

# Opening a C&G savings account

Before you open a C&G savings account, we may ask you and anyone else named on the account to provide documents or information to confirm your identity. This may be necessary if you are a new customer, but also if you already have a C&G savings account, or a C&G mortgage – especially if you originally became a customer before identity checks became law.

The information is needed to comply with money laundering regulations and to help stop criminals using financial products and services to launder money. Criminals also use false names and addresses, or the identities of innocent people, to try to open bank accounts – and the regulations help protect you from your name being used without your knowing.

In addition to any legal responsibility, everything possible is done to fight financial crime, protect customers from fraud and prevent anyone involved in criminal activities opening a savings account.

## What is meant by money laundering?

Those who make money from criminal activity, whether robbery, fraud, smuggling or drug-dealing, need a way of placing the money where it's hard for the authorities to track and confiscate it. One method they use to do this is to try to place the money with banks in a way that hides where it originally came from, so that they can safely get to it later.

When a criminal succeeds it is known as money laundering because, effectively, they have managed to make 'dirty' money appear 'clean'. Once this has happened, it is much more difficult to trace the money back to the criminal. Terrorists may also launder money.

## Checking identity

When you open a new C&G savings account, we'll ask you to provide us with proof of who you are – ID confirmation. Don't worry, this doesn't mean you are under suspicion. The evidence you provide will help stop criminals from using your details falsely to open an account.

## Personal details

You'll also be asked:

- Your name, address and telephone number
- Your nationality and country of residence
- Your date of birth
- Your occupation
- Where you expect your savings to come from.

To ensure your information is kept up to date, you may be asked for these details again in the future, while you have an account with us – for example, if you move to a new address.

## Opening an account

You can open an account:

- in person at a C&G branch – there's no need to complete an application form if you go to a branch, we can usually open an account for you while you are there
- by post (phone us for an application form on 0845 602 0022 which you can then send to us at C&G Savings, PO Box 1888, Andover, SP10 9BF).

To open your account, you will also need to provide us with some identification to prove who you are. This differs depending on whether you are opening your account in branch or by post. Further details on what you need to provide is below.

## The identification we need you to provide

The following apply to everyone who is going to be named on the account. Please remember that all account holders must be individuals with their permanent home in the UK. The requirements are slightly different depending on whether you are opening your account at a C&G branch or by post.

### Opening at a branch:

If you already have C&G savings or are a C&G mortgage customer

We just need you to let us have the account number of one of your existing C&G savings accounts or your C&G mortgage.

If you are opening a joint account:

- If you both/all already have a joint C&G savings account together, only one of you needs to be present when the account is opened – although both/all the account holders will need to sign the application form and come into the branch to provide a specimen of their signature.
- If your existing C&G account is not in your joint names, you will both/all need to be present to open the account.
- If only one of you already has a C&G savings account and the other person (or people) doesn't, the person(s) who isn't already a C&G customer will need to be present when the account is opened and provide identification.

If you are opening at a branch and don't have C&G savings or a C&G mortgage already

We will normally use an electronic verification system to confirm your identity. However, this may not always be possible (if you are not on the voters roll because you have recently moved house for example), so we also ask that you provide some other proof of identity when you open your account. This should ensure that we can open your account quickly for you.

Therefore, when opening your account in a branch, please bring along one item from the following list for everyone named on the account. Please make sure it's the original document not a photocopy. We will take a copy for our records and return the original to you.

- Valid UK/EU/EEA Passport (other than Romanian or Bulgarian)
- Valid UK/EU/EEA Photo card Driving Licence (other than Romanian or Bulgarian)
- Passport from Australia, New Zealand, Japan, USA, Canada, South Africa, Singapore or Hong Kong
- EU/EEA national identity card
- UK Firearms/Shotgun Certificate
- Northern Ireland voter's card

For documents that show your address, it must be your current address. If it isn't, then please provide us with an additional document that does show your current address from the 'address list' in the 'Identification we can accept' section overleaf.

If you are unable to show us one of the items mentioned above, please provide us with two items of identification from the lists shown later in this document – one to confirm your name and a different one to confirm your address.

For new C&G savings customers, everyone who is going to be named on the account must be present when the account is opened.

### Opening by post:

If you already have C&G savings

We just need you to let us have the account number of one of your existing C&G savings accounts.

If you are a C&G mortgage customer we need you to provide ID when opening an account by post.

If you are opening by post and don't have C&G savings already

For everyone named on the account, please provide two items of identification from the lists shown in the 'Identification we can accept' section overleaf – one from the name confirmation list and a different item from the address confirmation list. If sending two items, please note:

- Where a document is in both lists, you cannot use it to confirm both your name and your address. You will need to provide another document from the lists as well.

