



gatehousebank

Acceptable Proof of Identification (POI) and Proof of Residency (POR)

This document should be used only by UK residents who have not passed eIDV, Expats and International residents. Please refer to [eIDV Guide](#)

Acceptable Proof of Identity (POI) – clear certified copies only

Proof of Identity
<p>One of the documents from the below:</p> <ul style="list-style-type: none">Valid Passport.Valid Photo Driving Licence. Full or provisional. <p>If the above documents are not available, please provide one of the following:</p> <ul style="list-style-type: none">National ID Card (Non-UK Nationals).UK Travel Document (named Titre de Voyage).
EU/EEA and Foreign Nationals Residing in the UK
<p>Non-UK nationals may need to provide evidence of their right to stay, work, or receive government support in the UK.</p> <p>All EEA / EU Nationals who:</p> <ul style="list-style-type: none">Relocated to the UK prior to 31 July 2021 – Valid 'Share Code' and 'DOB' (Details to view and prove the immigration status provided by the Home Office) or a Valid Passport and valid Visa or Biometric Resident Permit Card or eVisa.Relocated to the UK from 1 August 2021 – Valid Passport and valid UK Visa regardless of term (if less than 6 months remaining on UK Visa - additional information required) <p>Foreign Nationals Residing in the UK:</p> <ul style="list-style-type: none">A valid passport and valid UK Visa regardless of term (if less than 6 months remaining on UK Visa - additional information required)A stamp in a passport.A residence permit sticker in the passport.A residence permit card.Temporary visas may be accepted only in specific circumstances.
<p>*Refer to criteria guide for additional Visa validity requirements.</p>

Acceptable Proof of Residency (POR) – clear certified copies only

Proof of Residency

One of the documents from the below:

- Current Photo Driving Licence (If not used for proof of identity.) Full or provisional.
- Bank/Building Society Statement or Credit Card Statement. Issued by a regulated bank or building society such as PRA/FCA in the UK or equivalent. (Must be dated within the last 3 months.).
- Utility bill: Gas, Electricity, Water or Landline Phone Bill (not Mobile). (Must be dated within the last 3 months.).
- Current year Council Tax Bill for the home address.

If the above documents are not available, please provide one of the following:

- Current year HMRC or overseas equivalent Tax Notification or Awards Letter.
- Current State pension or Benefits Book/Notification Letter.
- Home Finance/Mortgage Annual Statement (less than 12 months old).
- Current valid Tenancy contract (Non-UK Residents only).
- National ID card issued by government if not used for proof of identity (Non-UK Residents only).

All documents must show the applicants full name and current address.

Please note a P.O. Box mailing address is not acceptable as the only proof of address)

Gatehouse Bank reserve the right to ask for further documentation if needed.

Please refer below for certification requirements

- All Photographic identification and proof of residence should be valid and certified in accordance with the list below.
- Documents need to be clear and of good quality, with all photos fully visible.
- An individual needs to provide two separate documents, the same one can't be used for both proof of identity and proof of residency, even if it appears on both lists.
- All sides of the document, where applicable, should be provided (for e.g. Driving licence, UK residence permit, government issued ID, both sides should be provided; for a passport, multiple sides may need to be provided – list is not exhaustive).

Who can certify the copy?

- FCA Regulated company e.g. a Broker on the Banks Intermediary panel.
- Regulated qualified Solicitor. The solicitor must be practising and named on the Law Society Register, or equivalent.
- Licensed Conveyancer. The Conveyancer must appear on Law Society CQS Scheme or Council of Licensed Conveyancers (CLC) or be able to provide a current practising certificate.
- Qualified practising Accountant registered with ICAEW, ACCA or equivalent (including international equivalents).

If none of the above are available, we may also accept:

- Notary Public or Commissioner of Oaths.
- An Embassy, Consulate or High Commission Officer.
- Document Certification Service provided by UK Post Office **(UK residents Only)**.

Certified Copy Endorsement

Documents must:

- ✓ Be clear and legible and for photo ID, the photograph must be clearly visible
- ✓ Be a copy of the original or a photo of the original document which has then been printed (a copy of a copy would not be acceptable (i.e., an introducer has photocopied the passport and certified it, this has been passed to another broker, who has taken a further copy and certified again).
- ✓ Be copied and certified by an appropriately authorised person as detailed above.
- ✓ Confirm the following in relation to the certifier:
 - Include the full name of the individual certifying the document and their signature.
 - Include the firm details. ○ The name of the firm the individual is employed by/owns and their role.
 - Their address ○ The institution they are a member of together with membership number where applicable i.e., for solicitors and accountants
 - Date of the certification
 - Confirmation that the documents are true copies of the original and where photo ID has been seen. ○ if the certifier has physically met the customer – that the photo is a true likeness of the applicant ○ If the individual has not physically met the customer, this must be confirmed

- ✓ The certification must be on the same page (not on the reverse or separate page of the document).
- ✓ Certification should be up-to date and not more than 3 months old from the date the application was signed.

If the document is in a foreign language, please refer to [Guidance for the Translation of Foreign Documents](#)