

What you need to open an account

To open your account quickly and securely we need to gather some important information. Depending on your personal circumstances you will be asked to provide different types of information to verify your name and address. Please see below what you will need to provide. If you're in any doubt please give us a call.

Your account opening may be delayed if you do not provide the relevant documents with your application.

1. UK/IRISH NATIONAL

Proof of identity x 1

- Valid UK or Irish passport* (full colour copy) or
- Valid UK full/provisional photo card driving licence (full colour copies of the front and back of the document).

See table A for full list of acceptable identification. Documents will need to have at least six months validity remaining. See table A for full list of acceptable identification.

Proof of address x 1

We will require one **type of address verification** (see Table B for a list of acceptable types).

2. NON-UK/IRISH NATIONAL

Proof of identity x 1

- Valid non-UK passport with current Visa or
- Biometric Resident Permit - full colour copies of the front and back of the document and must have a minimum of 6 months remaining or
- Valid EU member state National ID Photo card* (full colour copies of the front and back of the document) for EU nationals who have been granted settled status/indefinite leave to remain via the Home Office app and have not been given a BRP. This must be accompanied by your share code. By providing your share code, you consent to Reliance Bank using this code to confirm your Immigration Status via the government database.

Acceptance of EU member state National ID cards is subject to review and change, pending further Government guidance on EU travel rules and restrictions. Documents will need to have **at least six months validity** remaining.

Proof of address x 1

We will require **one type of address verification** (see Table B for a list of acceptable types).

3. APPLICANTS UNDER 18

Suitable documentation, as detailed in Tables A and B. If you are unable to provide these then we will require the following:

- Certified copy of your Birth Certificate or Adoption Certificate
- Certified Letter of Acceptance of Letter or Introduction from your college or university, if it's appropriately registered.

4. TAX RESIDENCY

We have a legal requirement to obtain tax status for any personal and sole trader customers.

Please come prepared to complete details confirming you are a resident for tax purposes in the UK and/or any other countries

- If you've always lived in the UK then you're likely to be a UK tax resident
- If you're a resident for tax purposes in any other country, please provide your Tax Identification Number or Tax Reference Number
- If you're unsure of your status, you should seek professional advice

We use various types of documents to establish your identity, address and residence in the UK – a full list of acceptable documents is below. Please provide one document from Table A and one document from Table B.

TABLE A - PROOF OF IDENTITY – please note we cannot accept the same document to confirm identity and address.

Acceptable photographic identity for all applicants:

- Valid UK or non-UK Passport* (full colour copy) or
- Valid UK full/provisional photo card driving licence (full colour copies of the front and back of the document) or
- Valid EU member state National ID Photo card* (full colour copies of the front and back of the document) & proof of residence status

*Valid Passport/EU national ID card means in date, undamaged and machine readable – Unfortunately we are unable to accept handwritten passports or ID cards.

*If you are unable to provide photographic ID in line with the table above then please contact us. We can only accept either original documents presented in person or certified documents**, not photocopies or internet print-outs and cannot accept the same document to confirm identity and address.*

TABLE B - PROOF OF ADDRESS - please note we cannot accept the same document to confirm identity and address.

All documents must include your current address and must contain a unique reference number to confirm your relationship with the provider.

- Current UK full/provisional photocard driving licence (full colour copies of the front and back of the document)
- Council Tax bill/statement (valid for the current financial year or issued in the last 12 months)
- HMRC documentation (PAYE Coding Notice/Tax Notification/Self-Assessment/Statement of Account/NI contributions) bill issued in the last 3 months or valid for the current tax year). We do not accept P45 or P60 forms.
- Notification letter from Benefits Agency/Local Authority confirming your right to benefits (Department for Works and Pensions, Jobcentre Plus, Universal Tax Credit, Benefits Agency or Veterans Agency), dated within the last 12 months.
- Current Tenancy Agreement, from a local council or recognised Housing Association dated within the last 3 months.
- Bank/Building Society/Credit Union Statement, dated within the last 3 months
- Credit card statement, dated within the last 3 months
- Mortgage statement from a recognised lender, dated within the last 12 months
- Sky/Cable/Utility bill (gas, telephone, electricity, water), dated within the last 3 months

*(We do not accept mobile telephone bills and can only accept original documents presented in person or certified documents**, not photocopies or internet print-outs and cannot accept the same document to confirm identity and address)*

If you want to open a Cash ISA with us, please also confirm your National Insurance Number.

CERTIFIER REQUIREMENTS

One photo ID and one proof of address for each person will be required to open the account. Where possible, RBL will seek to verify your information electronically. However, in circumstances where our checks fail to provide the requisite verification, please note that any ID and proofs of address provided will need to be certified by one of the following individuals**

- Accountant
- Doctor or Dentist
- Barrister
- Solicitor listed with the SRA (Solicitors Regulation Authority)
- Member of Parliament
- An Independent Financial Advisor (UK FCA Regulated)
- Post Office Document Verification Service (see note below)
- AAT (Association of Accounting Technicians)
- ACCA (Association of Chartered Certified Accountants)
- ICAEW (Institute of Chartered Accountants in England and Wales)
- ICAS (Institute of Chartered Accountants of Scotland)
- CAI (Chartered Accountants of Ireland)
- IFA (Institute of Financial Accountants)
- CIPFA (Chartered Institute of Public Finance and Accounting)
- CIMA (Chartered Institute of Management Accountants)
- CTA (Chartered Tax Advisor)
- Law Society International
- Qualified Paralegal
- CiLex (Chartered Institute of Legal Executives)
- Justice of the Peace
- Licensed Conveyancer

Note: where post office certification is used, the documents must be accompanied by the covering letter provided by the post office, which contains the post office stamp, address and name of certifier.

** Certified documents should be a clear and true copy signed, dated and marked 'I certify that this is a true copy of the original document as seen by me' and detail the date of certification plus signature, name and occupation plus address and contact number of the person certifying the document and where applicable a Company stamp. We are unable to accept certification from trainees in these professions or anyone who is associated with the account or a relative. Please note in some cases where the certifier cannot be verified via online databases, we may require further information.

Your account opening may be delayed if you do not provide the relevant documents with your application.