

# Customer identification requirements for UK residents

We need to make sure your ID meets the requirements set out in the money laundering regulations for the UK financial sector.

Please give us 1 document from List 1 and 1 document from List 2. You must use a different document from each list. The document used as proof of name must match the full name on the application form. The document used as proof of address must match the address and full name on the application form. If this doesn't meet the ID requirements, we might not be able to process the application.

## List 1 – Proof of name

- **Passport – UK/Irish.** Must be in date and signed. Photo page and page before it must be visible.
- **Passport – Non-UK/Non-Irish.** Must be in date and signed. Where the loan to value is over 75%, we also need a Biometric Residence Permit (front and back visible), settled or pre-settled status or a valid visa. Visitor Visa is not acceptable.
- **Full or provisional UK photocard driving licence.** Must be in date and signed.
- **National ID Card/Citizen Photocard EU/EEA/Swiss.** Must be in date and show expiry date if there is one. Where the loan to value is over 75%, we also need a Biometric Residence Permit (front and back visible), settled or pre-settled status or a valid visa. Visitor Visa is not acceptable.
- **Biometric Residence Permit issued by the UK Home Office.** Must be in date. Front and back of the permit must be visible.

## List 2 – Proof of address

- **Full or provisional UK photocard driving licence.** Must be in date and signed.
- **Full UK paper driving licence.** Must be in date.
- **Notification of entitlement to UK government pension or benefits.** Must be on government headed paper, show the entitlement, applicant's name and current home address. And be less than 12 months old. For online universal credit, the statement must show the entitlement, applicant's name and current home address. And be less than 3 months old.
- **Bank, building society, credit card, credit union or mortgage statement.** Must be most recent and less than 3 months old, except annual statements which must be less than 12 months old. Must show applicant's name and current home address plus money going in and out. We don't accept Santander bank, credit card or mortgage statements.
- **Utility bills (not mobile phone or TV licence).** Must be most recent and less than 3 months old. Must show applicant's name and current home address with details of usage and charges.
- **Annual council tax bill.** Must be the most recent and from the current tax year. Must show applicant's name and current home address. We accept reminders if dated within the current council tax year.
- **HMRC correspondence including name, address and permanent NI number.** Must be less than 12 months old. We don't accept P45 or P60.

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format please visit [santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats). For more information, ask us in branch or give us a call. If you are deaf, have hearing loss or speech loss, please use Relay UK at [relayuk.bt.com](https://www.relayuk.bt.com). This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at [santander.co.uk](https://www.santander.co.uk) by searching 'accessibility'.