

Customer identification

To confirm your identity, we need to verify your name and address. This helps to protect you from identity fraud and allows us to meet UK money laundering regulations.

We will only ask for the information we need.

How to confirm your name and address

You will need to provide:

- A valid full or provisional UK Photocard Driving licence.

OR

Two separate documents from the lists on the following pages:

- One from Proof of name
- One from Proof of current address

You cannot use the same document for both.

All documents must be current and valid.

If evidence is required you will be advised if the proofs need to be sent directly and certified or via the intermediary you have used. For UK documents that are sent via a broker, they will not require certification.

**We cannot accept any proof of address from Nationwide,
Virgin Money or The Mortgage Works.**

Proof of name

Full UK Passport

Full UK Driving Licence (Old style paper)

A government letter about benefits, tax credits or a pension dated within the last 12 months

UK Armed forces identity card

HMRC-issued correspondence that tells you about your tax code or tax obligations dated in the last 12 months

Disability blue badge

Northern Ireland Voters Card

UK Home Office Application Registration Card

UK Home Office Biometric Residence Permit

EEA National identity card

EU/EEA Driving Licence

Non-UK Passport

UK Home Office eVisa

Proof of current address

A bank statement dated within the last 3 months from a UK bank, building society or credit union

A credit card statement dated within the last 3 months from a UK bank, building society or credit union

A mortgage statement dated within the last 12 months from a UK lender

A gas or electricity bill dated within the last 3 months

A TV or broadband bill dated within the last 3 months

A Council Tax bill dated within the last 12 months

A government letter about benefits, tax credits or a pension dated within the last 12 months

UK State Benefit Entitlement

A tenancy agreement issued by a council, housing association, or letting agent

A letter from a school, college or university in England confirming your enrolment in further or higher education dated within the last 12 months

A letter confirming your Education Maintenance Allowance including payment details dated within the last 12 months. This must show the allowance, the period it covers and and payment schedule. Scotland, Wales, or Northern Ireland only

A letter from a school, college or university in England confirming your bursary and payment details dated within the last 12 months

A letter from HMRC about your tax code or tax obligations dated within the last 12 months

A non-UK mortgage statement for a property dated within the last 12 months

A non-UK bank statement dated within the last 3 months

Non European Economic Area Nationals resident in the UK

If you don't come from the European Economic Area, we will ask you to provide two documents;

Proof of name document

Your national passport

Proof of current address

One document from the **Proof of current address** list shown on previous page

Who can certify your ID documents

If ID documents are required and are not submitted via a intermediary they will need to be certified to confirm they are a true copy of the original.

Profession	Additional information
UK CERTIFIERS	
Lawyer	The certifier must be a solicitor or member of the Law Society or equivalent, or a Barrister registered with the Bar Council
Banker/Financial Professional	The certifier must be employed by a financial institution regulated by the FCA or equivalent
Accountant	The certifier must be a member of the Institute of Chartered Accountants in England and Wales (ICAEW) or equivalent
Independent Financial Adviser	The certifier must be employed by a financial institution regulated by the FCA or equivalent
Post Office staff	
Nationwide employees	
Notary public	The certifier must be a member of the Notaries Society
NON-UK CERTIFIER	
Lawyer	The certifier must be regulated by a relevant professional body
Notary public	The certifier must be regulated by a relevant professional body

Some people or organisations that certify documents may charge a fee.

We're happy to provide this document in Braille, large print or audio format. Just ask in a Nationwide branch or call **0345 606 40 60.**

The Mortgage Works (UK) plc (Company No. 2222856) is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. You can confirm our registration on the FCA's website (www.fca.org.uk). **The Mortgage Works (UK) plc** also acts as agent and mortgage administrator for Derbyshire Home Loans Ltd (Company No. 2628265, FCA No. 302586) and for E-Mex Home Funding Ltd (Company No. 02124900, FCA No.305370). All three companies are wholly owned subsidiaries of Nationwide Building Society, are registered in England and Wales with their registered office at Nationwide House, Pipers Way, Swindon, SN38 1NW and are authorised and regulated by the FCA. Most buy to let mortgages are not regulated by the FCA. The Mortgage Works (UK) plc, Portman House, Richmond Hill, Bournemouth, BH2 6EP.