

IDENTITY REQUIREMENTS

LIST 1: PROOF OF IDENTITY

- Current valid passport (must contain English translation)
- Current UK old style driving licence (full licence only – old style provisional licence is not acceptable)
- Current UK photocard driving licence (full or provisional) – counterpart not required
- Benefit book or most recent letter from the Benefits Agency confirming the right to benefits (issued within the last 6 months or valid for the current year)
- Firearms certificate/shotgun licence
- Most recent HM Revenue & Customs tax notification (issued within the last 6 months or valid for the current year – SA302, P60, P45 not acceptable)
- Northern Ireland Electoral ID card (no more than 10 years old)
- EU/EEA member state ID photocard. (UK ID cards are not acceptable)
Not acceptable for products with Free Standard Legals
- National ID card (for non-EEA foreign nationals)
Not acceptable for products with Free Standard Legals

LIST 2: PROOF OF ADDRESS

- Recent utility bill (issued within the last 6 months) Mobile phone bills are not acceptable
- Most recent bank, building society or credit union statement, letter or passbook containing current address (issued within the last 6 months) Internet statements not acceptable
- Most recent mortgage statement from a recognised lender (issued within the last 6 months or valid for the current year)
- Benefits book or most recent notification from the Benefits Agency confirming the right to benefits (issued within the last 6 months or valid for the current year)
- Current UK old style driving licence (full licence only – old style provisional licence is not acceptable)
- Current UK photocard driving licence (full or provisional) – counterpart not required
- Local authority tax bill (issued within the last 6 months or valid for the current year)
- Local council tenancy agreement
Not acceptable for products with Free Standard Legals
- Most recent HM Revenue & Customs tax notification (issued within the last 6 months or valid for the current year – SA302, P60, P45 not acceptable)
- Confirmation from an electoral register search that a person of that name lives at that address
Not acceptable for products with Free Standard Legals and if acceptable to use on specific application as proof

CERTIFYING DOCUMENTATION

- If you have seen the applicant(s) face to face you must provide one document from List 1 and one document from List 2 for each applicant.
(Any item which is duplicated in List 1 and List 2, will only be accepted as one form of identification)
- If you have not seen the applicant(s) face to face you must provide two documents from List 1 and one document from List 2 for each applicant.
(Any item which is duplicated in List 1 and List 2, will only be accepted as one form of identification)
- Each document must be a photocopy of the original document, and must contain the signature of the person certifying.
- The person who has seen the original document must certify each document using the following wording: 'I certify that this is a true copy of the original'. They must then state their name, company name, and each certification must be signed and dated.
- If you have seen the applicant face to face, and the document includes photographic identification, you must state 'I certify that this is a true likeness of the applicant'.
- Mortgage Introducers who are certifying documentation must be FCA authorised.
- A professional person (lawyers) covered by money laundering regulations may also certify copies of identification documents.

**We accept identification documents via document upload, email, fax or post.
We will only accept correctly certified identification documents.**

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board.

Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes.