CHELSEA BUILDING SOCIETY

Verifying your identity

At certain points in your journey with us we'll need proof of your identity, even if you're under 16. 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

Through a branch or agency – we'll need 2 pieces of ID

If you'd rather provide your ID in person, you're welcome to visit us in a Yorkshire Building Society (YBS) branch. We'll need to see one proof of name document, and one proof of address document. These must be the original documents.

By post – for mortgages we can accept one name and one address, for savings we'll need 3 pieces of ID

If you post ID to us we'll need to see one proof of name document, one proof of address document and for savings accounts a third document which can be from either category.

You can provide photocopies (not photographs) or originals of the ID, any original document will be sent back to you. You must NOT send in original documents which have a photo or signature on them, such as a driving licence or passport.

You must post photocopies or a copy of a scanned document. We do not accept copies of documents that have been photographed.

Post your ID to us at: Customer Services, 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 Chelsea Building Society, Yorkshire Building Society (YBS) and Accord Mortgages Limited.
- 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.
- Any identity documents that are foreign need to be translated into English.

Power of attorney or court of protection

If there's a Power of Attorney or Court of Protection in place we'll need to verify the identity of the main account holder as well as that of any attorneys or deputies. Please keep in mind:

- Proof of name ID for the main holder can be accepted even if it shows the attorneys' or deputies' address(es).
- If the main holder has recently moved into a care home we can accept address ID from their previous address, so long as it matches the address on the Power of Attorney or Court of Protection document.
- We will accept a letter from the care home manager/matron confirming residency issued in the last 3 months.
- You can visit **www.thechelsea.co.uk/help/power-of-attorney/accounts** to find more information about Powers of Attorneys.

Please note

These ID requirements relate primarily to savings and 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 744 6622**.

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.

Chelsea Building Society and the Chelsea are trading names of Yorkshire Building Society. Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Principal Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

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
- 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
- HMRC (Inland Revenue) coding/assessment/statement/ tax credit letter, issued in the last 12 months (not a P45 or P60
- Current UK Firearms Certificate
- Current Foreign National ID card
- Current UK disabled person's blue badge

If you're under 16 we can also accept:

- Birth certificate
- Adoption certificate
- Letter from the DWP (or from the EMA if you're in Scotland, Wales & Northern Ireland) to your parent or guardian showing evidence of entitlement to benefits in relation to you issued in the last 12 months

We will also accept ID from this list if you are under 18 and the account is being opened in trust.

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 (full/provisional) photo card driving licence or full UK driving licence (copies of the front 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
- Letter from HMRC (Inland Revenue) confirming national insurance number, and must include name and address. Valid to use up to 3 months after the date of their 16th birthday.
- Letter from the DWP (or we can also accept a letter from the EMA if you're in Scotland, Wales & Northern Ireland) to your parent or guardian showing their evidence of entitlement to benefits in relation to you issued in the last 12 months.

If you're under 16 we can also accept:

If the account is being opened in trust, you are under 18 and are unable to provide any of the address ID listed we can accept the trustees address verification as an alternative.

Change of name

To change your name on an account you'll need to provide one of the following documents showing your new name:

- Driving licence
- Passport
- Enrolled Deed Poll
- Statutory Declaration of Change of Name
- Marriage certificate.

Additional documentation is needed where the following is provided:

- 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 need any more help, you can call us on **0345 744 6622** or write to us at Customer Services, Yorkshire Building Society, Yorkshire House, Bradford BD5 8LJ.