



# Acceptable Identification (ID) and Proof of Residency (POR)

## Acceptable ID – clear certified copies only

UK Residents	International Residents
<p>One of the documents from the below:</p> <ul style="list-style-type: none"> <li>Valid Passport</li> <li>Valid UK Photo Driving Licence (Full or Provisional)</li> <li>HM Forces/Police Warrant Card</li> <li>Firearms Certificate or Shotgun Licence</li> <li>Identity card issued by the electoral office for Northern Ireland</li> </ul>	<p>One of the documents from the below:</p> <ul style="list-style-type: none"> <li>Valid Passport</li> <li>If passport is not available, a valid National ID card issued by the government is acceptable</li> </ul> <p><b>N.B. For applicants residing in high-risk countries we require a photograph of the applicant holding the document with their details clearly legible. For a list of high-risk countries please see page 4.</b></p>
UK Residents who are foreign nationals	EU and EEA Nationals Resident in UK
<p>Applicants must hold a current valid passport with a valid UK Visa. The Visa must have a minimum of 12 months remaining at the point of application.</p>	<p><b>Those who relocated to the UK prior to 31 July 2021:</b> applicants need to provide proof of residency either via a Valid 'Share Code' (provided by the Home Office to the applicant) which will be verified by the Bank's underwriting team, or a valid UK Visa / Biometric Resident Permit Card, which needs to be certified.</p> <p><b>Those who relocated to the UK from 1 August 2021:</b> a letter from the Home Office, valid UK Visa / Biometric Resident Permit Card or Visa Stamp on passport, which needs to be certified.</p>
<p><b>If the individual is not a national of the country where they reside, current valid passport with valid residence permit will be required in all instances.</b></p>	

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

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

UK Resident	International Resident
<p>One of the documents from the below:</p> <ul style="list-style-type: none"> <li>Current Bank or Credit Card Statement (all Bank or Credit Card statements being used as proof of address must be issued by bank or building society in UK or in the country where the individual resides)</li> <li>Utility bill (less than 3 months old)</li> <li>Water bill (less than 12 months old)</li> </ul>	<p>One of the documents from the below:</p> <ul style="list-style-type: none"> <li>Current Bank or Credit Card Statement (all Bank or Credit Card statements being used as proof of address must be issued by bank or building society in UK or in the country where the individual resides)</li> <li>Utility bill (less than 3 months old)</li> <li>Local authority/municipality tax bill (most recent)(less than 12 months old)</li> </ul>

<ul style="list-style-type: none"> <li>• Landline phone bill (not mobile) (less than 3 months old)</li> <li>• Council Tax Bill (less than 12 months old)</li> <li>• Current year HMRC tax notification (less than 12 months old)</li> <li>• Full UK Photo Driving Licence (Provided this isn't used for ID purposes)</li> </ul>	<ul style="list-style-type: none"> <li>• Current valid Tenancy contract (less than 12 months old)</li> <li>• National ID card issued by government (provided this is not used for identity verification document)</li> <li>• Full Photo Driving Licence (Provided this isn't used for ID purposes)</li> <li>• Current record of home visit by a solicitor, lawyer, accountant who is registered with professional body</li> </ul>
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**If an International Resident is unable to provide proof of residency as shown in the International Resident table above, then please refer to this section.**

The Bank will require the following:

- Employer's letter\* + current salary certificate + current bank statement showing salary credit from employer
- Where the employer is settling the applicant's living costs  
Employer letter\* + Employment contract + Tenancy contract

**\*Employer's letter should be on company letterhead issued by the HR department with the name and contact details of the person issuing the letter.**

Gatehouse Bank reserve the right to ask for further documentation to satisfy our obligations.

