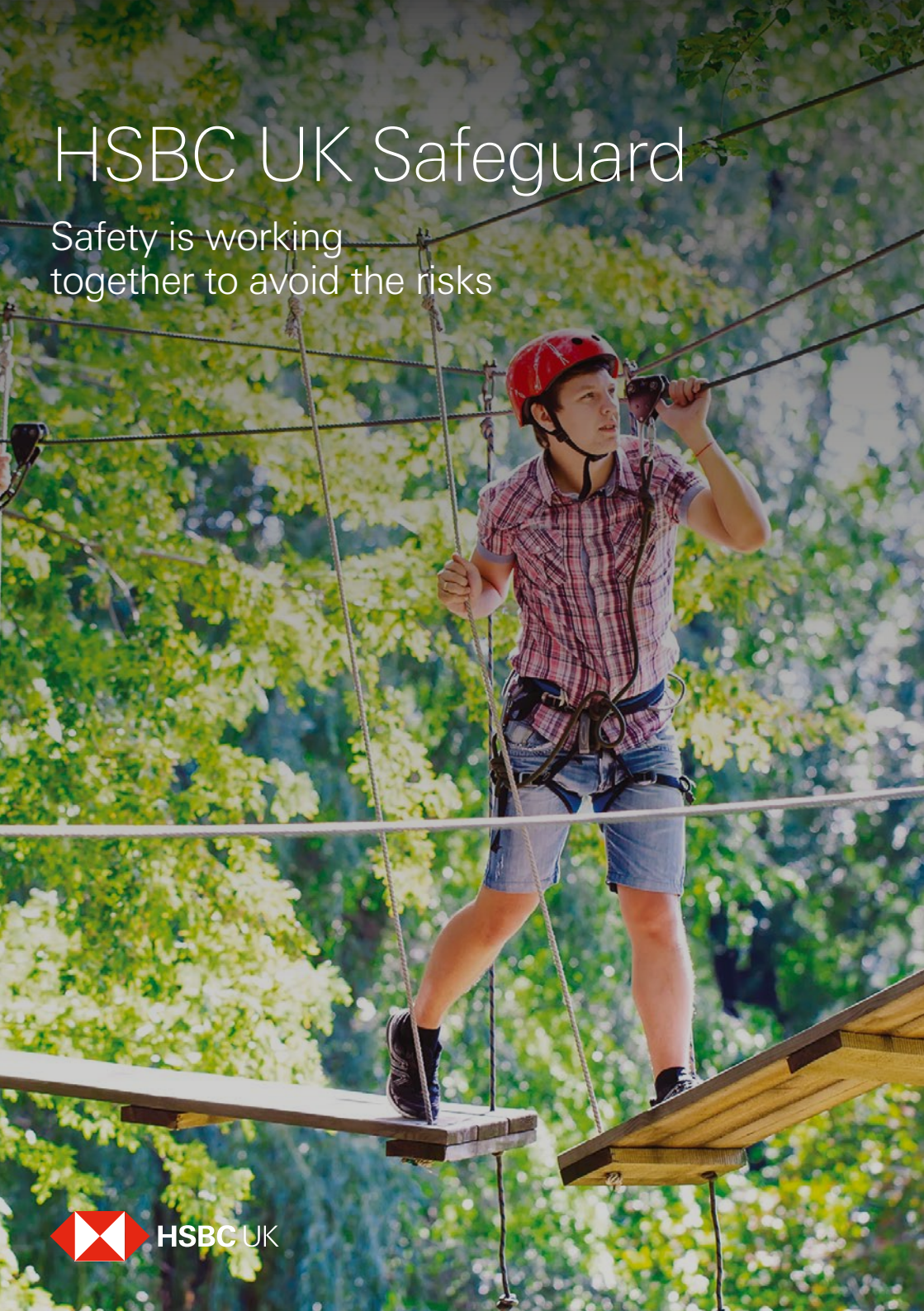


HSBC UK Safeguard

Safety is working
together to avoid the risks



HSBC UK

Fraud and financial crime are becoming increasingly sophisticated and globally organised. To stay one step ahead, we have a series of initiatives that are designed to detect and deter fraudsters and criminals. In order for us to protect you and your finances, we need your help.

