

Proof of identity and address verification requirements

It is an FCA requirement that proof of ID and address for all credit union members is held securely on record.

Required ID for members of Colchester Credit Union will normally be one item from Table A and one from Table B.

Two items from Table A are acceptable if they have both name and address.

Table A – Identification

- Current valid (signed) Passport
- Current valid National ID Card
- Current Full UK photo card Driving Licence
- Current Provisional UK photo card Driving Licence
- Current EU photo card Driving Licence
- Identity card issued by the Electoral Office for Northern Ireland
- Construction industry – Tax Exemption Certificate with photograph of holder
- Current Student Identification/Matriculation Card (from a recognised university or college)
- Current Firearms/Shotgun Certificate
- Current State Pension notification letter
- Current Benefits Book or original notification letter from the Benefits Agency (including Department of Work and Pensions) and/or Job Centre Plus confirming the right to benefits at present
- UK Armed Force ID Card or Police Warrant Card
- Current Blue Disabled Driver's Pass
- OAP travel pass / Freedom Pass
- Current year's HMRC Tax Code Notification and correspondence
- Birth certificate (when awaiting proof of Benefits claim and no other ID available)
- PASS Card (Young Scot, Citizencard, Portman Group, Validate UK Card or equivalent)

For 20 year olds and under only:

- NHS medical card
- Birth certificate

Table B – Address Verification

- Council Tax bill or Payment Book (within last 12 months)
- Utility bill – within last 3 months (mobile phone bills, internet access bills are not acceptable)
- Current Full UK photo card Driving Licence
- Current Provisional UK photo card Driving Licence
- Current EU photo card Driving Licence
- Bank/Building Society statement (within last 3 months) issued by a regulated financial sector firm in the UK, EU, or an equivalent jurisdiction
- A statement from a UK credit card company, dated within the last 3 months

- Original Mortgage Statement or Mortgage Redemption Statement (no more than 12 months old)
- Benefits Book or original notification letter from the Benefits Agency (including Department of work and Pensions and/or Job Centre Plus confirming the right to benefits at present)
- Current Motor or Home Insurance Certificate issued within the last 12 months
- Current local Council rent card or tenancy agreement (including private tenancy with registered landlords)
- Original HM Revenue & Customs tax notification and correspondence (not P45 or P60)
- Solicitor's letter confirming recent house purchase or Land Registry confirmation
- Current State Pension notification letter
- Letter from Council Confirming Electoral Roll Listing
- Letter confirming NI number
- Instrument of a court appointment (such as liquidator, or grant of probate)

For Students:

Any item from above can be taken to confirm address. Alternatively, one of the following is also acceptable:

- University/college letter of acceptance/enrolment/offer
- Student Loan Company/LEA/SAAS award letter or UCAS letter
- Introduction from recognised UK College/University

** Credit card statement can be used as proof of address only by the following acceptable providers: Royal Bank of Scotland Group, Barclays, Lloyds TSB, Halifax Bank of Scotland Group, HSBC, Abbey, Nationwide, Woolwich, Alliance and Leicester, Citibank, Morgan Stanley (this list includes any other brand cards that are underwritten by these main providers).*

Colchester Credit Union IDV Policy

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