**Please refer below for certification requirements**

- **All Photographic identification and proof of residence should be valid and certified in accordance with the list below. The proof of residence should not be more than 3 months old from the date of when the application is submitted.**
- **Source of funds and income evidence certification maybe requested at the discretion of the Bank.**
- **Documentation can be submitted in either colour or black and white certified copies, provided the content meets the requirements outlined in this document.**
- **The applicant's address needs to be visible on all requested documentation.**
- **An individual needs to provide two separate documents, the same one can't be used twice, 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)**
- **Documents used for proof of address should show individual's full name and current address.**
- **Who can certify the copy?**
  - ✓ Employees of Gatehouse Bank
  - ✓ A qualified Lawyer registered with the relevant national professional body
  - ✓ A qualified Accountant registered with the relevant national professional body
  - ✓ A Notary Public
  - ✓ A member of the Judiciary
  - ✓ A director, manager or counter staff of a bank or an authorised credit or financial institution and stamped with an official stamp

- ✓ An Embassy, Consulate or High Commission Officer
  - ✓ A Commissioner of Oaths
  - ✓ Documentation Certification Service from the Post Office (UK Only)
  - ✓ Director/Company secretary of employer (except for applications received from countries identified as high-risk)
  - ✓ Regulated broker from the Bank's panel of approved brokers (**except for applications received from countries identified as high-risk**)
  - ✓ Regulated broker from the Bank's panel of approved brokers (**where the customer and intermediary are not from the same jurisdiction**). The broker should provide a full explanation of how the documents were certified.
- **Certified Copy Endorsement**  
This certification must include:
    - ✓ A copy of the original (photocopy or photo is acceptable subject to being glare free) however this must be printed and signed. (Please note a copy of a copy cannot be used i.e., if a document has already been printed and certified by one firm, it cannot be re-certified)
    - ✓ Full Name of the individual certifying the document and their signature
    - ✓ Firm details including:
      - 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 individual has physically met the customer – that the photo is a true likeness of the applicant
      - If the individual has not personally met the customer, this must be confirmed
    - ✓ Certification must be on the same page (not on the reverse or separate page) of the document in question
  - **Documents in Foreign Language**  
Where a document written in a foreign language is submitted, it should be submitted with an official translation in English attached. Translated documents should be certified to confirm:
    - ✓ that it's a 'true and accurate translation of the original document'
    - ✓ the date of the translation
    - ✓ the full name and contact details of the translator or a representative of the translation company
- ❖ **Please note we will not accept documents translated by brokers.**
- **For a full list of countries where we do not accept finance applications from, please [click here](#).**

- **As stated on page 1, for International residents who reside in high-risk countries, we require a photograph of themselves holding the document with their details clearly legible. A list of high-risk countries is below:**

Algeria	Kenya
American Samoa	Kosovo
Angola	Kyrgyzstan
Argentina	Lao People's Democratic Republic (the)
Azerbaijan	Lesotho
Bangladesh	Liberia
Barbados	Madagascar
Bolivia (Plurinational State of)	Malawi
Bosnia and Herzegovina	Malta
Botswana	Mauritania
Brazil	Mexico
Burkina Faso	Moldova (the Republic of)
Cambodia	Mongolia
Cameroon	Morocco
Cayman Islands (the)	Nepal
China	Niger (the)
Côte d'Ivoire	Nigeria
Djibouti	Pakistan
Dominica	Papua New Guinea
Dominican Republic (the)	Paraguay
Ecuador	Peru
Egypt	Senegal
El Salvador	Serbia
Eritrea	Seychelles
Eswatini (Swaziland)	Sierra Leone
Ethiopia	Sint Maarten (Dutch part)
Gabon	Sri Lanka
Gambia (the)	Taiwan
Ghana	Tajikistan
Gibraltar	Thailand
Guam	Togo
Guinea (Republic of)	Uganda
Honduras	United Arab Emirates (the)
Hong Kong	Uzbekistan
Indonesia	Vietnam
Jamaica	Virgin Islands (U.S.)
Jordan	Western Sahara
Kazakhstan	Zambia

Gatehouse Bank reserves the right to change the country list, as necessary.