

## Identification requirements for a Mortgage Application

To apply for a Mortgage with Metro Bank securely, we need to gather some important information. Depending on your customers personal circumstances, you will be asked to provide different types of information to verify their name and address. Please see below what you will be required to provide, if you are in any doubt please give the Broker Helpdesk a call on 020 3427 1019

### 1. REQUIREMENTS

- Face-to-face - 1x Proof of ID and 1 x Proof of Address
- Non Face-to-face - 1x Proof of ID and 2x Proof of Address

### 2. ACCEPTABLE PROOF OF IDENTIFICATION

**Please provide one of the following documents:**

#### **Acceptable photographic identity for UK nationals**

- Valid UK Passport\* with signature
- Unexpired UK Full Photo card Driving Licence with signature (must have current residential address)
- Unexpired UK Provisional Photo card Driving Licence with signature (must have current residential address)
- Unexpired UK firearms certificate or shotgun licence
- Unexpired UK Blue Disabled Drivers Pass (badge)

#### **Acceptable non-photographic identity for UK nationals**

- Unexpired UK Paper Driving Licence (non-photo) with signature

#### **Acceptable photographic identity for non UK nationals**

- Valid passport\* with current Visa\*\*\* (with at least six months left on it)
- Unexpired EU / EEA / Swiss Driving Licence with photograph and signature\*\*
- Unexpired EU / EEA / Swiss National ID card with signature and photograph\*\*

\* Valid Passport means in date, undamaged and machine readable - Unfortunately we are unable to accept handwritten passports.

\*\*Must be issued by a member state of the EU/EEA

\*\*\*A valid share code must be provided to evidence the immigration status.

### 3. ACCEPTABLE PROOF OF ADDRESS

- Unexpired UK Full Photo card Driving Licence with signature
- Unexpired UK Provisional Photo card Driving Licence with signature
- Unexpired UK Paper Driving Licence (non-photo) with signature
- Council tax demand letter or statement (valid for the current year / less than 12 months old)
- Inland Revenue/ HMRC correspondence which includes the 10 digit tax reference or NI number dated within the last six months. P45 or P60 documents are not accepted
- UK benefits / universal credit statement / state pension notification letter dated within the last 12 months or current benefit/pension period. This must be from an official source (i.e. the Department of Work and Pensions (DWP) or Job Centre Plus) confirming the rights to the benefit
- Local council rent card/statement dated within the last 3 months. The rent card/statement must be issued by the local council authority and include the customer's name and residential address.
- Bank, Building Society, Credit Union statement\*\*, dated within the last 3 months. If these are branch printed copies, bank stamp must be included. Online bank statements are not accepted
- Utility bills (gas, electricity, water, and landline telephone) dated within the last 3 months\*
- Solicitor's correspondence confirming house purchase in the last 3 months and dated within that period
- Unexpired EU / EEA / Swiss Driving licence with photograph and signature\*\*\*
- Tenancy agreements from housing association, council or reputable letting agency dated within the last 12 months
- Sky/Satellite/Cable bill dated within the last 3 months

\*Mobile phone bills and bill from broadband or internet providers are not acceptable

\*\*Acceptable statements are bank account, credit card and mortgage statements only

\*\*\*Must be issued by a member state of the EU/EEA

**We love to hear from you** | For further questions please do not hesitate to contact your local BDM or the **Broker Help Desk** on **020 3427 1019** | [www.metrobankonline.co.uk/intermediaries](http://www.metrobankonline.co.uk/intermediaries)

## Identification requirements for a Mortgage Application *(continued)*

### 4. CERTIFIER REQUIREMENTS

**Identification and Proof of Address documents will need to be certified by one of the following professionals:**

- Metro Bank employee
- Bank or building society official
- Councillor
- Minister of Religion
- Teacher or lecturer
- Dentist
- The Post Office
- Lawyer, notary, barrister, accountant or mortgage broker who is a member of a recognized professional body\*
- Consulate, embassy or high commission employee of the country of issuance (acting in their official capacity)

Please note, an approved person cannot provide certification services if they have a personal relationship with the customer/prospective customer due to the potential conflict of interest. As such, Metro Bank will not accept certification in cases where the approved person is either: (i) related to the customer, (ii) living at the same address as the customer, (iii) in a relationship with the customer, or (iv) individually listed as a KAP of the customer (e.g. a beneficial owner, director, trustee, etc.)

\* The certifier must be an approved individual. The Bank cannot accept certification from employees of such entities who are not approved. Please note in some cases where the certifier cannot be verified via online databases, we may require further information.

### 5. CERTIFICATION REQUIREMENTS

**All pages of provided documents must be certified. All ID documents must be on separate pages and certified individually.**

All Identification and Proof of Address(s) needs to be certified with the following:

'I certify that this is a true copy of the original document.'

If the identification or Proof of Address has a photo, the document needs to be certified with the following:

'I certify that this is a true copy of the original document and true likeness to the applicant.'

The certification should be as follows:

- That the document is a true copy of the original
- Date of certification, which must not be older than three months at the time of application being submitted
- Name of certifier and firm
- Job title of the certifier
- Signature of the certifier
- Certification must be on all pages

**When the Post Office has certified documents, the following wording must be used:**

- The Post Office Identity Document Checking Service form should be complete with the customer details and stamped and signed by the post office certifier.
- Each document should also be stamped and certified as a true likeness: 'I certify that each photocopy is a true likeness of the original'.

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