

## Supporting Documentation Requirements

Important: please ensure you comply with the following as failure to do so may delay your application.

In order to comply with legal requirements Tesco Bank has an obligation to confirm the identity and address of potential customers. One of the ways they do this is by requesting supporting documentation to validate identity (List A) AND/OR address (List B). Please refer to your covering letter to confirm which validation documents you are required to send in.

To protect your identity, we need certain information from you. Please read the following carefully to make sure that you send us the right documents. This will mean we can process your application more quickly. The following section gives you more information on this.

Please pay particular attention as to whether an Original Document or a Certified Copy is required. For instructions on who can certify a document and how they do this, please see below:

### Who can certify?

In all cases the certifier's name must be printed in full. Initials only are not sufficient. The certifier cannot be a relative or partner of the applicant.

- Your Bank
- Lawyer, Solicitor or Notary Public
- Serving Police officer
- Doctor – i.e. Your GP (pre existing doctor/patient relationship)
- Teacher – Pre existing relationship
- Authorised financial intermediary (IFA or FCA authorised Mortgage intermediary)
- Qualified Accountant
- Local Councillor or MP
- Official of an embassy, consulate, or high commission of the country issuing the Passport
- Chartered Professional (e.g. Chartered Engineer) who can be verified via the relevant organisation
- Individual holding an SMR (FCA) registration
- Serving Officer in the UK Armed Forces

## How do they certify the copy identity document(s)?

The certifier must record the following on the front of each document

- They have seen the original document and that where ID is photographic the document is a true likeness to the presenter" (They must see the original at the time of certifying the copy identity document)
- They must record their full name (printed) and signature
- Date of certification (we cannot accept documents that were certified more than 12 months ago)
- Contact details: Their business name and address (or personal if no business address) and telephone contact number
- Professional qualifications
- Trade industry association membership number (if applicable)
- This information should be written and dated on the front of every identity document they are certifying

Example of acceptable wording and content of certification:

*"I have seen the original document and the copy provides a true likeness"*

Name (Printed): *JOHN SMITH*

Name (Signed) *John Smith*

Date of certification: *18/10/13*

Company Name (if applicable): *Smith & Partners Solicitors*

Business Address (or personal if no business address):

*123 Smith Street*

*Smith Town*

*Smithshire*

*SM1 2BB*

Telephone No: *0202 666 2324*

Qualification: *Solicitor*

Trade/Industry Association No (If applicable): *Law Society membership 185432JS*

Company Stamp (If applicable):

## List B – Address Validation

If only a List B document is required your name must appear in full e.g. Mr John Smith

Certified Copies Only	Certified Copies Only
<p>Valid Driving Licence</p> <p>Can be used to validate either Identity or <u>your current</u> address, not both</p>	<p>Photo Card Driving Licence issued by DVLA (full or provisional) and old style full paper Licence are acceptable. Copies of front &amp; back of licence.</p> <p>Also acceptable:</p> <ul style="list-style-type: none"> <li>• Driving Licence issued by UK Crown Dependency (i.e. Isle of Man, Jersey, Guernsey)</li> <li>• Driving Licence issued in the ROI</li> <li>• EEA overseas Driving Licences</li> </ul>
Original Documents Only or PDF Internet Downloads	
<p>Mortgage Statement</p>	<ul style="list-style-type: none"> <li>• Must be less than 12 months old</li> <li>• All key information must be visible e.g. Sort Code, Account Number, Name &amp; Address</li> <li>• Must be the original produced by your lender and posted to you at your home address or PDF internet print off (photo copies are not acceptable)</li> </ul>
<p>Utility Bills/Statements</p>	<p>Must be household bill e.g. Electricity, Gas, Water Rates, Home Telephone, Cable Services or Satellite TV are acceptable.</p> <ul style="list-style-type: none"> <li>• Must be less than 6 months old</li> <li>• Must relate to services provided to your current address</li> <li>• Must be the original and posted to you at your current address or PDF internet print off (photo copies are not acceptable)</li> </ul> <p>Mobile Phone Statements and TV Licences are not acceptable</p>
<p>Bank/Credit Card or Building Society Statement</p>	<ul style="list-style-type: none"> <li>• Must be no more than 6 months old</li> <li>• All key information must be visible e.g. Sort Code &amp; Account number, Name &amp; Address</li> <li>• Must be the original produced by your bank and posted to you at your home address or PDF internet print off (photo copies are not acceptable)</li> </ul>
Original Documents Only	
<p>Local Authority Bill</p>	<ul style="list-style-type: none"> <li>• Council Tax Bill or Rent Book</li> <li>• Must be less than 12 months old</li> <li>• Must be valid for the current or upcoming financial year</li> <li>• Must relate to services provided to your current address</li> </ul>
<p>Benefits Book or letter from Benefits Agency confirming your right to Benefits</p> <p>Can be used to validate either Identity or Address, not both</p>	<p>Notification of Child Benefit, DWP Pension Statement, Working/Child Tax Credit, Disability, Income Support and Incapacity Benefit are acceptable.</p> <ul style="list-style-type: none"> <li>• Must be issued within the last 12 months</li> <li>• Must be valid for current and future benefits</li> <li>• Must be addressed to you and must have been sent to your current address</li> <li>• Benefit or Pension books must not be amended.</li> </ul>

