

# Proof of identity and address checks

We want to make arranging funding for your customers as quick and easy as possible. Read our quick guide on what we can accept for know your customer (KYC) and credit checks.

## List A – proof of identity

Acceptable checks / documents:

- Valid passport
- Valid photocard driving licence
- Valid national ID card
- HM forces / police warrant card
- Firearms certificate or shotgun licence
- Letter from benefits agency / other government agency confirming a right to receipt of state benefits / tax credits (issued within the last 6 months or valid for current tax year)
- HM Revenue & Customs correspondence such as tax notification / tax assessment / National Insurance contributions bill (issued within last 6 months, or valid for current tax year)

**Unfortunately, we can't accept P45s and P60s as proof of identity.**

## List B – proof of address

Acceptable checks / documents:

- Valid photocard or paper driving licence if it is not already being used as proof of identity
- A current year council tax bill

**We can accept the above for credit conditions if dated within three months. We can also accept them for our KYC checks.**

**We can use these documents for both credit and KYC conditions if dated within three months:**

- Current bank or mortgage statement issued by a regulated financial sector firm. If online statement, this must be unedited directly from online banking and uncertified by the broker.
- Utility or landline telephone bill
- Letter from benefits agency / other government agency (as outlined in List A, but not being used as proof of identity)
- HM Revenue & Customs document (as outlined in List A, but not being used as proof of identity)

**Please note:**

- Unfortunately, polling cards are not accepted as proof of address
- For KYC, proof of address documents need to be in the personal name of the individual applying for funding

## General guidelines

Please note that credit conditions, including proof of identity and address, need to be met even if we don't need this information for our KYC checks.

### A – proof of identity checks

Identification supplied by the customer e.g. passport, must be valid or in date. The same document cannot be used to verify both proof of identity and address.

#### Best practice wording to certify documents

'I [hereby] certify that this is a true copy of the original and a true likeness of the customer [seen by me on xx/xx/xxxx]'  
Sign; print name, state position / job title, date, company and contact details.

### B – proof of address checks

All utility bills and statements must be dated within the last 90 days (from the date we receive the documentation).  
All council tax and HMRC documents must be the most recent bill / statement and should be within the last 12 months (from the date we receive the documentation).

#### Best practice wording to certify documents

'I [hereby] certify that this is a true copy of the original [seen by me on xx/xx/xxxx]'  
Sign; print name, state position / job title, date, company and contact details.

### We need you to send us a proof of name change if any document doesn't show a current surname due to marriage or divorce:

- Marriage certificate
- Decree absolute
- Certificate of name change by deed poll

### Who can certify manual proof of identity or address documents

- Aldermore employees
- FCA regulated brokers / introducers
- FCA regulated individual
- Regulated law firm
- Regulated accountant
- Post office stamped with certification form
- Doctor or dentist regulated by GMC / GDC
- Primary, secondary, college or university teacher
- For certification of documents for non-UK individuals: certification should be performed by a public notary or an internationally recognised law firm or accountancy firm

If you're not sure what to send us or if what you have is correct, **please speak with your sales support contact.**

**Aldermore**

For intermediary use only

T&Cs will apply, subject to status and affordability. Any asset used as security may be at risk if you do not repay any debt secured on it.

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