Verifying your identity

At certain points in your journey with us we'll need proof of your identity. It's nothing to worry about; we just want to make sure no one uses your identity fraudulently.

We'll try verifying you and anyone else on the account electronically first. If we can, that's all we need to do. If we can't, we'll ask you to provide identification documents (ID). The next page lets you know what ID we can accept.

Getting your ID to us

Documents you need to provide to us

We'll need two pieces of ID, one and one address

If you're applying for a mortgage through a broker they will let you know how to do this.

If you are sending these to us directly you can post photocopies, a copy of a scanned document or the original ID.

We do not accept copies of documents that have been photographed and you must NOT send in original documents which have a photo or signature on them, such as a driving licence or passport.

Post your ID to us at: Customer Service, Yorkshire Building Society, Bradford BD5 8LJ.

Things to be aware of

- Please don't alter or amend your ID in any way.
- Any numbers shown on the document must be clear and readable. This includes any sort codes, account numbers or references.
- You can't use the same document for both your name and address.
- We can't accept documents issued by any brand in the YBS Group as ID. This includes the Accord Mortgages Limited, Yorkshire Building Society (YBS) and Chelsea Building Society.
- Each document must be from a different organisation.
- Online statements or utility bills must be downloaded in a PDF format and printed. Statements printed in a bank/building society are also acceptable.
- We do not accept photographic images or screenshots (unless this is provided by an Accord broker).
- Any identity documents that are foreign need to be translated into English.

Please note

These ID requirements relate primarily to mortgage applications. ID requirements may differ in other circumstances. If you receive a communication from us asking for something slightly different, please provide what's asked for in that communication.

Our printed material is available in alternative formats e.g. large print, braille or audio. Please call us on **0345 1200 872**.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.

Types of ID

Proof of name and identity

- Current signed passport UK or foreign (If in a previous name this can be accepted with valid name change document up to 6 months from the date of the change)
- Current EU or UK photo card driving licence (full/ provisional) or full UK driving licence (A copy of the front is required)
- eVisa issued by the Home Office. A share code and date of birth must be provided
- Current EU member state ID card
- Current British Armed Forces or Veteran ID card
- HMRC (Inland Revenue) coding/assessment/statement/ tax credit letter, issued in the last 12 months (not a P45 or P60
- Letter from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus, government or local authority showing evidence of entitlement to benefits to you issued in the last 12 month
- Current UK Firearms Certificate
- Current Foreign National ID card
- Current UK disabled person's blue badge

Proof of address

All documents you send us as address ID (except online statements and utility bills) must show they were posted to the address being verified and include the name being verified.

- HMRC (Inland Revenue) coding/assessment/statement/ tax credit letter issued in the last 12 months (not a P45 or P60)
- Letter from commanding officer or military unit issued in the last 3 months and confirming residency in service quarters
- Letter from UK college/university issued in the last 12 months and confirming in-house residency and dates
- Letter from UK employer issued in the last 3 months and confirming residency in hospital accommodation (medical doctors only)
- Letter from local authority over tenancy/local authority tenancy agreement or housing association, issued in the last 12 months
- Current EU or UK photo card driving licence (full/ provisional) or full UK driving licence (copies of the front and back are required)
- UK Credit Union statement issued in the last 3 months
- UK utility bill/prepayment agreement issued in the last 3 months showing current address and all account details (not mobile phone bill)
- UK bank/building society current or savings account/ credit card/credit union statement issued in the last 3 months and showing current address and all account details
- UK credit card statement issued in the last 3 months and showing current address and all account details
- UK bank/building society mortgage statement issued in the last 12 months showing current address and all account details
- Letter from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus, government or local authority showing evidence of entitlement to benefits in relation to you issued in the last 12 months
- Council tax bill issued in the last 12 months
- Water bill issued in the last 12 months.

Change of name

To change your name on an account you'll need to provide one of the following documents showing your new name:	Additional documentation is needed where the following is provided:
■ Driving licence ■ Passport ■ Enrolled Deed Poll ■ Statutory Declaration of Change of Name ■ Marriage certificate.	■ Unenrolled Deed Poll – you must also have a driving licence or passport showing the new name ■ Divorce - if the divorce was before 6 April 2022, we'll need the Decree Absolute. If it was after this date, we'll need the Final Order. To go back to your pre-married/maiden name we also need to see your birth or marriage certificate to show what name you're reverting to ■ Ending Civil Partnership – we'll need the Final Order. To go back to your pre-married/maiden name we also need to see your birth or marriage certificate to show what name you're reverting to.

We're here to help

If you're unsure what you can use as ID or how many documents you need to provide, just call us on **0345 1200 891**.