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?

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.

Call 03457 404 404 (Textphone 03457 125 563)
Visit hsbc.co.uk/hsbcsafeguard

Accessibility

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* Lines are open 7am to 10pm every day. Communications may be monitored and/or recorded for security and service improvement purposes.
When opening 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 designed to detect and deter fraudsters will be kept under constant review. To stay one step ahead, HSBC Safeguard is continually being updated and strengthened.

Financial crime

Although we can do a lot to help protect you, it is important that you stay alert to the risks of financial crime. If you receive any unexpected requests to contact us or have any queries, please get in touch with us immediately.

HSBC Safeguard

Fraud and financial crime is becoming increasingly sophisticated, and is now an international crime. 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, you need to keep us informed.

To ensure we really understand you we need to know:

- who you are and where you live;
- who your employer is;
- 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.

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 you 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.*

We need to know your identity and your home address. If you don’t hold one, separate documents will be required.

Valid full passport

Valid full passport or UK, EU, Channel Islands or Isle of Man full birth certificate. Additional documentation, dated within the last six months (only acceptable for children aged 7 years or under).

Under 18 accounts only:

- full passport or UK, EU, Channel Islands or Isle of Man full birth certificate
- adoption certificate
- NatWest or RBS birth certificate
- letter from local Education Authority notice of attendance
- NUS card that includes your photograph, date of birth and expiry date. NUS associate/Extra cards are not acceptable.*

Proof of identity documents

We provide you with all 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 these forms of ID:

- 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 rights to benefits from the Department for Work & Pensions, Jobcentre Plus, a benefits agency or a voluntary 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). Valid full EU/overseas driving licence
- Utility bill, dated within the last four months*1, 2
- Telephone bill, dated within the last four months. Mobile phone bills are not acceptable*1
- Home Broadband, Sky or cable TV bill, dated within the last four months*1, 2
- mortgage statement from a recognised lender, dated within the last 12 months. Mortgage statements from HSBC or First Direct are not acceptable
- 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 expiry date. NUS associate/Extra cards are not acceptable.*

Proof of address documents

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

- 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 rights to benefits from the Department for Work & Pensions, Jobcentre Plus, a benefits agency or a voluntary 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). Valid full EU/overseas driving licence
- Utility bill, dated within the last four months*1, 2
- Telephone bill, dated within the last four months. Mobile phone bills are not acceptable*1
- Home Broadband, Sky or cable TV bill, dated within the last four months*1, 2
- mortgage statement from a recognised lender, dated within the last 12 months. Mortgage statements from HSBC or First Direct are not acceptable
- 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 expiry date. NUS associate/Extra cards are not acceptable.*

If you cannot provide us with the original documents that are listed above, we may be unable to open your account. If you cannot accept documents printed from the internet unless certain criteria is met. Please see*3 for more details. Please note for personal account opening, a valid, full UK photographic driving licence can be used to confirm both your identity and address. If you don’t hold one, separate documents will be required.

- valid UK photographic driving licence, full or provisional
- Council tax bill, valid for current billing year and dated within the last 12 months
- valid full EU/overseas driving licence
- Utility bill, dated within the last four months*1, 2
- Telephone bill, dated within the last four months. Mobile phone bills are not acceptable*1
- Home Broadband, Sky or cable TV bill, dated within the last four months*1, 2
- mortgage statement from a recognised lender, dated within the last 12 months. Mortgage statements from HSBC or First Direct are not acceptable
- 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 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 financial sanctions.

*1 Acceptable documents for EU residents.

*2 Acceptable documents for non-EU residents

*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).
If you are not able to provide us with the proof of identity documents, we need to see one of the following forms of identification:

- HM Revenue & Customs tax notification, dated within the last four months. P60s and P45s are not acceptable.
- Travel documents issued by the UK Home Office.
- Letter confirming your rights to benefits from the Department for Works & Pensions, Jobcentre Plus, a benefits agency or a relevant authority, dated within the last four months.
- Current Northern Ireland voter’s card.
- Disabled parking document that includes your photograph, signature and date of birth.
- Valid UK photocard driving licence, full or provisional.
- Council tax bill, valid for current billing year and dated within the last 12 months.
- Valid full FIS/Ethnicity driving licence.
- Utility bill, dated within the last four months.
- Telephone bill, dated within the last four months. Mobile phone bills are not acceptable.1
- Home broadband, Sky or cable TV bill, dated within the last four months.1
- Mortgage statement from a recognised lender, dated within the last 12 months. Mortgage statements from HSBC or First Direct are not acceptable.
- Credit card statement, dated within the last four months.1
- Bank, building society or credit union statement dated within the last four months.1
- Disabled parking document that includes your photograph, signature, date of birth and address.3
- 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 the Department for Works & Pensions, Jobcentre Plus, a benefits agency or a relevant authority, dated within the last four months.

