

## Don't become a victim of identity fraud or account takeover

Identity fraud and account takeover are growing crimes. Fraudsters can use your personal information to obtain credit or other products or services in your name, or to gain access to your existing accounts.

Fraudsters gain access to account information through a variety of different means such as: phishing – spoof emails requesting confidential information; spam emails; running fake websites; scam telephone calls asking for confidential information and intercepting personal mail.

Overleaf are some **DOs** and **DON'Ts** to help you to protect your personal information, together with some guidance on what to do where you suspect you are a victim.

We're here for your:

- Savings
- Investments
- Insurance
- Protection
- Financial Planning
- Mortgages
- Personal Loans

# Identification requirements



### WHAT TO DO NEXT

Visit **your local branch**

Call **0845 755 0555**

Go to **[thecheshire.co.uk](http://thecheshire.co.uk)**

Cheshire Building Society, Caledonia House, Carnegie Avenue, Dunfermline, KY11 8PJ. Cheshire Building Society is a trading division of Nationwide Building Society which is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. Head Office: Nationwide Building Society, Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW. You can confirm our registration on the FSA's website, [www.fsa.gov.uk](http://www.fsa.gov.uk), or by contacting the FSA on 0845 606 1234.

FSC Guide



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## Making changes to your account once it has been opened

In certain circumstances we may require you to reconfirm your identity when a change is made to your account. Examples include loss of your account passbook, changes to your name or residential address and reactivation of a dormant or inactive account.

For guidance on the requirements relating to these changes please contact our Customer Contact Centre or visit your local branch.

### Important Note

We will return any documents you send to us within seven days. If we cannot verify your identity, we will not be able to process your application.

### Further Help

If you cannot produce any of the items from the tables, please contact your nearest branch or our Customer Contact Centre as there may be other forms of identification you can use.

## Why do we need to verify your identity?

We are required by law to verify our customers' identity, and together with the Government and law enforcement agencies, we are united in the aim to crack down on crime and terrorism.

Information is needed that clearly identifies or reconfirms who you are. This does not mean in any way that suspicion is falling on you as verification of identity will be requested from all new customers and some existing customers. This level of security is required to protect our customers and members of the public against fraud and misuse of the banking system.

## How do we verify your identity?

### Electronic Verification

This verifies your identity by searching data at a credit reference agency and databases they have access to, including the Electoral Register. It only checks your name and address and does not affect your credit rating. The agency will keep a record of the search whether or not your application proceeds. This will not be seen by any other company to assess your ability to obtain credit. Electronic verification will be undertaken for all customers and where it is not successful, you will be required to provide documentary evidence.

### Paper Evidence

One or a combination of documents from the lists overleaf will be required. The specific documents we can take depend upon your circumstances and how you are applying.

## When do we need to verify your identity?

We will verify your identity when you apply for an account and will attempt to verify your identity electronically. We may also ask you to provide paper ID as evidence.

- **Existing Customers.** We'll tell you if you need to provide paper ID to evidence your identity once we have received your application
- **New Customers.** To avoid delays in processing your application we ask that you provide paper ID to verify your identity when making an application.

## What do we need to verify your identity?

### Applying for an account in person at a branch

Please bring a deposit with you to open the account, which can be either cash or cheque. If paper ID is required to verify your identity we can accept the following original documents:

- One document on the UK Photo ID list, or
- Two different documents on the Name ID list, or
- One document on the Name ID list and one document on the Address ID list.

UK Photo ID	
Current UK Passport	
Valid UK Photocard Driving Licence	
Name ID	Address ID
Valid UK Full Paper Driving Licence	Mortgage Statement – must be less than 12 months old
Current European Economic Area Passport Valid in date	Gas or Electricity Utility Bill – must be less than 3 months old
European Union State Identity Card	Water Utility Bill – must be less than 12 months old
State Benefit Letter evidencing entitlement, dated in last 12 months	Council Tax Bill – must be less than 12 months old
State Pension Letter evidencing entitlement, dated in last 12 months	Landline Telephone Bill – must be less than 3 months old
UK Bank/Building Society Statement with debit/credit/cheque guarantee card – statement must be less than 3 months old	

### Verifying the Identity of Minors

Whether the account is opened in a sole name or on a trustee basis, we are required to verify the identity of a minor aged 17 and under. To do this we can accept the following paper ID:

- **Name ID** Current Passport or Birth/Adoption Certificate
- **Address ID** Paper ID from the Address ID lists above in the name of either the minor, parent/guardian or adult living at the address that the account is to be operated from.

