



Proving Your Identity

- Personal Accounts -

Effective 1st June 2021

Why do I need to prove my identity?

When you first open a new account with the Society, we'll ask you for proof of your name and address. Existing members may also need to prove their name and address when opening additional accounts. We, like other financial institutions, are required to gather this information to verify your identity, to prevent financial crime, and to comply with money laundering regulations.

What do I need to provide?

If you're 18 years old or over, we will use an electronic verification system to confirm your identity. A search against the system will not affect your credit rating. In the majority of applications, this search will be sufficient for verifying your identity. Occasionally we may be unsuccessful such as if you are not on the electoral roll or if you've recently moved home, in which case we may need further proof of your identity; This will be by way of paper documentation.

If we request paper documentation, please provide one form of proof of name and one form of proof of address from the table opposite. If you have resided at your current address for less than 1 month, we will need proof of your previous address also. The same document cannot be used for both proof of name and proof of address. These documents can be taken to any branch or posted to the Savings Contact Centre, Monmouthshire Building Society, John Frost Square, Newport, South Wales, NP20 1PX.

Please provide original documents as we are not able to accept photocopies.

Non-UK Nationals

For non-UK Nationals, we may request evidence that you have a permanent right to reside in the UK.

What if I don't want to send an original document or cannot attend a local branch?

We can only accept original documents or a certified photocopy of the document. For us to accept a certified copy, then it must be certified by a person who is currently employed as a;

- Bank or Building Society Official
- Chartered Accountant
- Police Officer
- Dentist or Doctor
- Solicitor
- Minister of Religion
- Teacher or Lecturer
- Councillor
- Social Worker

If you are applying for a mortgage through a broker, then the broker can certify the document provided they have met you face to face.

The person certifying the document must have sight of the original document. They cannot be a relative, be living at the same address, in a relationship with you, or named as a joint account holder. You cannot certify your own identification.

A document will not be considered certified until the following conditions are met. The person certifying the document must;

- Write ‘Certified to be a true copy of the original seen by me’.
- Sign and date the document
- Print their full name under their signature
- Note their profession, employer’s address, and employer’s phone number.

Please be aware that we will keep a record of the ID you have provided, which will involve retaining a copy of your documents. These records are required to fulfil statutory obligations and will not be used for any other purposes.

Identification Table	
The same document cannot be used for both proof of name and proof of address	
Proof of Name	Proof of Address
Valid Passport	Valid UK Driving Licence Photocard
UK Biometric Residence Permit (e.g. Indefinite Leave to Remain)	Valid UK Old-Style Driving Licence
Valid UK Driving Licence Photocard	HMRC Tax Notification (under 12 months old)
Valid UK Old-Style Driving Licence	Proof of Benefit Entitlement (under 12 months old)
Northern Ireland Voter Card	Current Council Tax Bill
British Armed Forces ID Card	Bank/Building Society/Credit Card Statement (Under 3 months old)
Blue Badge Scheme	Mortgage Statement (under 12 months old)
EEA Nationality Card	Utility Statement – not a mobile phone statements) (under 3 months old)
Firearms/Shotgun Certificate	Local Council rent card or council tenancy agreement
HMRC Tax Notification (under 12 months old)	Solicitor Letter confirming house move (under 3 months old)
Proof of Benefit Entitlement (under 12 months old)	Grant letter or student loan agreement from LEA (under 12 months old)
	Care Home Residents – A signed letter on letter head paper from senior management confirming residency
Under 18s – if none of the above can be provided	
UK Birth Certificate	Parent/Guardian proof of address from the list above. The Parent/Guardian must reside at the same address as the child and must be a Signatory on the Account.
Adoption Certificate	
PASS accredited Young Person’s Identity Card	



Telephone calls may be monitored and/or recorded for security and training purposes

To find out how we use your data, please visit www.monbs.com/privacy, pop into a branch, call our Customer Services Department (01633 844340) or email dataprotection@monbs.com

Monmouthshire Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052.

Head Office: Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX.