
ABOUT YOU.

Personal information and your identity.



Keeping you safe and stopping fraud

More and more people are worried about identity theft and fraud. We're working 24/7 to keep your identity safe.

That's why, when you open a new account, we'll carry out rigorous checks to protect your identity.

Banks also need this proof to comply with money laundering regulations that came into place to stop criminal activity and money laundering.

This leaflet explains what kind of checks we do, and gives you some advice on how to keep your details safe.

Protecting yourself against identity theft

There's a lot you can do to keep yourself safe:

- Don't ever give your personal details to someone you don't know, e.g. telesales callers or marketing surveys on the high street.
- When you throw away personal documents like bills and statements, make sure no one could get their hands on your details, for instance by shredding them.
- Never respond to emails or phone calls that look like they are from financial organisations and are asking you to update or confirm your security information linked to your account. If this ever happens, let the organisation know straight away.

- Don't tell anyone your password or PIN number. No financial organisation should ask you for personal account details. Remember, no genuine caller will ever ask you to:
 - Provide your card PIN or your online banking credentials over the phone, even by tapping them into the telephone keypad.
 - Ask you to withdraw money to hand over to them for safe-keeping or transfer it to another account, even if they say it is in your name.
 - Send someone to your home to collect your cash, PIN, payment card or cheque book if you are a victim of fraud.
 - Ask you to purchase goods using your card and then hand them over for safe-keeping.
 - To check the number showing on your telephone display matches their registered telephone number. The display cannot be trusted, as the number showing can be altered by the caller.
 - Log on to your internet banking whilst they have control of your computer.

If you are given any of these instructions, it is a fraudulent approach. Hang up, wait five minutes to clear the line, or where possible use a different phone line, then call your bank or card issuer on their advertised number to report the fraud. If you don't have another telephone to use, call someone you know first to make sure the telephone line is free.

Why we check your identity

Checking your identity when you want to open a new account is vital – for us and for you. We do it with all our customers – even if you've been with us for a while, and we do all we can to make it as easy as possible. If you don't provide proof of each account holder's identity, we simply won't be able to open an account for you.

We will normally ask you for the following information from each account holder:

- Nationality.
- Country of residence.
- Date of birth.
- Occupation.
- How the account will be funded.
- Why the account is being opened.

Thanks to developments in technology we can make identity checks much faster than ever before. So at times, we may ask you to provide physical forms of identity verification when you open your account. Alternatively, we may search credit reference agency files in assessing your application. The agency also gives us other details and information from the Electoral Register to verify your identity. The agency keeps a record of the search whether or not your application proceeds. Our search is not seen or used by lenders to assess your ability to obtain credit. It's probably worth bringing along some of the documents opposite anyway when you apply for an account. This way you can be sure it'll all go smoothly.

The ID documents we can accept in branch are:

- UK passport.
- Non UK passport issued by either the EU, EEA, Australia, Canada, Hong Kong, Japan, New Zealand, Singapore, South Africa or USA. A valid Visa / Residence Permit must accompany all Non UK/ EU/EEA passports.
- UK photocard driving licence.
- EU/EEA driving licence.
- EU/EEA Identity Card.
- Biometric Residence Permit.
- HMRC tax notification.
- Northern Ireland Voters Card.
- Young Scot Card.

In most cases you will only need to produce one of these documents. However, if you don't have one of these items, then you'll need to provide us with one document as proof of your identity and an additional document as proof of your address. These are detailed on the next page.

Other ways of proving your identity and your address

If you don't have any of the documents listed on page 3, we can also accept:

Proof of identity

- Benefits or pensions notification letter confirming the right to benefit.
- Current UK non photo drivers licence.
- Blue disabled drivers pass.
- All other current signed passports, other than that set out above, with a valid UK Visa.

Proof of address

- Bank and credit card or building society statement.
- Solicitors letter.
- Local council rent card.
- Utility bill dated within the last three months.
- Local authority tax bill for current year.
- Benefits or pensions notification letter confirming the right to benefit.

Please remember we will need these documents for each account holder. Once we have taken a note of everything we'll give your documents straight back to you.

Don't worry if you do not have any of the items listed here as we may be able to accept other items. Just ask a member of our branch staff or call **08457 20 30 40**.

Important note regarding acceptable documents

- Where you need to provide two separate documents, the same one can not be used twice, even if it appears on both lists. The documents must be from different companies.
- All documents must be the most recent ones. We don't accept expired documents.
- Documents used for proof of address, should show your full name and current address.
- We do not accept statements printed off the internet.
- We reserve the right to obtain additional identification and address verification documents if required.

Data privacy notice

Your information will be held by Bank of Scotland plc which trades as Halifax, part of the Lloyds Banking Group.

More information can be found at www.lloydsbankinggroup.com

Your personal information will be shared within the Lloyds Banking Group so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand your needs, run your accounts, and provide products in the efficient way that you expect.

We will share your personal information from your application with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to these agencies to prevent fraud and money laundering. Further details explaining how information held by the fraud prevention agencies may be used can be obtained by reading the privacy notice at www.halifax.co.uk/privacy or contacting your local branch.

We may ask you to provide physical forms of identity verification when you open your account. Alternatively, we may search credit reference agency files in assessing your application. The agency also gives us other details and information from the Electoral Register to verify your identity. The agency keeps a record of our search, whether or not your application proceeds. Our search is not seen or used by lenders to assess your ability to obtain credit.

If you apply to us for insurance, we will pass your details on to the insurer and their agents. If you make a claim, any information you give to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

If you apply for insurance, a pension, health insurance or life assurance, we may ask you for some 'sensitive' details, for example your medical history. We will only use this information to provide the service you require and we will ask for your explicit consent.

Under the Data Protection Act you have the right of access to your personal data. The Act allows us to charge a fee of up to £10 for this service. If anything is inaccurate or incorrect, please let us know and we will correct it.

Lloyds Banking Group companies may use your information to contact you by mail, telephone, email or text message about products and services that may be of interest to you. If you do not wish to receive this information please let us know.

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full Privacy Statement which you can find at www.halifax.co.uk/privacy or you can ask us for a copy. By continuing with this application, you agree to your personal information being used in the ways we describe in our Privacy Statement. Please let us know if you have any questions about the use of your personal information.

It's easy to get in touch

 **Come in and see us**

 **Call: 0345 720 3040**

 **Click: Halifax.co.uk**

Do you need extra help?

If you'd like this in Braille, large print, audio tape, CD or another format please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 732 3436** (lines are open seven days a week, 9am to 5.30pm). If you're Deaf you can also use BSL and the SignVideo service at **halifax.co.uk/accessibility/signvideo**

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 9779** or **0113 366 0167**. (Textphone **0800 389 1286** or **0113 366 0141**, if you have a hearing impairment). For more information visit **halifax.co.uk/contactus/how-to-complain**

Information correct as of July 2015.



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with this please recycle it**

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