



Toynbee Hall
SAFE



ID GUIDE

How to prove your identity

A guide to ID for
banking, benefits and other
services in the UK

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ID for: Banking Benefits Health Housing

A general note on documentation

Whatever services are being accessed or documents you are using, it is always worth ensuring that the documents are:

- Accurate (check spellings of names, addresses, titles etc)
- Current (recent where they are regularly issued eg bills, or still valid if they are issued for a duration eg passports)
- Matching (all the documents contain identical information)

This will increase the chances of your documents being accepted

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About Toynbee Hall

Toynbee Hall produces practical innovative programmes for young people and families, adults, and older people, to meet the needs of local people, improve conditions and enable communities to fulfil their potential.





The organisation makes a difference by producing local programmes that have the power to become national solutions, with a constant and ongoing commitment to the development of social policy and networks for positive change.

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Introduction

Who is this ID guide for?

The guide is for anyone who needs information and help about ID and for people helping others with ID.

Everyone needs ID

Identification (ID) matters. Whether you want to open a bank account, sign up for a mobile phone contract or access benefits, or other public services such as healthcare and housing, you must be able to prove you are who you say you are.

Without the correct ID you can find yourself left out in the financial cold and cut off from services everyone else takes for granted.

Toynbee Hall, supported by Barclays Plc, recognises that ID - or the lack of it - can be a real problem, and produced this handy guide to help.

Why am I asked for ID?

You are asked for ID so that organisations can be sure that you are who you say you are and live where you say you live; this protects you and whoever is providing you with services against identity fraud. Identity fraud is when criminals use false identities and sometimes real ones that do not belong to them to get goods and services they are not entitled to or to avoid paying for them. False identities are also used for money laundering- hiding the profits of crime in false bank accounts and so on. By asking you for ID when you access services organisations can ensure that any data that they keep on record about you is accurate and secure.

Having the right ID helps protect everyone

How to use this guide

The first section gives you an overview of the sort of ID needed to access various services, including bank accounts, benefits, housing and healthcare. This is followed by a section containing comprehensive details of a range of different documents that can be used to prove your identity (ID) or your address (known as address verification or AV). The third section offers definitions for some of the terms most commonly used and the fourth section offers useful contacts. These are not comprehensive guides to accessing these services, but are concerned specifically with matters relating to ID.

It is intended that using the information in this guide, you should have a clearer understanding of a range of documents and how to use them to access essential services. All the information in this guide is believed to be correct at the time of publication. These are general guidelines – service providers will offer full lists of what they accept on request.

Banking

What kinds of bank accounts are there?

You will need to prove your identity and usually verify your address whichever type of bank account you want to open. Here are some of the most common types of account:

Current Accounts

A current account is offered by most banks and allows you to pay money in and take it out. You can set up direct debits or standing orders to pay rent, utilities and other bills and arrange for your pay or benefits to be paid into it. You will often receive a debit card and a cheque book when you open a current account. You may also be offered an overdraft facility.

Basic Bank Accounts

A basic bank account provides the same facilities as a current account but without an overdraft facility or cheque book. Some basic bank accounts offer debit cards (such as solo or electron) while others offer a simple cash machine card.

Different banks offer different accounts and ways to open them, so it is important to check with each bank what they offer.

Credit Unions

Credit unions are financial cooperatives owned and controlled by their members. They offer savings and loans at fair rates of interest and are local, ethical and know what their members want.

For more information on different types of bank accounts visit www.moneymadeclear.fsa.gov.uk



Why open a bank account?

Bank accounts are an easy and secure way to manage your money and keep it safe. Many utility providers offer discounts if you pay your gas, electricity and other bills by direct debit from a bank account, and receiving your income (wage or benefit) directly into your bank is often much easier than receiving a cheque. A bank account also helps you keep track of how much you are spending through sending regular statements, the use of telephone or internet banking facilities and allowing you to check your balance at ATMs.

ID for bank accounts

Banks operate within guidelines issued by the Joint Money Laundering Steering Group on the forms of ID they can accept. There are no absolute rules. Different banks accept different forms of ID for opening an account and these do change over time; you should be able to get specific further information about acceptable documents from individual banks.

Opposite are the types of ID documents usually accepted by high street banks. You will usually be asked for two or three different documents, one to prove who you are and one or two documents showing your current address. However, some banks can now accept a single item to prove ID and address if it is a strong form of ID such as a passport.

- **Passports**

Which passports are acceptable?

- Full valid UK signed passport
- Full valid overseas signed passport

Make sure your valid passport is signed and has no pages missing. Not all overseas passports will be accepted.