- If the document you use to confirm your name also shows your address, please make sure it is your current address.
- Please also make sure that the documents are the originals (excluding passport/travel document and photo-card driving licence) or certified photocopies. (Please see the section later for more about certified photocopies.) We cannot accept uncertified photocopies or copies from the internet.
- If you send us the original documents, we will take a copy for our records and return the originals to you.
- For your protection, please don't send any valuable or important personal items through the post, such as your passport or driving licence. These are included in the lists as they can be used if opening an account at a C&G branch or because you can send us a certified copy if opening by post.

### Certified photocopies

A certified photocopy is a copy that is signed by one of the following people who must make the statement on the copy that "this is a true copy of the original document" and/or, if the document includes a photo of you that "this is a good likeness".

- For a certified copy of a passport, the person making the statement and signing must be one of the following:
  - Bank employee
  - Solicitor
  - Barrister
  - Lawyer or notary public
- For any other certified document, they must be one of the following:
  - Bank employee
  - Solicitor
  - Barrister
  - Lawyer or notary public
  - Accountant
  - Estate agent
  - Independent Financial Adviser
  - Police Officer
  - Minister of religion
  - Doctor
  - Post master or sub post master
  - Justice of the Peace (magistrate)
  - Teacher

- The person cannot be a relative or retired. As well as making the “true copy” or “good likeness” statement, the person certifying must print their full name, full address (this should be a work address when certifying in a professional capacity), telephone number and occupation on the copy and then sign and date it.

## Identification we can accept

To confirm your name:

- Valid signed full passport or travel document issued to foreign nationals, granted permission to remain in the UK
- Valid UK driving licence (old full Licence (not provisional) or new photo-card licence)
- Valid EU/EEA driving licence
- Blue disabled driver’s pass
- Current benefits/state pension notification letter confirming the right to benefits for the current period
- Current HMRC tax notification eg: PAYE coding; statement of account (P45s & P60s are not official HMRC documents)
- Shotgun or Firearms Certificate
- Residence permit issued by Home Office to EU nationals
- EU/EEA member state identity card
- Northern Ireland voter’s card

To confirm your address:

- Recent utility bill or statement for gas, electricity, water, land-line telephone (excluding statements downloaded from the internet) – these must be dated within the last three months
- Valid UK driving licence (old full licence or new photo-card licence)
- Valid EU/EEA driving licence
- Local authority tax bill (valid for current year)
- Bank, building society or credit union statement (excluding statements downloaded from the internet) confirming the account is open and active
- Recent original mortgage statement from a recognised lender
- Solicitor’s letter confirming recent house purchase or land registry confirmation (confirmation of previous address will also be required)

- Local council rent card, or local authority tenancy agreement
- Current benefits/state pension notification letter confirming the rights to benefits for the current period
- HMRC correspondence, showing name and current address
- EU/EEA member state identity card
- Northern Ireland voter’s card

Please note that where a document is in both lists, you cannot use it to confirm both your name and your address. You will need to provide another document from the lists as well.

All items provided from the lists must:

- unless specified, be no more than three months old
- show your title, full name or initials and your surname
- be original documents; photocopies or copies printed from the internet are not acceptable.

We will take a copy of the documents you show us and return all originals to you.

## Important notes about any name & address documents you provide

- Please note that you cannot use the same document to confirm both your name and address. So if you need to provide two documents, even if a document is in both lists you will need to provide another document from the lists as well.
- Each document should be from different sources or providers. For example, you cannot use a current account statement and mortgage statement from the same bank.
- If the document you use to confirm your name also shows your address, please make sure it is your current address.
- Documents should be no more than three months old (unless the lists state otherwise).
- All documents must show your title, full name or initials and your surname.
- Please make sure that the documents are the originals or certified photocopies. We cannot accept uncertified photocopies.
- If you send us the original documents, we will take a copy for our records and return the originals to you.

- For your protection, please don’t send any valuable or important personal items through the post, such as your passport or driving licence. These are included in the lists as they can be used if opening an account at a C&G branch or because you can send us a certified copy if opening by post.

## Opening a C&G savings account for a child

If you are opening a C&G savings account for a child, you will need to confirm the child’s identity as well as your own. The child’s passport, medical card, National Insurance card or birth certificate are all acceptable to confirm their identity.

## Important information

If any information in this leaflet differs from identification requirements in savings or mortgage leaflets, the content of this dedicated leaflet supersedes it.

**What if you don’t have the right documents?**

Even if you can’t supply proof of identity from the items listed, we may still be able to help.

In some circumstances there are other documents we may be able to accept, or we may be able to check in some other way. Please tell us your situation and we’ll help you if we can.

**Why we ask you to provide ID**

The evidence of identity and personal details we ask for are legal requirements, to help protect against fraud and money laundering. This means that if you can’t provide us with satisfactory proof, we won’t be able to open an account for you. However, they are also for your own protection, which we hope will give you peace of mind.

## C&G Cheltenham & Gloucester

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# Identification requirements

For C&G savings accounts



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