

Face to face – new account Confirmation of Identity

Accounts opened at a store



Help us confirm your identity as it will not be possible to fully operate your account until the required documentation has been received and registered on our records.

Individuals, Trustees, Beneficiaries and Attorneys

Check the relevant section below and please ensure you provide one document from List A **plus one further document** from List B with your application in Store.

List A – government issued documents

- Valid passport.
- Valid photocard driving licence (full or provisional, as long as the photo and licence are valid).
- Shotgun licence or Firearms certificate.
- National identity card (if you are a non-UK national).
- HM Revenue & Customs letter (coding confirmation/assessment letter/tax credit) quoting your National Insurance Number.
- Local Authority Housing Benefit letter to you confirming your benefits at time of issue.
- State or Local Authority Educational grant (e.g. educational grant) letter.
- Department for Work & Pensions letter confirming your benefits or pension entitlement at time of issue.
- Full old-style driving licence issued before 1998.
- Current Northern Ireland Electoral ID Card.
- Immigration Status Document (ISD)/Biometric Residence Permit (BRP).
- Birth certificate (**under 18s only**).
- National Insurance Card (**under 18s only**).

List B – non-government issued documents

- Credit card statement or mortgage statement issued to your home address (not Virgin Money).
- Local Authority Council Tax demand letter or statement.
- Bank/building society statement (not Virgin Money).
- Utility bill (e.g. gas, electric, water, home phone bill – but not mobile phone bill).
- NHS Medical Card letter at your current address (**under 18s only**).
- Child Tax Credit or Child Benefit documentation naming you at your current address (**under 18s only**).
- Student loan letter or statement (confirming home address) (**under 18s only**).

Requirements of documents

- These should be original documents showing your current name and address.
- The documents above must be the most recent and not printed from the Internet.
- Utility bills should be no more than **three months old**.
- HM Revenue & Customs, Council Tax and Department for Work and Pensions documents must not be more than **12 months old**.
- Certified documents can also be accepted – see section below on certification.

All original documents will be returned.

Certified documents

Virgin Money can also accept **certified copies** of documents which must state the following wording and detail:

"I certify this to be a true and accurate copy of the original"

- [Signature of certifier]
- [Date certified]
- [Full name of certifier]
- [Position/capacity of certifier]
- [Contact telephone number]
- [Address or company stamp]

Please see below list of individuals from whom Virgin Money will accept certified documents from:

- Actuary.
- Accountants.
- Authorised financial intermediaries (e.g. independent financial advisers).
- Store/Bank or building society counter staff including a branch/Store stamp.
- Doctors/GPs.
- FCA/PRA authorised intermediaries (mortgage advisor/independent financial advisor).
- Job Centre employee including their Job Centre Stamp.
- Justice of the Peace.
- Lawyers, barristers, solicitors or notaries public.
- Legal Secretary – fellow or associate member of the Institute of Legal Secretaries and PAs.
- Local councillors or Members of Parliament (including Members of the European or devolved parliaments).
- Members of the Judiciary.
- Officials of an embassy, consulate or high commission of the country issuing the passport.
- Post Office employees through the Post Office Certification scheme.
- Senior Civil Servants.
- Senior Police Officers quoting collar number and where stationed.

Donors – for Power of Attorneys

We require one document from List A and one document from List B. However, if you are unable to supply a document from List B you may provide one of the following alternative documents:

- Original Enduring or Lasting Power of Attorney documents which have been registered at the Court of Protection, show the current name of the donor and have the relevant court stamp or a fully certified copy as such by a solicitor (**this is also required in order to open all POA accounts**).
- Original letter from Management at the care/Nursing home on their letterhead confirming your residence
- A birth certificate can be used if it is in the same name as the donor, however, if the names are different i.e. through marriage or change of name, supporting documentation will be required e.g. marriage certificate or deed poll document.

*If you have any queries regarding the identification required or are experiencing difficulties in supplying any of the documents listed, please visit any of our Stores or call our helpline 0345 600 7301. Lines are open 8am to 8pm business days, 8am to 4pm Saturday and 10am to 3pm Sunday. Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.