- **Identification Cards**

National identification cards:

- EU ID cards
- EEA or Switzerland national identity card
- Other national identification cards

Other identification cards that may be accepted:

- Northern Ireland Voters Card
- Police Warrant Card (with photo)
- Construction industry photo registration card
CIS4, CIS4(P), CIS6
- UK Armed Forces Identity Card
- Fire Brigade Identification card
- Valid Citizen's Card
- Major UK Employer ID card with photo and signature

- **Driving Licences**

Which driving licences

- Full valid UK Driving Licence - Photocard or paper
- Provisional valid UK Driving Licence
- some banks accept this for under 18s only
- EEA/EU photo driving licence

Some banks also accept foreign driving licence photo-cards.

- **Bank statements**

Which statements

- Bank statement (not internet printed)
- Building Society Statement
- Credit card statement

Make sure that the statement is less than 3 months old and always present the original document, not a photo-copy or print-out.

- **Utility Bills**

Which bills

- Gas bill
- Electricity bill
- Water bill - valid for current year
- Phone bill (not mobile)
- Gas, electric, phone statements for those who pay by key card
- Council Tax bill or payment book (within last 12 months) - if you are not liable for council tax, a statement showing 'zero' is acceptable. If you are not the bill payer at your address, some banks will accept the bill in another name accompanied by a covering letter from the bill payer confirming that you live there.
- Cable bill if it includes your landline phone connection.
- TV Licence Renewal Notification

Again, make sure bills are less than three months old.

- **Department of Work and Pensions (DWP) and other benefits related documents**

Which documents

- Original notification letter from DWP confirming the right to benefit such as Job Seeker's Allowance/Income Support/Pension Credit etc
 - Letter confirming your right to a state pension
 - National Insurance Card, if accompanied by recent P60 or payslip which also shows your national insurance (NI) number. Some banks will require an accompanying letter from HMRC
 - A DWP BF56 or BF57 form confirming corporate or individual appointeeship on behalf of a mentally incapacitated customer
 - **Letters/notification from Her Majesty's Revenue and Customs**
-

Many banks also accept documents that have been issued by HM Revenue and Customs.

Which HMRC documents

- HMRC Notification of Child Tax Credit
- HMRC Notification of Disabled Persons Tax Credit
- HMRC Notification of Working Family Tax Credit
- HMRC Tax Calculation-Tax code notification
- PAYE Coding Notice-Tax code notification
- Tax exemption certificate (CIS4(p) / CIS5 / CIS6 / SC60) for self employed construction for industry workers
- Printed HMRC documentation showing NI number and produced within 12 months. (not P45 or P60)
- HMRC notification of child benefit

- **Documents related to car ownership**

- Vehicle Registration document
- Motor Insurance certificate - policy holder only
- within 12 months

• **Documents confirming rental/ownership of property**

- Local council/Housing Association rent card or tenancy agreement (Private Tenancy Agreements are not normally acceptable). If the bank is unsure they can check that the Housing Association is a registered with the Housing Corporation at <http://www.housingcorp.gov.uk> or by calling 0845 230 7000
- Current council rent book
- A DWP BF56 or BF57 form confirming corporate or individual appointeeship on behalf of a mentally incapacitated customer
- Solicitor's letter confirming recent house purchase (up to 6 months old)

• **Other documents**

- Letter from Manager of Nursing/Residential Home confirming permanent residence in Nursing/Residential Home
- Letter from a Hostel Manager confirming residence - letter must be on headed paper
- Firearms certificate or shotgun licence
- Northern Ireland Voters (Electoral) Card
- Home/ contents/ building Insurance Certificate
- Electoral role - some banks will do an electronic search to confirm your address. You will improve your chances of acceptance if you are on the voter's role.
- Probate or Court registered Power of Attorney
- Letter from Ministers of religion
- Letter confirming National Insurance number (The card alone will not be accepted)
- Letter from a GP addressed to the individual and on headed note paper
- Letter from social worker addressed to bank from Local Authority signed by social worker which confirms your address

• What if I don't have the documents I need?

The Joint Money Laundering Steering Group guidelines offer guidance on what banks can accept, however, these are just guidelines and it is not a legal requirement that they be followed.

