance Number.

Current UK driving licence photocard (full or provisional) or paper licence (full only) quoting your current residential address.

Current full overseas driving licence or EU photocard driving licence which must include your signature, address and photograph.

Mortgage statement from a recognised lender (including first direct and M&S Bank) dated within the last 12 months. Online statements are not accepted.

Tenancy agreement from a Local Council or reputable Letting Agency quoting the period of tenancy and dated within the last 12 months.

Current rent card from a Local Council book or reputable Letting Agency.

Solicitor's letter confirming house purchase or land registry confirmation dated within the last 4 months, together with documentation to verify your previous address.

Current national identity card including address (EEA and Swiss Nationals only) which includes your photograph.

Insurance or Investment documents (excluding Home, Motor and Travel insurance) dated within the last 4 months. John Lewis Partnership, first direct M&S Bank and HSBC Documents produced via the internet are not accepted.

Letter from a university, college or known language school accredited by the UK Border Agency dated within the last 4 months.

Foreign and Commonwealth Office original letter dated within the last 4 months (Foreign Diplomatic staff only).

Certified Documents

We may also accept certified or notarised documents which have been provided by any of the following:

- Commissioner for Oaths/Notary Public
- Barrister/Solicitor/Chartered Legal Executive
- Licenced Conveyancer
- Chartered Accountant
- A member of parliament or the judiciary

If the personal representative lives overseas, we may accept notarised or sealed documents which contain the seal of a Notary Public, local court, Embassy or British Consulate.

If the certification is provided in a professional capacity, it must be presented in letter headed paper, or stamped/sealed by the person providing certification. We may contact this person, so please provide details for their workplace, work address, email address and phone number.

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