Proving your identity
If you want to know why you’re being asked to prove your identity, this leaflet can help.

It tells you:
- why firms have to check, and
- how you can prove your identity.

We try to ensure that the information and advice in this leaflet is correct at time of print. For up-to-date information and money advice please visit our website – moneyadviceservice.org.uk
Proving your identity can help fight financial crime such as money laundering. This is why the law says firms in the financial services sector must know who their customers are.

Why prove your identity?

When financial services firms ask you for proof of identity, it doesn’t mean they suspect you of being a criminal or a terrorist. The law requires them to verify the identity of their customers.

Usually, firms will do this when you first become a customer. But they may also ask you to prove your identity if you are already a customer. This may be because:

- you were a customer before identity checks became a legal requirement or when the standards for checks were different from those needed today
- the firm wants to check that the information it has about you is up to date
- you are applying for a new product or service, or
- the firm wants to protect itself and you from fraud.
Proving your identity

Neither the law nor the Financial Services Authority (FSA), the UK’s financial services regulator, set out in detail how firms should verify their customers’ identity, but most firms follow industry guidance from the Joint Money Laundering Steering Group (JMLSG) – see Useful contacts.

Firms might ask you for different forms of identification. Most firms ask you for official identity documents to verify your name and either your address or your date of birth. Examples include:

- a government-issued document with your full name and a photograph (such as a valid passport or a valid photocard driving licence), or
- a government-issued document with your full name but without a photograph (for example a valid old-style full UK driving licence), plus another document that states your full name and either your address or your date of birth and is issued by the government, a judicial authority (for example a court), a public-sector body or authority, a regulated utility company, or a firm regulated by the FSA (such as a bank or insurance company).

If you can’t provide these documents, other documents may be acceptable, such as:

- a letter from a government department or local council confirming a right to state benefits such as a pension, Council Tax Benefit or Housing Benefit, or
- suitable confirmation of identity from a young person’s workplace or educational institution, or
- a letter confirming your identity from a care home manager or a warden of sheltered accommodation or a refuge.
All firms have their own policy on which documents they will accept, and they should explain it to you.

Where firms use electronic databases to verify your identity, they may not ask you for identity documents.

If you have difficulty proving your identity, the member of staff dealing with your application should pass the matter to someone who is authorised to decide in exceptional cases.

Useful contacts
Call rates may vary – check with your telephone provider.

Financial Services Authority (FSA)
0845 606 1234
Minicom/textphone 0845 730 0104
www.fsa.gov.uk/consumerinformation

Joint Money Laundering Steering Group (JMLSG) Guidance
Money Advice Service

For advice based on your own circumstances or to order other guides

Money Advice Line: 0300 500 5000
Typetalk: 1800 1 0300 500 5000
moneyadviceservice.org.uk

Calls should cost no more than 01 or 02 UK-wide calls, and are included in inclusive mobile and landline minutes. To help us maintain and improve our service, we may record or monitor calls.

If you would like this leaflet in Braille, large print or audio format, please call us.

Other Money Advice Service guides
- Getting financial advice
- Making the most of your money
- Your bank account

Take our online health check. Answer some straightforward questions and get your personal action plan to help you with your money must-do’s and longer-term goals.

moneyadviceservice.org.uk/healthcheck

June 2011
© Money Advice Service June 2011 Ref: VRSN0022a