Young people

Some young people won't have many documents in their own name. In this case many banks will accept a wider range of documents to confirm identity and address. For instance:

- Adoption certificate (under 18's only)
- Birth certificate (under 18's only)
- Confirmation from your work/school/college/university/care institution confirming your name, address and details of employment/student/residence status - students & under 18's only
- National Insurance Card - under 20's only
- NHS Medical Card (under 18's only)
- Parent/Guardian confirmation (acceptable document confirming same address as application form - under 18s only)
- Student identification/matriculation card (from a recognised university or college) - must be valid for current academic year
- Student Loan Company/Local Education Authority (LEA)/Student Award Agency for Scotland (SAAS) Award letter
- UCAS letter-students only
- University/College Letter of Acceptance/Enrolment/Offer
- Young persons PASS card (under 18's only)
- Young Scot Card -under 18s only (in Scotland only)

Asylum Seekers

- UK Border Agency Application
- Registration Card with photograph and chip

Refugees

- Travel document with Indefinite Leave to Remain
- If you have not been granted Refugee status you may qualify for a Certificate of Identity

- **What if I don't have the documents I need?**

EEA Nationals

- Current Residence Permit (Issued by the Home Office to EEA nationals - must be a certified copy)
- Employment State Registration Certificate
- Foreign Nationals
- Letter from reputable employer confirming recently arrived foreign national's address

Homeless people

- If you live in a hostel, some banks will accept a letter from a manager/supervisor of the hostel

Benefits

For most state benefits such as income support, housing benefit or child benefit you will need to provide your National Insurance (NI) number and proof of your identity, including proof of address.

If you are a British citizen you should have been given an NI number when you were sixteen. If you do not have one, or you do not know it, you can find out what it is or get one by contacting the National Insurance Contributions Office or Jobcentre Plus.

Find out more about national insurance numbers by going to http://www.dwp.gov.uk/lifeevent/benefits/ni_number.asp

Having an NI number is not proof of your identity. As well as providing your NI number, you will also need to prove your identity to claim most benefits. If you have not got the proof you are asked for, you may be asked to attend an interview. If it is unreasonable to expect you to have documents to prove your identity, you should not be refused benefits just because you do not have them.

There is no standard list of documents that you must produce, but you will normally be asked for documents listed over the next two pages.

ID for Benefits

General documents

- Passport (two or more if you are of dual or multi-nationality)
- EEA/ EU National Identity card
- Birth certificate or deed poll
- Marriage or civil partnership certificate
- Full driving licence
- Home Office document
- Letter from an accountant
- Mortgage or rental agreement
- Residence or naturalisation documents
- Adoption certificate
- Utility bills (gas, water, electricity)

Employment documents

- Pay slips
- A work permit
- A letter from your employer
- Your contract of employment
- Details of any employment agencies you are registered with
- Evidence that you have been looking for work
- Certificate of incorporation
- Memorandum of association
- Articles of association
- Services contract

Documents if you're self-employed

- Invoices
- Letters from your accountant
- Letters from your clients
- A form or letter from HMRC about your self employment.
- Stock transfer form

Documents if you are a student

- Student ID Card
- Stamped letter from your college (including details of the type and length of course and weekly hours)
- Student loan documents

If you are unable to produce documents from the above lists, then you should ask the decision-maker to be clear about what they can accept. It may be that you can build up several documents to strengthen your case, such as letters from professionals (GPs, social workers, hostel workers etc) which confirm how long you have been know to their agency and the constancy of your details.

Further information on benefits can be found in the CPAG 'Welfare Benefits Handbook'.

Healthcare

Who is eligible for NHS care

The general principle is that the NHS is for the benefit of people living in the UK on a lawful and settled basis. NHS treatment is therefore only free to those who are considered to be 'ordinarily resident' in the UK (i.e. living here on a lawful and settled basis). Government regulations place a responsibility on NHS hospitals to establish whether a person is 'ordinarily resident' or exempt from charges under a number of exemption categories.

People not 'ordinarily resident' in the UK but still eligible to receive free NHS care include:

- Asylum seekers awaiting a decision or their appeal and people given refugee status, discretionary leave to remain, or humanitarian protection.
- Overseas visitors from European Economic Area (EEA) states who have a European Health Insurance Card.
- Anyone living in a country with which the UK has a bilateral healthcare agreement which includes:

Nationals of, and UK nationals in, the following countries: Armenia, Azerbaijan, Belarus, Bosnia, Croatia, Georgia, Gibraltar, Yugoslavia i.e. Serbia & Montenegro, Kazakhstan, Kirgizstan, Macedonia, Moldova, New Zealand, Russia, Tajikistan, Turkmenistan, Ukraine, Uzbekistan.

Residents irrespective of nationality of the following countries: Anguilla, Australia, Barbados, British Virgin Islands, Channel Islands, Falkland Islands, Iceland, Isle of Man, Montserrat, St. Helena, Turks and Caicos Islands.

Emergency treatment

GP practices: emergencies and life-saving treatment (which in the opinion of a health care professional is needed immediately) must be provided, regardless of whether a person is registered with the practice or not and regardless of where the person comes from.

