

Customer identification requirements

We have to check the identity of all our customers, including existing customers, to comply with money laundering regulations. These regulations aim to stop criminals using financial products and services to launder money. They also protect you from criminals who might try to use your identity without you knowing.

1. Telephone application, we require the following evidence, Two from List 1 and Two from List 2.
2. Face to Face application, we require the following evidence, One from List 1 and One from List 2.
3. Originals must be sent by Royal Mail Recorded or Special delivery or equivalent to:
Active Mortgage, 40 Moulsham Street, Chelmsford, Essex, CM2 0HY.
4. Items from the same source **CANNOT** be used twice and therefore we require 4 items in total.
5. A copy of the items will be certified and retained for our records.
6. Original items will be returned by Royal Mail Recorded Delivery.

IMPORTANT: THE NAME AND ADDRESS DETAILED ON YOUR IDENTIFICATION MUST BE THE SAME AS THE NAME AND ADDRESS YOU PROVIDE US DURING YOUR APPLICATION.

LIST 1 PROOF OF PERSON/IDENTIFICATION

- Passport - UK/EEA (unexpired).
- Passport - non UK/non EEA (unexpired with a valid visa).
- Unexpired UK/EEA (or Switzerland) photo card driving licence (the date of the licence and photograph must be in date).
- EEA or Switzerland national identity card.
- UK ID card for foreign nationals.
- Unexpired UK old style driving licence (not provisional).
- Notification of entitlement to state/local authority benefit**.
- Notification of entitlement to tax credit**.
- Notification of entitlement to pension from the DWP**.
- Notification of entitlement to student loan/grant**.
- Notification of entitlements to other government/ local authority grant**.
- HMRC (Inland Revenue) coding/assessment/ statement/tax credit** (not P45/P60s).

LIST 2 PROOF OF ADDRESS

- Unexpired UK/EEA (or Switzerland) photo card driving licence (the date of the licence and photograph must be in date).
- Unexpired UK old style driving licence (not provisional).
- Council tax bill/demand letter**.
- Notification of entitlement to state/local authority benefit**.
- Notification of entitlement to tax credit**.
- Notification of entitlement to pension from the DWP**.
- Notification of entitlement to educational loan/grant**.
- Notification of entitlement to other government/ local authority grant**.
- HMRC (Inland Revenue) coding/assessment/ statement/tax credit** (not P45/P60s).
- Bank statement (not internet printed)**.
- Utility bill (not mobile phone, satellite/cable TV or internet printed bills)**.
- Credit card statement (not internet printed)**.
- Local council rent card or tenancy agreement**.
- HMRC (Inland Revenue) correspondence including name, address and permanent NI number**.
- Pension/benefit correspondence from the DWP**.
- Instrument of a court appointment e.g. Probate or Court registered Power of Attorney.
- Confirmation from your work/school/college/ university/ care institution confirming your name, address and details of employment/student/ residence status (Students and under 18's only)**.

** Must be the most recently issued and less than 12 months old.

*** Must be the most recently issued and less than three months old (except water bills - less than 12 months old).