

Guide to submission of Identification & Proof of Address documents

Identification:

[Current Valid Signed Passport and Irish Passport Cards](#)

- This is the preferred source of all customers.
- Must be in date and signed by the customer.
- Photocopy signature, photo pages and passport extension page if applicable which must include:
 - Customer details
 - Passport reference number
 - Expiry date
 - Country of issue
 - Photograph
 - MRZ to be fully visible on passport
- Front and back of passport cards must be photocopied on separate pages per applicant.

[RoI/NI/UK/EU Full and Provisional Driving Licence](#)

- Must be in date and signed by the customer.
- Ensure that the customer details, type of licence, driving licence reference number, date of issue, expiry date, signature & photograph are all clearly present on the photocopy.
- Front and back may need to be photocopied to obtain all information needed.

[Current Identity Card for EU and Foreign Nationals](#)

- Must be in date
- EU Cards: the photocopy taken must show National Identity reference number, country of issue, date of issue, expiry date & photograph
- Foreign cards – front of card: photograph, name, date of birth, issue date, expiry date, issue date, expiry date, type of permit, card number, signature. Back of card: gender, date & place of birth, nationality.
- Must be a photographic ID card clearly showing country of issue.
- Front and back may need to be photocopied to obtain all information needed.
- Romanian ID Cards are no longer acceptable until further notice - The European Parliament and the Romanian Presidency have confirmed that current ROMANIAN NATIONAL ID cards do not have robust security features and so are prone to misuse. They have agreed the current card will be replaced with a more robust version. We are experiencing a specific fraud threat from counterfeit and fraudulently acquired ROMANIAN NATIONAL ID cards and are therefore removing them from our accepted ID lists.

Proof of Address

[RoI/NI/UK/EU Full and Provisional Driving Licence \(where not being provided as primary Identification source document\)](#)

- Must be in date and signed by the customer.
- Ensure that the customer details, type of licence, driving licence reference number, date of issue, expiry date, signature & photograph are all clearly present on the photocopy.
- Front and back may need to be photocopied to obtain all information needed.

- Unacceptable items include:
 - Where an EU style drivers licence is presented and it does **not** contain the residential address it is not acceptable for address verification

[Utility bill/statement \(e.g. gas, telephone landline, electric only\) and Irish Water Bills \(Uisce Eireann\) Current RI Bank / Building Society / Credit Card / Mortgage / Credit Union are acceptable](#)

- The Bill/statement must be less than six months old.
- Must be less than six months old
- Mortgage Statement must be less than 12 months old
- A Joint utility bill for Table B can be used for both parties. Both names must be on the address section of the bill.
- The statement must be sent to them at their residential address.
- The statement must show a complete page of transactions.
- eStatements & eBills are acceptable with the following criteria:
 - Must only be accepted when accompanied by a Passport or Driver Licence as Table A verification. The address on the Drivers Licence must match the address shown on the eBill/eStatement.
 - Must only be accepted from the main financial services providers i.e. AIB, PTSB, BOI, KBC etc.
 - Must only be accepted from the main Utility providers i.e. Sky, UPC, Eircom, Bord Gais, Electric Ireland, Energia, SSE Airtricity.
 - Certification must include an annotation confirming that the copy is of an eStatement.

- Unacceptable items include:
 - Where an EU style drivers licence is presented and it does **not** contain the residential address it is not acceptable for address verification
 - Mobile phone bills
 - Utility bills where the supply address and billing address differ
 - First, final and overdue bills
 - Bin Charge notifications
 - Insurance renewal documents
 - TV Licence
 - Ulster Bank statements e.g. credit card, mortgage
 - Store card statements
 - Statements regarding investments
 - Closed accounts or duplicate statements
 - Advice of fees

Voters Roll Search

- This can only be used in the submitting jurisdiction e.g. ROI Voters Roll Search can only be used to open an account in ROI.
- Ensure that list of registers displayed is the most recent and is not a 'draft' register.

Notification of determination of Tax credits / Tax Notification for the current tax year / Current Balancing Statement from revenue commissioners (ROI only)

- Acceptable items - Providing the letter presented by the customer is specific to them, is not included in the Unacceptable Documentation section and is not a generic letter it is acceptable.
- Items must have been posted to the customer at their residential address.
- Tax Credit notification must be valid for the current/next tax year. Tax notifications and correspondence must be either less than six months old or dated within the current (UK: April to April ROI: January – December) financial year.
- Balancing Statements can be for any tax year but must be issued within the past 6 months.
- Unacceptable items include:
 - Statements relating to VAT accounts
 - P60s or P45s.
 - Forms that have been sent to the customer for completion.
 - VAT, Revenue and Customers documents which relate to a business cannot be used to open a personal account.
 - Hand written / partly handwritten documentation.

NOTE; This list is not exhaustive – if you are in doubt regarding the proposed ID or Proof of Address please consult with your relationship Manager prior to submitting the application.

All supporting documentation must be certified as original sighted by the Brokers Office – branded and signed (no initials). ID copies to be copied on separate pages. Certification will only be accepted when certifier is included on the firms listing of authorised signatories.