

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 NATIONAL

Proof of identity x 1

- Valid UK passport* (full colour copy showing both the photo page and page opposite) or
- Valid UK full/provisional photo card driving licence (full colour copy of the front of the document).

See table A for the 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 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.

Proof of address x 1

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

3. 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 showing both the photo page and page opposite) or
- Valid UK full/provisional photo card driving licence (full colour copy of the front 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 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 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 cannot accept the same document to confirm identity and address)

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