NHS hospitals: there are no charges for anyone, regardless of residence status, who receives treatment in a hospital accident and emergency (A&E) department. However, once a patient leaves A&E and is admitted to the hospital, even for life-threatening conditions, they will be subject to charges if they are not 'ordinarily resident' exempt from charges for other reasons (see above).

Treatments for certain sexually transmitted diseases and diseases that would cause concern for public health (such as TB) are also free.

ID for Healthcare

The Department of Health does not provide a mandatory list of documents to prove a person's identity, address or right to free treatment. Nor does a patient have to be at a fixed abode to register, or be eligible, for free NHS care.

To establish a person's eligibility to free treatment, hospitals are obliged to establish if a patient has been legally resident in the UK for twelve months. If the patient is unable to prove this, or that they have other grounds to receive free treatment, they will still receive necessary treatment, but may be charged at the private treatment rate. These costs can easily run to many thousands of pounds.

There are no specific rules which set out what documents a GP practice should ask for to establish a person's eligibility to free treatment, and practices have wide discretion on accepting or declining applications to join its list of patients. However, a GP practice must make its decision reasonably and fairly and must not discriminate against any group of people.

Documents that you may normally be asked for in support of your application to register with a GP practice or receive health services for free include:

Proof of address: Utility bills, Bank statements
Tenancy agreement

Proof of identity: NHS medical card, Passport/visa
Birth certificate, Home Office letter
Something with your photograph and signature on it, e.g. driving licence

If a practice refuses to register you due to your supporting documentation, it is worth asking what alternatives may be acceptable.

The Healthcare Commission (www.healthcarecommission.org.uk) can investigate complaints about the NHS. The Health Service Ombudsman (www.ombudsman.org.uk) can investigate instances of 'unfairness, bias or prejudice'.

ID for Housing

The process and documents needed to access housing varies with the type of housing, the organisation providing it and individual circumstances. There is no definitive list of what accommodation is required. The following gives a basic guide to what sort of documents may be needed; the organisation providing the housing should be able to give more specific guidance.

Accommodation Type: Council or Housing Association

How To Access:

You will need to fill in an application form and return it to the council or Housing Association.

There is no standard list of ID required but you may be asked to provide documents to prove your current address and who you are. These could include:

- Birth certificate
- Marriage certificate
- Tenancy agreement
- Rent book
- Passport
- Driving licence
- Utility bills or bank statements
- Letter from a solicitor

Accommodation Type: Emergency Council Accommodation

How To Access:

Documentation you may be asked to provide is the same as for when you apply for council accommodation, but you may also be asked for:

- An eviction notice
- Court possession papers
- A letter from the person who is asking you to leave your present accommodation

Accommodation Type: Hostel

How To Access:

Individual hostels will vary in terms of their criteria for entry. Some will require ID and proof of an ongoing benefit claim, whereas others will not need any documentation. This means that there is no standard list of documents that are acceptable for entering a hostel.

However, you are likely need to produce ID if you wish to stay in a hostel and you are unable to pay, so that the hostel can assist you to claim housing and other benefits if necessary. See the section on benefits for more information about the documents you might need for housing benefit.

Once you are resident in a hostel, the hostel licence or a letter from a hostel manager may prove useful forms of ID for other services, including longer term accommodation.

Accommodation Type: Private Rented Accommodation

How To Access:

There is no legislation or guidance on what a private landlord can request, as the arrangement is between two private individuals. However, in practice many private landlords will conduct a credit check and request documentation to indicate that the new tenant is reliable.

This may include bank statements, proof of income and references from employers or previous addresses. If you are unable to produce these you should ask the landlord what they will accept in place of these.



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Documents Guide

Details of the documents that may be used



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52. TV Licence Renewal Notification
53. Utility Bill - Gas, Electric, Water
54. Vehicle Licence Renewal Notification
55. Vehicle Registration Document-V5C
56. Work Registration Scheme Certificate
57. Work Permits

1. Adoption Certificate-re-issue

Use	To document identity through registered birth date with government.
Issued by	The General Register Office.
How to Apply	Apply online at www.gro.gov.uk By phone using Visa, Solo, Delta, Mastercard or Switch Call +44 (0)845 603 7788 (lines open Mon-Fri 8am - 8pm Saturday 9am - 4pm). Post form 18b to: Adoptions Section · Room C202 · General Register Office Trafalgar Road · SOUTHPORT · PR8 2HH Fax: +44 (0) 151 471 4755
Cost	£5.50 to £27.50.
Process length	Fast Track service 5 working days until dispatch. Normal Service 15 - 22 working days until dispatch.
Name/address change	N/A.
Other Info	Please note: the indexes to the Adopted Children Register are only available at the Family Records Centre in London.
Contact details	Same as application contact.

