

# About You

## Personal Information and Your Identity

# Protecting your identity and preventing financial crime

## Proving Your Identity

When you open an account with Halifax or Bank of Scotland you will be asked to provide information or documents to confirm your identity. See the 'identity check' section for full details. This will happen whether you are applying to be a new customer with us or have been one for some time.

Where more than one person is applying to open an account, we may need to confirm the name and address of each of you. Special rules apply in some cases, for example, non-personal accounts and where the application is made on behalf of a trust or if you are acting under a power of attorney – please ask for more information if these circumstances apply to you.

You will also be asked to provide some personal details if you use the service of Halifax Estate Agents and may be asked for proof of your name and/or address.

We ask for this information to comply with money laundering regulations which are designed to help financial institutions identify customers and to help stop criminals using financial services to launder funds obtained through criminal activity.

## What is Money Laundering and Identity Theft?

Criminals need to hide the money they make from illegal activities so that it cannot be traced by the authorities. They often do this by opening accounts in false names and there have been an increasing number of cases of Identity Theft where criminals use the details of a genuine person to open accounts without their knowledge.

Once such an account has been opened, the criminal can move funds through the financial system making it harder for the authorities to track down and confiscate. Where an account has been opened in the name of a genuine person, there is the additional risk that funds can be stolen from other accounts held by that person.

As well as our legal responsibility, our aim as a major bank is to do all we can to combat financial crime and protect our customers from fraud. This leaflet provides details of the types of checks we will carry out and some guidance that customers can follow to help protect themselves.

# Protection Against Identity Theft

There are a number of steps that customers can take to protect themselves from Identity Theft. These include:-

- Never disclose personal details to an unsolicited source (cold callers, marketing questionnaires etc.)
- Dispose of personal documents such as bills, statements etc. securely
- Never respond to e-mails or telephone calls that appear to be from a financial organisation asking that you update security on your accounts
- Never divulge your full password or Personal Identification Numbers to a third party – financial organisations will never contact you and ask for this information

## Identity Check

When you open an account with us, we will need to confirm your identity, this means proving who you are and where you live. We need to verify the identity of all of our customers. In the first instance we use a system of electronic identification and if this is successful, that's all we need to do. The search is performed with a Credit Reference Agency, this is not a credit search and will only record the fact that we have done an ID check. If we are unable to verify your identity electronically, we will ask you to provide documents to prove your name and address. In order to help your application go smoothly, it's best to bring documents to prove your name and address. See the list of acceptable documents in this leaflet.

If we are unable to verify your identity electronically, you will be asked to show us at least **two** original documents containing your name and address, we will make a record of the details provided and it may also be necessary to retain copies of certain documents. The types of documents we accept are common to most people, so you shouldn't have any difficulty in producing them.

You can provide us with proof of your name and address either in person at one of our Halifax or Bank of Scotland branches or by post. For added security if we are unable to verify you electronically and you are confirming your name and address by post, we will also need to see **one more** additional document as explained below in the 'by post' section.

## To Confirm Your Name

- Passport (full signed)
- EEA Member State Identity Card
- Northern Ireland Electoral ID Card
- Resident Permit (issued by the UK Home Office)
- UK or EEA Photo Card Driving Licence (full or provisional)
- UK (paper style) Driving Licence (full only, provisional not acceptable)
- Benefit Book or original notification letter confirming your right to benefits or state pension
- HM Revenue & Customs Construction Industry registration card or certificate (CIS4, CIS5 or CIS6)

- HM Revenue notification document (tax assessment, statement). Note P2, P45 and P60 are not acceptable.
- Shotgun or Firearms Certificate
- Disabled Drivers Pass
- Birth Certificate or NHS Medical Card (if under 18 only)
- Document from a regulated financial services firm confirming a relationship exists e.g. bank statement, insurance certificate
- Utility bill, statement or certificate e.g. gas, electricity, telephone provider. Note mobile telephone bills cannot be used. **This option can be used for confirmation of your name by post only and therefore cannot be used in branch**
- Benefit Book or original notification letter confirming your right to benefits or state pension
- HM Revenue and Customs correspondence addressed to you at your current address. Note P2, P45 and P60 are not acceptable
- TV Licence (pre-printed) or renewal/reminder letter
- Vehicle Licence reminder

## Your Personal Details

As well as asking you for evidence of your name and address we may also ask you for the following information:

- Your nationality
- Your country of residence
- Your date of birth
- Your occupation
- How you expect to fund your account

## To Confirm Your Address

- Document from a regulated financial services firm confirming a relationship exists e.g. bank statement, insurance certificate
- Local Authority tax bill
- UK or EEA Photo Card Driving Licence (full or provisional)
- UK (paper style) Driving Licence (full only, provisional not acceptable)
- EEA Member State Identity Card
- Northern Ireland Electoral ID Card
- Utility bill, statement or certificate e.g. gas, electricity, telephone provider. Note mobile telephone bills cannot be used
- Solicitor's letter confirming a recent house purchase or land registry confirmation (we also need address verification for your previous address)
- Local council rent card or tenancy agreement

## By Post

If we are unable to verify you electronically and you are providing us with proof of your name and address by post, we need to see **three** original documents from the lists, at least one from the 'name' list and at least one from the 'address' list. These must be three separate documents. Once we have recorded the details, we will send them straight back to you.

If you are concerned that documents may go astray you can show them to us at your nearest branch or agency.

## In Branch

If we are unable to verify you electronically and you are providing us with proof of your name and address in

person, all you need to do is show us **two** original documents – one from the 'name' list and one from the 'address' list. Once we have recorded the details, we will give them straight back to you.

**Please note:**

- **You cannot use the same document to confirm both your name and your address**
- **All documents must be from different firms/companies i.e. not from the same source**
- **All documents must be the most recent and have not expired**

## Got a Problem

Don't worry if we're unable to verify you electronically and you are unable to provide any of the standard documents. We realise that you may not have a passport or driving licence, or any bills or statements addressed to you because accounts may be held in your partner's name.

There are other documents we might be able to accept and we have other ways of confirming your name and address such as checking the Electoral register. So just tell us your situation and we will advise you.

## Peace of Mind

The security steps we take opening your account are a legal requirement and if you cannot give us satisfactory proof of your identity we are not allowed to open an account for you. Please remember the security checks are also for your own protection and we hope they will also give you peace of mind.

# Xtra<sup>®</sup> help

## Additional needs

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment, contact us using Textphone on 08457 323 436\* (lines open 9am – 5.30pm, 7 days a week). For visually impaired customers, we can provide documents in large print, Braille or on audio cassette. Please speak to a member of staff.

## Customer complaints

Our aim is to please – but we know that sometimes things go wrong. If you have a problem we want to know. A colleague will be happy to help either over the phone or at a branch.

A copy of our complaints procedure is available on request.

Complaints we cannot settle may be referred to the Financial Ombudsman Service.

\*Calls from BT landlines will cost a maximum of 4p per minute plus a 6p call set-up fee. The price of calls from other telephone companies will vary. The call price is correct at February 2008.