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

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 see1 for more details. Please note for personal account opening, a valid, full UK photocard driving licence can be used to confirm both your identity and address. If you don’t hold one, separate documents will be required.

- Valid UK photocard driving licence, full or provisional.
- Council tax bill, valid for current billing year and dated within the last 12 months.
- Valid full FIS/Ethnicity driving licence.
- Utility bill, dated within the last four months.
- Telephone bill, dated within the last four months. Mobile phone bills are not acceptable.1
- Home broadband, Sky or cable TV bill, dated within the last four months.1
- Mortgage statement from a recognised lender, dated within the last 12 months. Mortgage statements from HSBC or First Direct are not acceptable.
- Credit card statement, dated within the last four months.1
- Bank, building society or credit union statement dated within the last four months.1
- Disabled parking document that includes your photograph, signature, date of birth and address.3
- 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 the Department for Works & Pensions, Jobcentre Plus, a benefits agency or a relevant authority, dated within the last four months.

*1 Acceptable documents for EU residents.
*2 If biometric passports are issued, these will be deemed acceptable.
*3 Acceptable documents for EU residents.

Under 18 accounts only:

- National Health/medical card.
- Letter from an officially recognised university/college – confirming acceptance onto a qualifying course. Dated within the last four months and must include contact name, address and telephone number.
- Letter from Nursing & Midwifery Examination Service (NAMES). Dated within the last four months and must include contact name, address and telephone number.

New to UK

(entered within the last six months)

- Letter from a known and reputable Employer. Please make sure the letter:
  • confirms that you are directly employed by the employer
  • is dated within the last four months,
  • is 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.”

Commercial Customers: please note that for commercial customers, separate documents may be required to prove your identity and home address. To confirm the requirements specific to you and your business, please contact your Relationship Manager or the Business Telephone Banking team on 03457 606 060.
Continual protection
When 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 we need to provide?
If you are applying for a new HSBC account and have an existing UK bank account we ask you 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/residence status.
We may also ask for documents to support this information. If you pay tax elsewhere 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 original documents listed below:
• HM Revenue & Customs tax notification, dated within the last four months. P60s and P45s 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 voluntary 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).
• valid UK photocard driving licence, full or provisional.
• Council tax bill, valid for current billing year and dated within the last 12 months.
• valid full Eishinrensha driving licence
• Utility bill, dated within the last four months*.

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.

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* for more details. Please note for personal account opening, a valid, full UK photocard driving licence can be used to confirm both your identity and address. If you don’t hold one, separate documents will be required.
• Valid UK photocard driving licence, full or provisional
• Council tax bill, valid for current billing year and dated within the last 12 months.
• Full Eishinrensha driving licence
• Utility bill, dated within the last four months*.
• Telephone bill, dated within the last four months. Mobile phone bills are not acceptable*.
• Tenancy agreement from a local council or a voluntary agency, dated within the last 12 months. Tenancy agreements from HSBC or First Direct are not acceptable.
• Credit card statement, dated within the last four months.
• Bank, building society or credit union statement dated within the last four months.
• Mortgage statement from an accepted lender, dated within the last 12 months. Mortgage statements from HSBC or First Direct are not acceptable.
• Letter confirming your right to benefits from the Department for Works & Pensions, Jobcentre Plus, a benefits agency or a voluntary agency, dated within the last four months.

Under 18 accounts only
• National Health/medical card.
• Tenancy agreement from a local council.

Student accounts only
• Valid UK photocard driving licence, full or provisional
• Council tax bill, valid for current billing year and dated within the last 12 months.
• HM Revenue & Customs tax notification, dated within the last four months. P60s and P45s are not acceptable.
• Telephone bill, dated within the last four months. Mobile phone bills are not acceptable.
• Tenancy agreement from a local council or voluntary agency, dated within the last 12 months.

New to UK
• travel documents issued by the UK Home Office
• tenancy agreement*.

Partnership Card are not acceptable. Certain conditions may apply for documents from overseas financial providers.

Commercial Customers:
• please note that for commercial customers, separate documents may be required to prove your identity and home address.
• To confirm the requirements specific to you and your business, please contact your Relationship Manager or the Business Contact Team on 03457 606 060.

Additional information
To confirm the requirements specific to you and your business, please contact your Relationship Manager or the Business Contact Team on 03457 606 060.
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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?

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.

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