

Verifying Your Identity

Before we can open an account for you, we are required by law to verify your identity and address.

We are also required to maintain up to date identification for all our customers. This means we may require additional identification from time to time, even for customers who have held accounts with the Bank for some time.

We will carry out an electronic search to verify your identity as the account holder(s). If we are unable to verify your identity through an electronic search and/or, for certain account types and applicants (e.g. foreign/EU nationals living in the UK), and/or where you have not met a Bank representative, we will ask you to provide additional documents to verify your identity; these could be a Passport, Photo-card Driving Licence, Firearms Certificate or National Identity Card. Any other requirements will be specified upon the relevant account application form.

Please note that if the picture identification listed above does not include your address then you need to also provide a document verifying your address from list A or B (below).

If you are local to our branch you can bring in the original document so that we can take a copy (we recommend that you do not send original documents through the post). However if you prefer, a certified copy* can be sent to our branch address.

Certified Copies

*By "certified copy", we mean a clear photocopy of the document which has been seen by a professional person** and certified accordingly. The person certifying the document must declare that the original has been seen and if the document bears a photograph they must state that it is a true likeness of the individual. They must provide their signature along with their contact details as the Bank reserves the right to contact the provider of the certification to verify their standing.

Professional Person

**By "professional person", we mean an Accountant, Bank / Building Society Official, Barrister, Chemist, Civil Servant, Company Chairman / Director, Councillor, Dentist, Doctor, Fire Service official, Justice of the Peace, Member of Parliament, Officer of the Armed Services, Optician, Person with Honours (MBE, OBE etc), Police Officer, Post Office official, Social Worker, Solicitor, or Teacher.

If you do not have a Passport, Photo-card Driving Licence, Firearms Certificate or National Identity Card we will require at least one document from both List A and List B below:

List A
A valid "old style" driving licence
A letter or document showing entitlement to state or local authority benefit – dated within the last 12 months
A letter or document showing entitlement to tax credits – dated within the last 12 months
A letter or document showing entitlement to a Pension – dated within the last 12 months
A letter or document showing entitlement to an educational or other form of grant – dated within the last 12 months
A letter or document from HMRC showing notification of your tax code – dated within the last 12 months

List B
A current council tax demand letter or statement showing your name and address
An electricity, gas, water or telephone (not a mobile phone bill) statement or bill showing your name and address – dated within the last 3 months
A Bank or Building Society statement showing your name and address – dated within the last 3 months
A credit card statement showing your name and address – dated within the last 3 months

Points to Note

- We are unable to accept statements or bills printed from the Internet.
- All original documents will be returned to you.

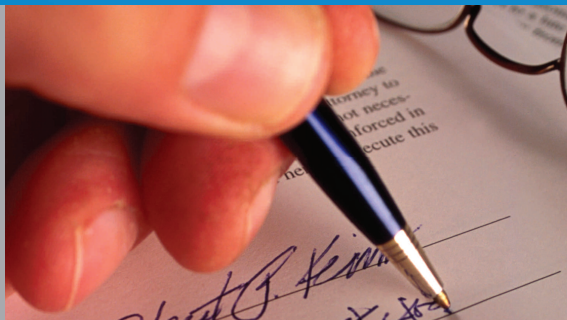
If you are unable to provide any documents from the lists provided, please telephone us on 0161 833 5444 to discuss alternative arrangements that may be possible. We will do all we can to find a suitable alternative to take account of your individual circumstances, however we regret that we cannot open an account without necessary identification.

Whiteaway Laidlaw Bank Limited, Queens Court, 24 Queen Street, Manchester M2 5HX.
Registered Office 125 Portland Street, Manchester M1 4QD. Registered in England – Company No. 388466.
Authorised and regulated by the Financial Services Authority. Registration No. 204574.
Whiteaway Laidlaw Bank is a member of Manchester Building Society Group.

email info@wlbank.co.uk call **0161 833 5444** log-on to www.wlbank.co.uk

Verifying Your Identity

Putting Service First



 WHITEAWAY
LAIDLAW
BANK