

Verifying ID documents

Know what is acceptable to avoid delays

Important information

- All document copies must be certified and clearly show the full name, signature, date signed and the full name of the company represented (if appropriate), along with the position in the company of the signatory.
- Certified copies can be emailed to **info@standardlifehomefinance.co.uk** or uploaded to the Connect Portal by you. Certified copies can also be sent via post to Standard Life Home Finance, and original documents should always be sent via post to Standard Life Home Finance. Please see the next page for postage details, and for more information on certified copies.
- If your client has lived at their current address for less than 3 months, we will ask for the most recent 6 months of complete bank statements. These must be original statements, cover 6 complete and consecutive months and each page must be certified and all name(s) must be clearly visible. Details of any noticeably higher than usual transactions will be required in a covering note, including an explanation of what the expenditure was for, and any other useful details you think may be relevant in addition to other ID requirements.
- The types of acceptable documentation listed are not exhaustive, but do include the most common forms of acceptable documentation to verify identity. If you have any questions regarding acceptable forms of identification to verify ID, please contact **info@standardlifehomefinance.co.uk**
- If the application is being submitted on a joint basis, we will need identification and documentation to verify both identities, and any attorneys signing the application.



**A certified copy of a valid photo card driving licence
will verify ID, age and residency**

Proof of ID

A single valid government-issued document with a photograph showing the full name and either residential address or date of birth will verify identification, which must be:

- Valid Passport
- Valid photocard driving licence (full or provisional)
- National identity card (non-UK nationals)
- Firearms certificate or shotgun licence
- Identity card issued by the electoral office for Northern Ireland

If the above documents aren't available, then the following will be required:

A government, court or local authority issued document without a photograph which incorporates the full name, and is supported by another document which incorporates the full name, and either the residential address or date of birth. This could be either two different government issued documents without a photograph, or one government issued document without a photograph and one piece of secondary documentation.

Government-issued documentation without a photograph (must show full name)

- Valid old style full UK driving licence
- Recent evidence of entitlement to a state or local authority funded benefit (including housing benefit, council tax benefit, tax credit, pension, educational or other grant)
- HM Revenue & Customs letter (e.g. tax code notice)
- Instrument of a court appointment (such as liquidator or grant of probate)
- Current council tax statement or demand letter

Secondary documentation (must show full legal name and either residential address or date of birth)

- (Advisers only) – a record of when a face-to-face visit has taken place and confirming that it took place at the home address of the applicant
- Current bank statements, or credit/debit card statements issued by a regulated financial sector firm in the UK or EU. If the document is from the internet, then this must be an official downloaded PDF. **A scan of a printout from the internet or a screen print/shot in PDF format is not acceptable.**
- Utility bills. If the document is from the internet, then this must be an official downloaded PDF. **A scan of a printout from the internet or a screen print/shot in PDF format is not acceptable.**
- Utility bills and bank/credit/debit card statements must be dated within 3 months of the date of application and include enough detail to clearly identify the individual(s) they relate to.

Proof of age

These documents must show the applicant's full name and date of birth:

- Passport (valid or expired)
- Photo card driving licence (valid or expired)
- Old style full UK driving licence (valid or expired)
- Birth certificate with marriage certificate (if applicable, for proof of name change)

Proof of residency

These documents must contain either the applicant's full first name and full surname, or their first initial and full surname:

- Valid photo card driving licence
- Valid old style full UK driving licence
- Correspondence from Inland Revenue
- Proof of registration on the Electoral Roll
- Most recent utility bill
- Bank/building society/credit card statement (dated within 3 months of the date of application)
- Current council tax statement or demand letter
- Correspondence relating to a Government benefit
- (Advisers only) – a record of when a face-to-face visit has taken place, confirming the full name of the client(s), the address of the visit, the date and the time.

We recognise that not everyone may have the above forms of documentation. In these circumstances a letter or statement from a person in a position of responsibility who knows your client, and who can confirm who your client is and their permanent address can help us confirm their identity. Examples of persons in a position of responsibility for the purposes of verifying identity are:

- Solicitor (not the solicitor acting on your client's behalf in relation to this transaction)
- Doctor (GP)
- Minister of Religion
- Teacher
- Social Worker
- District Nurse (who has visited their home)
- Police Officer
- Civil Servant
- Councillor
- Care Home Manager
- Dentist



Postage details

This is the PO Box address where original copies must be sent to, or certified copies can be sent to: **Standard Life Home Finance, PO Box 1168, Preston, PR2 0GB**

We recommend that any original ID (passport, driving licence etc.) be sent via Special Delivery, and they will be returned by Special Delivery.



Certified/verified document

A certified or verified copy is a copy of an original document which also includes the following, either written or stamped, *'I hereby certify that this is a true copy of the original document'*. The certification of a document needs to be completed by you and the name of the signatures should be clearly visible. The wording does not need to be exactly as above, but the context should be the same, except where a copy of an Enduring Power of Attorney (EPA) or Lasting Power of Attorney (LPA) needs to be certified or verified. The Post Office also has a document certification service which your client may want to use, but there may be a cost involved.

A certified copy of an LPA needs the following statement on every page: *'I certify this is a true and complete copy of the corresponding page of the original lasting power of attorney'*. This statement must be signed and dated on every page. On the final page of the LPA it must state: *'I certify this is a true and complete copy of the lasting power of attorney'* and this statement must be signed and dated.

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Find out more

If you'd like more information about how Standard Life Home Finance and our Horizon plans could help your clients secure a brighter financial future, please get in touch

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