To ensure we really understand you we need to know:

- who you are and where you live;
- where your money comes from;
- how you will use your accounts.

When you join us

When you open an account with us, the questions we ask will help us get to know you and protect you from financial crime.

Ongoing protection

Once your account is open, the systems and processes we use to keep you safe rely on us having the most up-to-date information. If your circumstances change, such as getting a new job, changing your name or other big events in your life, please help us continue to protect you by letting us know.

To assist in your continued protection from fraud and financial crime, from time to time we may ask you for your help and contact you to:

- confirm or update your existing details;
- provide new information;
- come into branch with original documents.

We understand that this may be inconvenient, however we will work with you to ensure the process is as simple and straightforward as possible.

What other information and documents do I need to provide?

If you are applying for a new HSBC UK account and have an existing UK bank account we may ask to see your last three months' worth of original statements (not printed from the internet).

Additionally, we'll ask you for the following information:

- why you want to open the account;
- how much you expect to pay in each month;
- your salary and details of any assets you have;
- your employer's address and phone number;
- your business account details if you're self-employed;
- your nationality (country/region/territory)/citizenship*;
- your residence status/tax residence status.

We may also ask for documents to support this information. If you pay tax anywhere other than just the UK, we may ask you for your Tax Identification Number (TIN).

This is to help us keep you protected and so we can continue to provide you with the right banking services for your needs. If we are unable to acquire all the information we need, we may not be able to continue to provide you with some or all of our banking services.

* We may be unable to offer banking services to residents of countries that are subject to UN, US, EU or UK government sanctions.

Proof of identity documents

Please provide us with one of the original documents listed below. Unfortunately, we cannot accept copies or documents printed from the internet:

- valid full passport. Temporary passports are not acceptable
- EEA or Swiss national identity card (excluding Romanian and Greek national identity cards)
- valid UK driving licence: photocard (full or provisional), or old-style paper licence (full only).

If you are not able to provide us with the proof of identity documents, we need to see one of the items from the list below:

- HM Revenue & Customs tax notification, dated within the last four months. P45s and P60s are not acceptable
- travel documents issued by the UK Home Office
- Basic Bank Account only: letter confirming your right to benefits from the Department for Work & Pensions, Jobcentre Plus, a benefits agency or a veterans agency, dated within the last four months
- Basic Bank Account only: a valid Biometric Residence Permit
- current Northern Ireland voter's card

Under 18 accounts only:

- valid full passport or UK, EU, Channel Islands or Isle of Man full birth certificate
- adoption certificate
- National Health/medical card

- Parent or Guardian's Child Benefit/Child Tax Credit documentation, dated within the last four months (only acceptable for children aged 7 years or under). Must include child's full name.

Proof of address documents

Please provide us with an original document from the items listed. If you are applying for a personal account then a valid, full UK photo driving licence can be used to confirm both your address and identity.

UK e-bank statements, UK e-utility bills and UK e-letter from the Department for Work and Pensions can be used to confirm address when used with a Passport, UK photocard Driving Licence or National Identity Card (EEA and Swiss Nationals only, excluding Romanian and Greek national identity cards) to confirm your identity.

- Valid UK photocard driving licence, full or provisional
- Council tax bill, valid for current billing year and dated within the last 13 months
- Valid full UK/EU/overseas driving licence
- Utility bill, dated within the last four months
- Telephone bill, including a UK E-Bill, dated within the last four months. Mobile phone bills are not acceptable
- Home broadband, Sky or cable TV bill, including a UK E-Bill, dated within the last four months
- Mortgage statement from a recognised lender, dated within the last 12 months.

