

# PROVING YOUR IDENTITY

*Help us to prevent  
financial crime*



**PROGRESSIVE**  
BUILDING SOCIETY

When you open an account or become a signatory on an account with the Society you will be asked to provide proof of your identity.

## **VERIFICATION OF IDENTITY APPLIES TO BOTH NEW AND EXISTING MEMBERS**

### **Why do we need evidence of your identity?**

It is a legal requirement under Money Laundering Regulations for all financial institutions to have procedures in place to stop criminals from using them to launder their 'dirty' money.

The regulations require us to obtain identification before we are able to open a new account.

Account-opening procedures help us to do everything possible to eliminate potential risks relating to financial crime such as money laundering and identity fraud.

In addition to asking you to provide proof of your identity, address and date of birth etc. we may also have to ascertain from you how the new account will be operated and where the funds credited to the account will come from.

This must be provided by each account holder individually and may be required even if you already hold an account with the Society. Accordingly, we will be asking both new and existing Members for this information as well as evidence of identity.

### **What is money laundering?**

Money laundering is the method criminals use to disguise the money they make from crime.

Drug dealers, burglars and other criminals have to dispose of the proceeds of their crimes because large amounts of cash may be difficult to handle and to spend. Also, there is the risk that the authorities will be able to trace the money back to them. The criminals want to get their "dirty" money into the financial system so that it seems "clean" and is harder to trace. They can then spend it or dispose of it as they so wish which may include funding more crime.

### **How does this affect you?**

In order to launder money through a bank or building society, criminals will usually try to open an account or apply for a financial product using a false identity.

A false name and address might make it harder for the authorities to trace criminals in the course of an investigation. For this reason we will ask you to provide proof of your identity.

We will make checks on and take copies of your identification documents regardless of the sums of money concerned. The fact that these checks are carried out does not mean that you yourself are under suspicion, as criminals will usually

try to appear to be normal, law-abiding customers so the only way to stop the criminals is for us to perform these checks on everyone.

### **Why ask for identification from existing Members?**

The Society must take steps to find out who its Members are by obtaining sufficient information from them to confirm that they are who they claim to be. Therefore by checking your identification each time you apply for an account we are helping prevent someone else from using your identity. Not only will the procedures help prevent money laundering but they may protect both you and the Society from the risk of fraud.

We must also keep the information we hold on you up to date and requesting proof of identity when you open an account, especially if you have not opened any new accounts with us for some time, helps us to achieve this aim.

### **What proof will I be asked for?**

Proving your identity is simple. We will use an electronic verification system to confirm your identity, however if you are not on the electoral roll or have recently moved house for example, we may need further proof of your identity. You will need to show us some documentation so that we can verify that you are who you say you are and that you live where you say you live.

The types of documents we accept are common to most people, so you hopefully should not have much difficulty producing the standard documentation we request as part of our procedures. For added security, if you are confirming your identity by post, we may need to see up to three documents as outlined overleaf. In order to comply with our regulatory and legal obligations it will be necessary to retain copies of the documents you will provide.

We will ask you to provide identification documents and information as applicable to the type of account you are opening showing and/or detailing the following information:

- Your identity and permanent residential address
- Your date of birth
- Your occupation
- The source of funds, i.e. how you expect to fund the account
- The expected level of activity on the proposed account

### **Acceptable identification documentation for both new and existing Members**

#### **At branch/agency**

Please provide one document from the following list:

- Valid passport
- Valid UK or ROI photocard driving licence (full or provisional)

- National Identity Card
- Firearms certificate/shotgun licence
- Valid NI Electoral Card
- PSNI ID Card
- UK Citizen Card
- Irish Passport Card

Should you be unable to produce any of the above, you will need to provide **two pieces of identification** documentation from the lists below, **one item from Group A** and **one item from Group B**.

**If you are sending your application by post please see overleaf for additional requirements for 'postal applications'.**

#### **Group A - Please provide one from the following list:**

- Valid (old style) full UK driving licence
- Current NIHE/Recognised Housing Association Rent Book containing address or letter issued by NIHE/Housing Association within the previous 3 months
- Inland Revenue Tax Notification for the current tax year (P45s and P60s are not acceptable)
- Residence permit issued by Home Office to EU Nationals (to be accompanied by the home state passport)
- Current signed Blue Disabled Pass
- Benefit book or original notification letter from benefit agency confirming the right to benefit.
- Rates Collection Agency bill (valid for the current rates year/period) or current rates demand letter or statement
- Instrument of a court appointment (such as liquidator or grant of probate)

#### **Group B - Please provide one from the following list:**

- Current bank statement, or credit/debit card statement, (less than 3 months old and not issued by Progressive Building Society)
- Original mortgage account statement from a recognised lender (not Progressive Building Society) issued within the past 12 months
- Original solicitor's letter confirming recent house purchase
- Original utility bill (less than 3 months old)
- Notification from utilities supplier of direct debit amounts payable in relation to the address
- Current Smart Pass
- Current TV licence

## Children and their Parents or Guardians

Children who wish to operate an account on their own behalf should produce **one** of the following:

- A passport or birth certificate or medical card
- A parent/guardian can submit Child Benefit or Child Tax Credit documentation should the above documentation be unavailable

Should a parent/guardian wish to open and operate an account on behalf of a child then they must provide their own identification as well as identification for the child as per above.

## Those aged 18 years and under

**Please produce any of the following:**

- Valid passport or driving licence
- If a valid passport or driving licence cannot be produced, we may accept a:
  - Birth Certificate
  - Medical card, or
  - National Insurance card (for those aged 16 and over but under 18)
- Students may provide a letter from their university or college confirming student's current address or a student accommodation contract

## Postal Applications

- You must produce certified documents such as a driving licence **or** passport **and** an additional item from Group A or Group B.
- Should you be unable to produce a valid driving licence, passport etc. then you must provide three pieces of identification documentation:
  - Two items from Group A and one item from Group B, or
  - One item from Group A and two items from Group B as outlined overleaf.
- In order to guard against the dangers of postal interception and fraud, prospective Members **should not send original identity documents by post.**
- Certified copies of the documents should be sent in the post to the branch. A person who holds a position of responsibility such as a solicitor, doctor, minister of religion, teacher, hostel manager or a social worker etc. may certify the documents. Please contact your nearest branch should you wish further information relating to certification of your identity documentation.
- The person certifying your documents must be able to be contacted. The documents should be certified as 'a true copy of the original document' and must be signed

by the person certifying the documents, who must include their telephone number and/or address and the position they hold.

### **If you cannot produce the documentation requested**

If you have any concerns about the identification required, or feel you may be unable to provide the requested items, please contact us before making your application. For example, we realise that you may not have a passport or driving licence, or any bills or statements addressed to you because accounts may be held in your partner's name. However, there are other documents we might be able to accept, and we have other ways of confirming your name and address, such as checking the Electoral Register. **Just tell us your situation and we'll advise you.**

Please note that the security steps we take when opening your account are in keeping with the Society's legal and regulatory obligations and if you cannot give us satisfactory proof of your identity, we cannot open an account for you. Please remember the security checks are also for your own protection and we hope they will also give you peace of mind.

### **Help prevent crime**

Please help us to prevent crime and the laundering of the proceeds of crime, by being patient when staff ask you to provide documents to prove your identity.

You can also help prevent crime against yourself and others by maintaining the confidentiality of your account details and identity documentation.

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#### **HEAD OFFICE**

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Unless otherwise stated, the law of Northern Ireland will apply and all communications and documentation in relation to this contract will be in English. You submit to the non-exclusive jurisdiction of the Northern Irish Courts.

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