2. Application Registration Cards

Use	To confirm the identity of asylum seekers.
Issued by	Border and Immigration Agency - Home Office.
How to Apply	Received when applying for asylum.
Cost	No cost.
Process length	Varies - should be given out at asylum screening interview.
Name/address change	Inform Border & Immigration Agency - Home Office.
Other Info	For Asylum seekers only.
Contact details	For enquiries regarding asylum support applications call the individual's case owner or call the Asylum Support Customer Contact Centre on 0845 602 1739 between 0900 and 2100, Monday to Friday.

3. Armed Forces UK ID Card

Use	Confirmation of employment by armed forces and can be used to confirm identity.
Issued by	Relevant armed forces department.
How to Apply	Individual will receive once they have joined and accepted employment.
Cost	No cost.
Process length	Should receive once employment begins.
Name/address change	Inform relevant human resources department.
Other Info	N/A.
Contact details	Individual will have details.

4. Benefit Notification Letter - Also known as Award or Entitlement Letter

Use	Confirms an individuals rights to state benefit, amount and appeal process.
Issued by	Job Centre (Plus), Pension Office - Processing centre.
How to Apply	A Letter will be generated automatically when the application has been accepted and processed.
Cost	No cost.
Process length	7 to 10 working days.
Name/address change	Inform your local Job Centre Plus office. A 'Change of Circumstances' letter will be sent.
Other Info	Confirming the new details and the right to benefits. You will need clients NI No and to do double check the address is correct on their system so will remain consistent with other documentation. <ul style="list-style-type: none">• Very useful for clients without photo or signature ID• Letters must be signed and dated within 6 to 12 months - varies from bank to bank.
Contact details	You will need to ask the Job centre Plus which benefit centre they are connected to or you may be able to search this based on the individual's postcode. www.dwp.gov.uk/contact

5. AS12

Use	To confirm full acceptance by a university or college of a particular student onto a course.
Issued by	UCAS.
How to Apply	Received automatically if fully accepted onto a course as part of the university or college application process. Replacements can be requested by calling the Customer Service Unit.
Cost	No cost received automatically.
Process length	Replacement letters will take 3-5 days.
Name/address change	N/A.
Other Info	If it is after the end of October or if the individual has already started at a university or college, UCAS will not be able to re-issue this letter but they can send a letter explaining how to get confirmation from the university or college.
Contact details	Replacement letters available from the Customer Service Unit on +44 (0)871 468 0 468 for a copy. UK BT landline calls will cost no more than 9p per minute. Calls from mobiles and other networks may vary.

6. BF56/BF57

Use	Confirms corporate or individual appointeeship on behalf of a mentally incapacitated customer.
Issued by	Home Office.
How to Apply	Will be sent to the applicant once application for leave to remain has been assessed.
Cost	No Cost.
Process length	Dependent on assessment length
Name/address change	N/A.
Other Info	N/A.
Contact details	www.ukba.homeoffice.gov.uk

7. Birth Certificate

Use	To document identity through registered birth date with government.
Issued by	The General Register Office.
How to Apply	Apply online at www.gro.gov.uk Call +44 (0)845 603 7788 (lines open Mon-Fri 8am - 8pm Saturday 9am - 4pm). Cost: £7-£26.
Cost	Passport photo cost (Approx £4.00).
Process length	Up to 4 working days until dispatch with GRO Index reference. Up to 15 working days until dispatch without GRO Index reference.
Name/address change	N/A.
Other Info	N/A.
Contact details	Same as application contact.

8. Certificate of Identity

Use	For Travel Purposes.
Issued by	Home Office.
How to Apply	Refer to Travel Document process.
Cost	£210.00 (16 yrs & over) and £130.00 (15yrs & under).
Process length	5 to 8 weeks.
Name/address change	A new application is necessary to change the name on the document. A full fee applies.
Other Info	If your client has not been granted Refugee status under the terms of the 1951 United Nations' Convention relating to the Status of Refugees, or has not been accepted as a stateless person under the terms of the 1954 United Nations Convention relating to the Status of Stateless Persons, then they may qualify for a Certificate of Identity.
Contact details	Border and Immigration Agency Travel Documents Section Lunar House, 40 Wellesley Road, Croydon, CR9 2BY Phone: 0870 606 7766, Fax: 020 8760 3385 www.bia.homeoffice.gov.uk

