

Identification & Verification

To proceed with a mortgage application securely and quickly, 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 identity and address. Please see below what you will need to provide. Your mortgage application may be delayed if you do not provide the relevant documents.

Proof of ID

Please provide a full colour copy of the front and back from this list:

- Valid UK passport
- Valid UK full/provisional photocard driving licence
- Valid EU member state National ID photocard*
- Valid non-UK or EU passport with current visa, or Biometric Resident Permit. Visa/Biometric Resident Permit must have at least six months remaining and indefinite leave to remain**

* Acceptance of EU member state National ID cards is subject to review and change, pending further Government guidance on EU travel rules and restrictions.

** 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.

Proof of Address

All documents must include your current address and contain a unique reference number to confirm your relationship with this provider. We cannot accept the same document to verify identity and address.

- Valid UK full/provisional photocard driving licence (full colour copy of the front and back)
- Council Tax bill/statement (valid for the current financial year or issued in the last 3 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
- Sky/Cable/Utility bill (gas, telephone, electricity, water) dated within the last 3 months

We can only accept certified original documents. We do not accept mobile telephone bills.



Certifier Requirements

One photo ID and one proof of address for each person will be required for a mortgage application. Any photo ID or proof of address provided will need to be certified by one of the following regulated/authorised individuals or institutions:

- Accountant
- Barrister
- Solicitor
- An Independent Financial Advisor
- Post Office Document Verification Service*
- Chartered Tax Advisor
- Law Society International
- Qualified Paralegal
- Chartered Institute of Legal Executives
- Justice of the Peace
- Conveyancer
- Mortgage FCA Regulated Firm

* Where Post Office certification is used, the document(s) 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 clear 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, occupation, 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 relative. Please note in some cases where the certifier cannot be verified via online databases, we may require further information.

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



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