

Proving your address and ID

New legislation requires all lenders to not only prove the identity of their clients but also their address.

Listed below are details of those items that we are able to accept in this respect. If you are unable to provide any of these then please contact us for guidance.

Proof of identification.

To prove the identity of the relevant person a **clear copy** of **one** item from the following should be provided

- 1. Current Signed UK/EU/USA/Canadian Passport.**
- 2. Current Full UK Driving Licence.** (Photo card license holders must send copies of the photo card.)
- 3. Inland Revenue Tax Notification.** (Less than 12 months old.)
- 4. Evidence of entitlement to state or local authority benefits -** housing benefit, council tax benefit, tax credit, pension, education or other grant.

Other acceptable forms of identification include: -

- Inland Revenue Registration card with a photograph (form C155, C156 or SC60.)
- Inland Revenue Subcontractors Tax Certificate with a photograph (form C155, C156, or SC60.)
- Firearms Certificate.

Proof of Address.

To prove the address of the relevant person an **original** of **one** of the following must be provided

- 1. A Recent Utility Bill** (e.g. gas, electricity but not final demands or bills older than six months). Mobile telephone bills of any description are not acceptable.
- 2. Bank/Building Society/Credit Card Statements** (Must be less than six months old.) Store card statements/bills are not acceptable.
- 3. Council Tax Bill** (must be for the current year.)
- 4. Inland Revenue Tax Notification** (must be less than 12 months old.)
- 5. Current Full UK Driving Licence** (if not used as proof of ID.)
- 6. Motor Insurance Certificate** (must be from a third party.)
- 7. House Insurance Certificate** (must be from a third party.)

Other information we need.

To enable us to begin processing your application we also need the following: -

- 1. Proof of your income** (your three most recent salary advice slips. For the self employed three years full accounts or copies of your three most recent tax returns. For company directors with a 25% or greater shareholding we require three years annual accounts for the business.)