9. Certificate of Incorporation

Use	Confirms that a UK company has been legally incorporated.
Issued by	Companies House.
How to Apply	Can only be incorporated through Companies House.
Cost	Certified copy Certificate of Incorporation costs £15 (same day service £50).
Process length	Varies check the website www.companieshouse.gov.uk for the latest details.
Name/address change	A company can only change its name through Companies House. A change of registered address must also be changed through Companies House.
Other Info	Incorporation is the process by which the company is entered on the register at the Companies Registry, and thereby comes into existence as a separate legal person. A Certificate of Incorporation will be sent to the company by the Companies Registry on first incorporation and on any change of name.
Contact details	<p>Main Office: Companies House, Crown Way, Maindy, Cardiff, CF14 3UZ. London Office: Companies House Executive Agency, 21 Bloomsbury Street, London, WC1B 3XD.</p> <p>Companies House Contact Centre on 0870 33 33 636, Minicom - 02920 381245 or by email at enquiries@companies-house.gov.uk</p> <p>Lines are open 08:30 - 18:00 UK time Monday to Friday, www.companieshouse.gov.uk/contact/contactUs.shtml</p>

10. Citizen Card

Use	ID (and confirm age).
Issued by	CitizenCard Ltd.
How to Apply	<p>Online at www.citizencard.com. You will need to provide credit or debit card details.</p> <p>You also need to post your photograph, signature and a copy of your birth certificate, driving licence, medical card or Passport. Instructions on how to do this are sent by email as soon as you have applied.</p>
Cost	<p>£9/£15 for urgent application surcharge £10 cost if your card is lost or stolen for a replacement card.</p> <p>The website gives details of partner organisations who offer reduced price applications.</p>
Process length	Up to 5 weeks but it may take longer if they have difficulty in verifying your identity and age. The process is quicker if you apply online rather than by post. Urgent applications take 5-8 working days of receiving your application but a surcharge is payable.
Name/address change	<p>You need to post your existing card with details of any changes (new photograph/ signature or name). You should post this to:</p> <p>RENEWALS, CitizenCard, PO Box 4181, Manchester M60 3US</p> <p>with your name, address, phone number and credit or debit card number and expiry date (or if you prefer you can phone payment details to 0870 900 9930 (from within the UK).</p>
Other Info	They verify every application to check your age and identity. They also telephone your referee, whose identity they confirm.
Contact details	contact@citizencard.com

11. College enrolment confirmation/Valid photo card

Use	Confirms Individuals student status.
Issued by	College.
How to Apply	Enquire within college.
Cost	May vary from college to college. Enquire within (Passport photo approx £4.00).
Process length	May vary if requesting a new confirmation estimated 3 to 10 days.
Name/address change	Will need to inform UCAS and request an up-dated confirmation letter.
Other Info	Must be valid.
Contact details	Please contact the college directly.

12. Council Rent Book, Tenancy Agreement

Use	Confirms rent due and Tenancy rules.
Issued by	The local council/ Local Authority or Housing Association.
How to Apply	Will be issued when client moves in to the property.
Cost	No Cost.
Process length	N/A.
Name/address change	It is important that the correct name is on the Tenancy Agreement. Please contact the local council or housing association if any amendments are necessary.
Other Info	Must be a local council/housing association Tenancy Agreement OR a recognised Letting Agent. Should be fully typed and on headed paper.
Contact details	Directory enquiries or check the documents for contact details.

13. Council Tax Bill

Use	Indicates council tax annual rate/charges for the household.
Issued by	The local council.
How to Apply	An annual bill will be issued at the beginning of each tax year (April) regardless of whether the householder is exempt from paying council tax. (This bill will appear as £0.00). If the bill has been lost the client will need to contact their local council to request another copy.
Cost	No Cost.
Process length	May vary Enquire when ordering bill/confirmation letter Estimated 3 to 10 working days.
Name/address	Make sure the name and address are spelt correctly and match the ID document otherwise the bank will not accept it. Must be for the current tax year.
Other Info	Make sure the name and address are spelt correctly and match the ID document otherwise the bank will not accept it. Must be for the current tax year.
Contact Details	Directory enquiries or check the top of the bill for a contact number.

14. Credit Union Passbook

Use	Can be used to confirm that you are member of credit union.
Issued by	Relevant credit union.
How to Apply	Each credit union may vary slightly in application process.
Cost	Usually no cost.
Process length	Should receive on joining credit union.
Name/address	Inform your credit union immediately.
Other Info	The passbook may not be accepted by all banks.
Contact Details	You will have details of your credit union once you have joined.