### Applying for an account via telephone, post or online

Please send:

- An application form – fully completed and signed by each applicant (incomplete forms will be returned)
  - A cheque deposit – please do not send cash
  - Paper ID (if you are a new customer or a minor)
- If paper ID is required to verify your identity we can accept the following original documents:

- Two different documents on the Name ID list, or
- One document on the Name ID list and one document on the Address ID list.

Name ID	Address ID
State Benefit Letter evidencing entitlement, dated in last 12 months	Mortgage Statement – must be less than 12 months old
State Pension Letter evidencing entitlement, dated in last 12 months	Gas or Electricity Utility Bill – must be less than 3 months old
UK Bank/Building Society Current Account or Credit Card Statement – statement must be less than 3 months old	Water Utility Bill – must be less than 12 months old
	Council Tax Bill – must be less than 12 months old
	Landline Telephone Bill – must be less than 3 months old
	Local Authority Housing Benefit Letter – must be less than 12 months old

### Customers who do not come from the European Economic Area

If you do not come from the European Economic Area and we need paper ID, you may be asked to provide your current passport.

### Customers who live/work outside the UK

To apply for an account your main residence must be in the UK.

## This guide will explain how and why we need to verify your identity

The identification requirements covered in this leaflet relate to new and existing customers who are nationals from the European Economic Area and who are resident in the UK.

If you have any queries regarding the content of this leaflet or the requirements that may apply to you, please contact our Customer Contact Centre on **0845 755 0555** or visit your local branch.

### How to protect yourself

**Don't** give out personal information without good reason to do so.

**Don't** respond to any email that asks you to confirm account or password information.

**Don't** use the same password or PIN number for everything. Make your passwords a combination of both letters and numbers.

**Don't** use obvious words as passwords such as your mother's maiden name.

**Don't** write down or record PINs or passwords.

**Do** check your bank and credit card statements regularly. Look out for any transactions you do not recognise.

**Do** contact companies immediately if a bill or statement does not arrive when expected. If you are missing mail or suspect your post is being intercepted, contact Royal Mail Customer Care on **08457 740 740**.

**Do** check your credit report regularly to ensure no accounts or credit have been illegally set up in your name and report any suspicious activity immediately to one of the three credit reference agencies Experian, Equifax or Call Credit.

**Do** shred all documents that contain personal or financial information, including 'junk mail' such as pre-filled credit card and loan applications.

**Do** be cautious if you receive a call from a person claiming to be from your bank or building society. If in doubt, hang up and call them back on their recognised number.

**Do** store documents containing personal information such as passports, driving licences etc. in a secure place.

**Do** notify, your bank, building society, card issuers and any organisation you have dealings with immediately of any changes to your personal details.

**Do** set up a Royal Mail redirect if you are moving house. If you are going away for a period of time contact Royal Mail about their 'Keepsafe' service.

### What are the warning signs?

There are a number of telltale signs that could indicate your personal information has been misused. Look out for:

- Bills and invoices for goods and services that you have not ordered
- Transactions on your bank or credit card statement that you do not recognise
- Receiving no post at all – this could indicate your mail is being redirected
- Being declined for credit cards, loans or mortgages when you ordinarily wouldn't be. Check your credit report for applications or accounts you have not opened.

### If you become a victim of identity fraud

If you think you have been a victim of identity fraud, you should take the following action:

- Make a report to the police immediately
- Contact everyone with whom you do financial business. This includes banks, credit card companies and anyone to whom you pay a Direct Debit or loan payments
- Contact one of the three credit reference agencies Experian, Equifax or Call Credit. They will be able to help trace any fraudulent activity carried out in your name and will liaise with the other two agencies on your behalf
- Keep a record of all correspondence and telephone calls you make to put matters right
- Contact CIFAS regarding their Protective Registration Service which is designed to protect those whose identity is at risk due to crime or loss of personal data. Details can be found on **www.cifas.org.uk**
- If you suspect an account with the Society has been affected please notify us immediately by calling our Customer Contact Centre on **0845 755 0555**.

Further information on identity fraud can be found at **www.identitytheft.org.uk** and **www.cifas.org.uk**.