- Credit card statement, including UK E-Credit card statements, dated within the last four months
- Bank, building society or credit union statement, including UK E-bank statements, dated within the last four months
- Tenancy agreement from a local council or reputable letting agency, dated within the last 12 months. Tenancy agreements from private landlords are not acceptable
- Letter confirming your right to benefits from the Department for Work & Pensions, Jobcentre Plus, a benefits agency or a veterans agency, dated within the last four months.

Under 18 accounts only:

- National Health Service Letter

If living at the same address – proof of address of the parent or legal guardian is acceptable. We may need to identify parent/legal guardian and verify their address.

Student accounts only:

- local Education Authority notice of financial support.
- letter from an officially recognised university/college confirming acceptance onto qualifying course. Dated within the last four months and must include a contact telephone number.
- letter from Nursing & Midwifery Admissions Service (NMAS). Dated within the last four months and must include contact name, address and telephone number.

- E-Letter AS12 from UCAS dated within the last four months.

New to UK

(arrived within the last six months)

- Letter from a known and reputable employer. Please make sure the letter:
 - confirms that you are directly employed by this employer,
 - is dated within the last four months, and
 - must be on official headed paper containing contact name, address and telephone number or email address of the employer.

Handwritten employer’s contact details are not acceptable.

The letter must state your full first name and surname and confirm your current residential address in the UK. It must be addressed to either the applicant, the bank or ‘to whom it may concern.’

Commercial Customers:

- For commercial customers, separate documents may be required to prove your identity and your home address.

To confirm the requirements specific to you and your business, please contact your Relationship Manager or the Business Telephone Banking team on **03457 606 060**.

Identifying you

We may sometimes need to see proof of your identity and home address, and we may also take a copy. This can happen when you open a new account, or it might happen when you've held accounts for a while. This is a legal requirement that helps us protect you from criminals who might use your name or information without your knowledge.

We will also ask you questions about yourself and how you plan to use the account. In some circumstances we will ask more detailed questions about your income and your wealth.

These checks will also apply to individuals who act under a power of attorney and as executors and those who are principal controllers or beneficial owners of a business or charity banking with HSBC UK.

What documents do I need to confirm my identity and residential address when opening an account?

For a list of acceptable documents, please see overleaf. We prefer to see documents that are issued by an official authority and include a photograph so they can't easily be forged, such as a passport, national identity card or photocard driving licence. If you can't provide one of these, please make sure your identity and address verification documents include your full first name as well as your surname. If you are under 18 or a student you should look to provide the standard identification and address verification documents as listed.

Where you cannot provide these, alternative documents can then be accepted as stated overleaf. This list is not exhaustive. If you are applying for our products from outside the UK but within the EU, you may need to provide certified documents as part of your application. If you have any queries about acceptable documentation you can call us on **03456 040 626**, view our website or visit a local branch.

Chat to us 24/7 through both Online Banking and the HSBC UK Mobile Banking App (subject to maintenance periods).

Call **03457 404 404**

Visit **[hsbc.co.uk/help/security-centre/hsbc-safeguard/](https://www.hsbc.co.uk/help/security-centre/hsbc-safeguard/)**

Accessibility

To find out more about our accessible services please visit **[hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility)** or ask at any of our branches.

If you'd like this document in another format such as large print, Braille or audio, you can request this by chatting with one of our agents using our Chat service, visiting your local branch or contacting our Telephone Banking Team. If you require a textphone service you can download the UK Relay App and call our customer services team on **03457 404 404 (+44 1226 261 010** from outside the UK). HSBC Premier customers can call **03457 70 70 70 (+44 1226 260 260** from outside the UK). If you have a textphone, you can dial the prefix 18001 followed by our customer services telephone number.

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays) at **[hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility)**.

hsbc.co.uk

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Registered Office: 1 Centenary Square, Birmingham B1 1HQ, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 765112.

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