15. Deed Poll

Use	Legal document that generally confirms a change of name.
Issued by	UK Deed Poll Service.
How to Apply	You can apply online - https://secure.ukdps.co.uk/DeedPollAdult.html . If you need assistance, please call our Freephone Helpline on 0800 448 8484 Monday to Friday 10am to 6pm (except bank holidays).
Cost	£24-34.
Process length	
Name/address change	Purpose of document is to legally change name.
Other Info	If you are a foreign national living in the UK, you should check with your country's high commission or embassy in London to see if a Deed Poll will be accepted to get your name in your passport changed.
Contact details	Freebournes Court Witham, Essex, CM8 2BL, United Kingdom Freephone Helpline: 0800 448 8484 If calling from outside the UK: +44 333 444 8484 E-mail: enquiries@deedpoll.org.uk

16. Driving Licence Current Full UK

Use	ID to verify you have passed your driving test.
Issued by	DVLA.
How to Apply	Forms available at the post office.
Cost	£24-34 - Free in conjunction with a provisional licence.
Process length	Estimated 1 month if post delivery service used. Can fast track if budget allows.
Name/address change	Free to amend with counterpart. Without counterpart it costs £19. It is a legal requirement to inform the DVLA of any changes.
Other Info	Banks will only accept card licence along with its counterpart document (Green & pink sheet). Must have a provisional licence in order to apply for a full driving licence.
Contact details	Drivers Enquiry - 0870 240 0009. Staffed telephone enquiry hours: 08:00 - 20:30 Monday to Friday and 08:00 -17.30 on Saturday. www.dvla.gov.uk

17. Driving Licence Provisional Current UK

Use	To prove you are legally allowed to learn to drive.
Issued by	DVLA.
How to Apply	Apply online at: http://www.direct.gov.uk/en/Motoring/Motoringtransactions/Beforeyouapply/A/DG_10032690 . Forms available at the post office. Passport photos required and proof of ID, eg birth certificate. Send off application, photos, ID and cheque to the DVLA for processing.
Cost	£45.00, plus passport photos and postage if applying by mail.
Process length	Estimated 1 month if post delivery service used. Can fast track if budget allows.
Name/address change	Free to amend with counterpart. Without counterpart it costs £19 It is a legal requirement to inform the DVLA of any changes.
Other Info	Banks will only accept card licence along with its counterpart document (Green & pink sheet). Follow guidelines carefully otherwise process will be lengthy.
Contact details	Drivers Enquiry - 0870 240 0009. Staffed telephone enquiry hours: 08:00 - 20:30 Monday to Friday and 08:00 -17.30 on Saturday. www.dvla.gov.uk

18. EEA/EU Driving Licence

Use	ID to verify you have passed your driving test.
Issued by	DVLA equivalent in EEA/EU country.
How to Apply	Forms available from relevant local office in EU/EEA country.
Cost	May vary depending on country.
Process length	Varies depending on country.
Name/address change	Inform issuing body of relevant EEA/EU country.
Other Info	Not all banks will accept EEA/EU driving licences as ID. Some may accept as address verification in certain circumstances if the bank account is to be registered at EEA/EU address.
Contact details	Contact EEA/EU embassy for further information

19. EEA/EU/ Overseas National ID Card

Use	ID to verify that you are a citizen of a country.
Issued by	Normally issued by government body of the EEA/EU country.
How to Apply	Forms and how to apply will be available from relevant local office in EU/EEA/Overseas country.
Cost	May vary depending on country.
Process length	Varies depending on country.
Name/address change	Inform issuing body of relevant EEA/EU/Overseas country.
Other Info	Not all banks will accept overseas ID cards if they are not familiar with them. Generally EEA/EU ID cards are deemed to be more acceptable.
Contact details	Contact EEA/EU/overseas embassy for further information. Use directory enquiries or the internet to obtain required contact details.

20. Electoral Register Card Stating Address

Use	Confirms individual is on the electoral roll and which address they are registered at.
Issued by	Local council.
How to Apply	Visit www.rollingregistration.co.uk or contact local electoral registration office. Complete an Electoral registration form, send back to the local office. Name will be added to the roll.
Cost	No cost.
Process length	Can take 7 weeks to appear on the electoral roll.
Name/address change	Complete a new Electoral registration form.
Other Info	A name can be added to the electoral roll even if the client is not entitled to vote Banks can carry out an electoral roll search for an individual and print off the registration verification. This can be used as clients Proof of Address. Client of No Fixed Abode can still register but need to complete the form 'Declaration of Local Connection'. The client will need to provide an address where they spend a substantial amount of time.
Contact details	www.rollingregistration.co.uk

21. Employer ID Card

Use	Used to identify staff of a particular organisation. Also used to allow staff access into employer premises for work.
Issued by	Employer.
How to Apply	Should receive when employment begins or soon after.
Cost	Usually no cost.
Process length	Usually immediate.
Name/address change	Inform your human resources department immediately.
Other Info	Banks usually require ID cards with signatures or with the employer's logo/trademark clearly displayed before they are accepted. Not all employers issue ID cards.
Contact details	You will have your employers details.

