

Proof of address and identity

Why do I need to provide proof?

The most common reason is that it is required by law. It could be to help stop crime, such as money laundering or prevent fraud. You also might have to provide proof of your right to access certain services, such as your right to rent. In this guide, we'll be focussing on proofs of identity and address needed to open a bank account.

What do I need to provide?

You will often need to provide documents proving who you (identity) are and where you live (address).

Banks have guidelines about what documents they accept when opening accounts. Each bank has its own policy. Some documents can be used as either proof of address or identity, such as a drivers licence.

If you have trouble providing proofs - It's important to check with different banks what documents they will accept. If you can't use a document in one bank, you may be able to in another.

Identity examples:

- Passport
- Driving licence
- Residence permit
- National identity card

Address examples:

- Gas bill
- Electricity bill
- Council tax bill

- Letter about a benefit you are receiving
- Drivers licence
- NHS Medical card or letter of confirmation from GP's practice of registration with the surgery
- College or University letter

What if I have difficulty getting ID documents?

There are many reasons why this can happen. For example, you could be new to the UK or not have had a utility bill in your own name before. The first thing to do is check what documents other banks will accept. Banks list their accepted documents on their websites, and this will often be the easiest way of finding out. Checking each website can take a little time, but staff in the branches might not know all the documents that will be accepted as lists can be quite long. Alternative documents will usually need to be less than three months old and can include:

- Immigration status documents
- Letter from a social worker
- Letter from a prison governor
- Letter from a care-home manager
- Letter from a homeless shelter
- Letter from your employer