



ACCEPTABLE ID & PROOF OF ADDRESS DOCUMENTS

You must provide one proof of identity (ID) and one proof of address (POA) and an additional item of either ID or POA from the approved list below. The additional item must be provided from a separate source i.e. 2 bank statements; one for a savings account and a second for a current account from the same provider would not be accepted.

If you are making a joint application then bills in joint names may be considered as one proof of address for each of the named individuals on that bill. Where you have recently married and have not made the appropriate changes to your documentation please also include your marriage certificate.

Personal Identity:

- Current valid (signed) full EU Passport
- Current valid (signed) non EU Passport
- Current valid National ID card (non UK Nationals)
- Current Full² UK Driving Licence ¹
- Current UK / EU Photocard Driving Licence¹ with Counterpart
- Current Firearms/Shotgun Certificate
- Current State Pension notification letter¹
- Current Benefits Agency letter¹
- Current years HMRC Tax Code Notifications⁵
- Current Blue Disabled Drivers Pass
- Identity Card by Electoral Office of Northern Ireland

Address verification:

- Mortgage Statement (13) or Mortgage Redemption Statement (3)
- Recent Utility Bill – Gas, Electricity, Water, Telephone (Not mobile phones) (3)
- Current Council Tax Bill (13)
- Current Full UK Driving Licence (Paper document)¹
- Current UK / EU Photocard Driving Licence¹ with Counterpart
- House or motor insurance certificate (12)
- Current State Pension notification letter¹
- Current Benefits Agency letter¹
- Bank / Building Society / Statement (3)
- Solicitor letter confirming completion of house purchases³
- Credit Card Statements from main provider (3) ⁴
- HMRC Tax notification documentation (this does not include P60's) (12)
- Account, investment or insurance documents (6)⁶
- Letter from Council Confirming Electoral Roll Listing (3)



ASCENTIA
MORTGAGE SOLUTIONS

KEY:

- (1) Proof of identity and address verification can not be from the same source.
- (2) Old style provisional driving licences are not acceptable.
- (3) Proof of the previous address should also be obtained.
- (4) Credit card statement can be used as a second 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).
- (5) If a client has not received their most recent coding notice, they should contact their tax office who will issue an update notice on the same day, posted second class.
- (6) From a FCA regulated company on headed paper or system generated

Figure in () is the maximum acceptable age of the document in months (on date of verification) if it is to be deemed current.

Where you cannot provide the full documentation required we may not be able to process your case and you may experience significant delays in your application.

Certification of Documentation

Where you do not wish to send the original documents of value (Passport and Driving Licence) in the post you may get one of the following to certify them:

Post Office; Bank official; Solicitor; Notary, or official from an overseas British Consulate.

You must ensure that all documents are clearly certified in Black & White (colour copies are not acceptable); this must include the certification wording, an official stamp, which includes company name, a printed name, job title, qualifications, dated and signed. The correct form of words for certifying documents is:

"I certify that this is a true copy of the original document which I have seen and I certify that this is a true likeness to the person whom I have seen."