



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

**Acceptable ID – clear certified copies only**

UK Resident	International Resident
One of the documents from the below <ul style="list-style-type: none"> <li>• Valid Passport</li> <li>• Valid Residence Permit (For Non-UK Nationals)</li> <li>• Valid UK Driving License (Photo card full or provisional)</li> <li>• HM Forces/Police Warrant Card</li> <li>• Firearms Certificate <b>or</b> Shotgun License</li> <li>• Identity card issued by the electoral office for Northern Ireland</li> </ul>	One of the documents from the below <ul style="list-style-type: none"> <li>• Valid Passport</li> <li>• Valid National ID card issued by the government</li> </ul> <p><b>N.B. For applicants residing in high-risk countries we require a photograph of themselves holding the document with their details clearly legible. For a list of high-risk countries please see page 3.</b></p>

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

UK Resident (Section A)	International Resident (Section B)
One of the documents from the below <ul style="list-style-type: none"> <li>• Current Bank or Credit Card Statement * (Dated within last 3 months)</li> <li>• Utility bill (Dated within last 3 months)</li> <li>• Council Tax Bill (Dated in the last 12 months)</li> <li>• Current year HMRC tax notification.</li> <li>• Full UK Driving License (Provided this isn't used for ID purposes)</li> </ul>	One of the documents from the below <ul style="list-style-type: none"> <li>• Current Bank or Credit Card Statement * (Dated within last 3 months)</li> <li>• Utility bill (Dated within last 3 months)</li> <li>• Local authority/municipality tax bill (most recent)</li> </ul> <p><b>If there is a PO Box on the documents listed above, these are not acceptable unless accompanied by a document from Section C (see below).</b></p>
<p><b>* All credit card statements being used as proof of address must be issued by a banking institution</b></p>	

**If an International Resident is unable to provide proof of residency as shown in Section B above, as they have a PO Box on their documents, then please refer to this section (Section C).**

- The Bank will require one of the following:
- Employer's Letter\*\* from an established firm and a document from Section B or Salary Certificate and a document from Section B
  - Home visit certification by a Lawyer or an Accountant who is registered with a professional body
  - Where the employer is settling the applicant's living costs (i.e. utility bills/rent)
    - Employment contract confirming settlement will be borne by the employer and
    - 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.

## **Please refer below for certification requirements**

To submit identification to Gatehouse Bank, please refer to our document:

### **[Gatehouse Identification \(ID\) Verification Form](#)**

- **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.**
- **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)
  - ✓ 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**

The person who certifies the copy (the certifier) must clearly write or stamp, in original wet ink directly onto the copy, the following wording:

**'I certify that this is a true copy of the original and, where applicable, any photograph bears a true likeness to the person being identified.'**

The certifier must then clearly write their name, business name and address, contact telephone number, position/job title and professional email address. They must then sign their name, and clearly write the date of certification. If the copy comprises more than one page, only the first page needs to be certified but it must specify the total number of pages.

- **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:**

- |                                       |                                |
|---------------------------------------|--------------------------------|
| ➤ <b>Albania</b>                      | ➤ <b>Macau</b>                 |
| ➤ <b>Algeria</b>                      | ➤ <b>Mauritius</b>             |
| ➤ <b>American Samoa</b>               | ➤ <b>Mongolia</b>              |
| ➤ <b>Angola</b>                       | ➤ <b>Morocco</b>               |
| ➤ <b>Bahamas</b>                      | ➤ <b>Oman</b>                  |
| ➤ <b>Barbados</b>                     | ➤ <b>Pakistan</b>              |
| ➤ <b>Benin</b>                        | ➤ <b>Palau</b>                 |
| ➤ <b>Bolivia</b>                      | ➤ <b>Panama</b>                |
| ➤ <b>Botswana</b>                     | ➤ <b>Paraguay</b>              |
| ➤ <b>British Virgin Islands (BVI)</b> | ➤ <b>Samoa</b>                 |
| ➤ <b>Cambodia</b>                     | ➤ <b>Saudi Arabia</b>          |
| ➤ <b>Cape Verde</b>                   | ➤ <b>Senegal</b>               |
| ➤ <b>Cayman Islands</b>               | ➤ <b>Serbia</b>                |
| ➤ <b>China</b>                        | ➤ <b>Seychelles</b>            |
| ➤ <b>Cote D'ivoire</b>                | ➤ <b>Sierra Leone</b>          |
| ➤ <b>Cyprus</b>                       | ➤ <b>Sri Lanka</b>             |
| ➤ <b>Ecuador</b>                      | ➤ <b>Taiwan</b>                |
| ➤ <b>Fiji</b>                         | ➤ <b>Tanzania</b>              |
| ➤ <b>Ghana</b>                        | ➤ <b>Thailand</b>              |
| ➤ <b>Guam</b>                         | ➤ <b>Trinidad and Tobago</b>   |
| ➤ <b>Guyana</b>                       | ➤ <b>Turkey</b>                |
| ➤ <b>Haiti</b>                        | ➤ <b>Uganda</b>                |
| ➤ <b>Hong Kong</b>                    | ➤ <b>United Virgin Islands</b> |
| ➤ <b>Iceland</b>                      | ➤ <b>Vanuatu</b>               |
| ➤ <b>Israel</b>                       | ➤ <b>Vietnam</b>               |
| ➤ <b>Jamaica</b>                      | ➤ <b>Zambia</b>                |
| ➤ <b>Kenya</b>                        |                                |

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