

Our Identification Requirements

Why do we need identification?

All financial service providers are required by law to verify their customers' identity in order to protect our customers and members of the public against fraud and misuse of the banking system. In addition, we work together with the Government and law enforcement agencies to crack down on financial crime and terrorism.

How do we verify your identification?

We need to see at least two identity documents. One document is required to verify your name (see list 1) and one document is required to verify your address (see list 2).

Standard documentary verification

All identity documents must record your full name and either:

- your residential address or
- your date of birth.

List 1 – To confirm your name

- Current UK/EEA Passport.
- UK Photo card Driving Licence (Full or Provisional).
- Firearms Licence/Shotgun Certificate.
- EEA National Identity Card.
- Full UK Paper Driving Licence.
- State Benefits Entitlement Document.*
- HMRC Tax Credit Document.*
- Local Authority Benefit Document.*
- State/Local Authority Educational Grant Document.
- HMRC Tax Notification Document.
- Disabled Driver's Pass.

**These documents must be dated in the past 12 months and evidence that you are in receipt of the relevant entitlement.*

List 2 – To confirm your address

- A bank, building society or credit card statement. †
- Judiciary Document such as a Notice of Hearing, Summons or Court Order.
- Utility Bill for supply of gas, electric, water or telephone landline.

- Most recent Mortgage Statement.
- Most recent Council Tax Bill/Demand or Statement.
- Current Council Rent Card.
- Current Council Tenancy Agreement.

† These documents must be less than 6 months old.

Please note that where a document appears in both List 1 and List 2 it can only be used to satisfy either evidence of name and address, but not both, for any one customer. We will verify the identity for each applicant.

If you are unsure whether the documents you have available are acceptable for identity purposes, or you cannot provide one item from List 1 or List 2 or simply have any query in relation to our above ID requirements, please contact us for further guidance.

We reserve the right to carry out any further checks on your identity if we think we need to do so in order to comply with our legal obligations. You will need to let us have additional evidence if you change your name or address.

As part of these checks, we may make searches with credit reference agencies. Please note that these checks are only used to check your name and address and do not affect your credit worthiness.

Further guidance in respect of our Non-Personal Accounts is shown separately on the specific product leaflet.

Verifying the identity of a child

In most cases a Current Passport or Birth Certificate will be sufficient to verify the name of the child. Child benefit and Child Tax Credit documents can be used to verify the address.

A NHS Medical Card or National Insurance Card (for those aged 16 and over) can only be used as a secondary evidence of identity in situations where some of the above documents are not held in respect of the child.

If an adult is to act as a signatory, identity evidence for both the adult and the child is required.

Power of Attorney (POA)

If you are opening an account on a Power of Attorney basis, or adding an attorney to an existing account, we will need to verify the identity of all attorneys and the donor of the POA. A copy of the POA will also be required.

Existing Customers

If you are an existing customer opening a new account you may not be required to confirm your identity. For clarification, please ask your local branch for further details.

Applying for an account via the Post

To open an account with the Society, please send us:-

- A completed and signed application form for each applicant (incomplete forms will be returned).
- Cheque deposit for at least the minimum investment amount for the account type.
- Proof of your identity and your address.
- HM Revenue and Customs form R85 if you are eligible to receive gross interest.

To guard against the potential dangers of postal interception and ID theft or fraud we recommend that you send certified copies of ID documents. ID documents can be certified by the following UK professionals:-

- Solicitor
- Accountant
- Bank Manager
- An FSA approved person who is on the FSA approved person register (www.fsa.gov.uk/register). This includes Financial Advisers and Mortgage Advisers.

Each certified copy must be signed 'original seen' and dated. The person who has certified the copy should also print clearly their full name, their occupation and their employers' name, address and telephone number, as we may need to contact them.

What ID is required for any changes to my account once it has been opened?

In certain circumstances we may require you to re-confirm

your identity when a change is made to your account. Examples include loss of your account passbook, changes to your name or residential address, and re-activation of a dormant or inactive account.

For guidance on the requirements relating to these changes, please contact our Head Office or visit your local branch.

Identity Theft

Identity Fraud is a growing crime and it is important that you protect your identity. You can protect your personal information and prevent misuse of your account by:

- Taking care of your passbook and other account information.
- Storing documents such as passports, driving licences etc in a secure place.
- Never giving your account details or security information to anyone unless you know who they are and why they need them.
- Make a password a combination of both letters and numbers. Don't use obvious words as passwords such as mother's maiden name. Don't write down passwords.
- Check your bank and credit card statements regularly. Look out for any transactions you do not recognise.
- Letting us know as soon as possible of any change in your name, address or telephone number and sending your passbook(s) to us in order that we can update our records.
- Be cautious if you receive a call from a person claiming to be from your bank or building society. If in doubt hang up and call them back on their recognised number.
- Shred mail and other paperwork that contains personal information, including junk mail such as pre-filled credit card and loan applications.

What to look out for potential misuse of personal information

- Bills and invoices that you have not ordered.
- Transactions on your bank and credit card statement that you do not recognise.
- Receiving no post at all – this could indicate that your mail is being redirected.
- Being declined for credit cards, loans or mortgages when you would expect to be offered this facility.

If you become a victim of Identity Theft

- Make a report to the police immediately.
- Contact everyone with whom you do financial business. This includes banks, credit card companies and anyone to whom you pay a direct debit or loan payments.
- Request a copy of your credit report to ensure that it contains no unfamiliar transactions.
- Keep a record of all correspondence and telephone calls you make to put matters right.
- Consider putting a note on your credit file and registering with the CIFAS Protective Registration Service. Details can be found on www.cifas.org.uk.
- If you suspect an account you have with the Society has been affected please notify us by calling our Head Office or your local branch office.

CONTACTING US:

STOCKPORT

Head Office; 19 St Petersgate Stockport SK1 1HF
Tel. 0845 129 7100

BRAMHALL

12b Woodford Road SK7 1JJ
Tel. 0845 129 7123

EDGELEY

141-143 Castle Street SK3 9AR
Tel. 0845 129 7118

HAZEL GROVE

190 London Road SK7 4DQ
Tel. 0845 129 7122

MARPLE

1 The Ridgedale Centre, Hollins Lane SK6 6AW
Tel. 0845 129 7117

POYNTON

89 Park Lane SK12 1RD
Tel. 0845 129 7121

REDDISH

4 Gorton Road SK5 6AE
Tel. 0845 129 7120



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Vernon Building Society is authorised and regulated by the Financial Services Authority. It holds the following authorisations: to advise on and arrange mortgage business; to arrange general insurance business; and to introduce mortgage, general insurance, life assurance, and investment business.

Details are recorded on the Financial Services Authority Register of Firms, under reference number 195475