22. Employment Contract

Use	Confirms the terms and conditions of employment between employee and employer.
Issued by	Employer.
How to Apply	You will receive your contract once you have passed the recruitment process and have been offered a job.
Cost	No cost to individual.
Process length	N/A.
Name/address change	N/A.
Other Info	The contract will include important information such as whether employment is temporary or permanent, your salary, holiday entitlement etc.
Contact details	N/A.

23. Firearm/Shot Gun Certificate

Use	confirms legal right to possess firearm/shot gun.
Issued by	Local police headquarters.
How to Apply	Form must be accompanied by four identical photographs. Form must be accompanied by fee payment. A police visit of the individual's home may be necessary to establish that they have an appropriate locked cupboard to store their firearm.
Cost	The fee for the grant of a shot gun certificate is £50. Renewals at £40.
Process length	Contact local police headquarters.
Name/address change	Contact local police headquarters.

24. Freedom Pass

Use	Free travel across London for: Over 60's, Eligible disabled person.
Issued by	Post office or local council (Specifies which on the website).
How to Apply	Find out where you can get your application form from (Post Office-over 60's or Local council - check the website for confirmation of which). You will need 2 passport size photos + 1 proof of name (and age) and 1 proof of address. Fill in form and return as directed with photos and ID.
Cost	Free (Although you must provide passport photo).
Process length	Elderly - Immediate. Disabled - Dependant on the borough. The council need to verify application is legitimate. Could take over a month.
Name/address change	N/A.
Other Info	All travel conditions must be agreed to by the pass holder who must live permanently in a London borough. There are time restrictions - details can be found on the website.
Contact details	www.freedompass.org

25. Home Office Leave to Remain

Use	Confirms leave to remain in the UK.
Issued by	Home Office.
How to Apply	Will be sent to the applicant once application for leave to remain has been assessed.
Cost	No Cost.
Process length	Dependent on assessment length.
Name/address change	N/A.
Other	N/A.
Contact details	www.ukba.homeoffice.gov.uk

26. Housing Association confirmation letter

Use	Confirms rights to rent support and amount.
Issued by	Housing Association.
How to Apply	Will be sent to the applicant once assessment has been made.
Cost	No Cost.
Process length	Will already hold.
Name/address change	For amendments contact the Housing association.
Other Info	Needs to be most recent confirmation letter.
Contact details	Directory enquiries or check the documents for contact details.

27. HMRC Tax (Code) Notification-P2 form

Use	Confirms what tax code you would be on if you were earning.
Issued by	HMRC.
How to Apply	Contact local HMRC Tax Office. Request a tax notification form.
Cost	No cost.
Process length	May vary from tax office to tax office. Estimated 3 to10 working days.
Name/address change	Client must contact their tax office, provide new details and request an up-dated form - Free service.
Other Info	Acceptable examples: PAYE Coding of notice. HMRC tax assessment. HMRC statement of account. HMRC notification of working family tax credit. HMRC notification of children's tax credit. HMRC notification of disabled person's tax credit. HMRC correspondence.
Contact details	www.hmrc.gov.uk

28. Insurance Certificate - Home/Motor

Use	Summary of your insurance policy. Confirms that you have purchased insurance.
Issued by	Insurance company.
How to Apply	Usually a qualified adviser will take you through process either by phone or in person. It is possible to obtain insurance via the internet.
Cost	insurance costs vary but there should not be a cost for the certificate initially.
Process length	Varies depending on company.
Name/address change	Must inform insurance company.
Other Info	Should you lose certificate it should be possible to obtain a new one from insurer. Replacement certificates generally incur a charge which may vary from £5 to £20.
Contact details	You will have your insurers contact details.

29. Letter from accountant

Use	May be used to confirm your address and identity.
Issued by	Accountant
How to Apply	Request from your accountant or use previous correspondence
Cost	Accountant may charge fee
Process length	N/A
Name/address change	Inform accountant but accountant should be aware.
Other Info	The letter must be on headed paper and confirm all your details such as your name and residential address as well as details of your business. A letter from a chartered accountant is preferable.
Contact details	N/A

30. Letter from GP

Use	Can be used to confirm address.
Issued by	Local General Practice.
How to Apply	Request by individual.
Cost	small admin fee may apply.
Process length	Varies.
Name/address change	Notify GP.
Contact details	Individual should have contact details.

31. Letter from religious minister

Use	Can be used to confirm address of individual.
Issued by	Religious minister from place of worship.
How to Apply	Letter must be requested by individual.
Cost	Usually no cost - but some suppliers may request small admin fee.
Process length	Varies.
Name/address change	N/A.
Other information	Bank will need to be able to verify status as religious minister.
Contact details	Individual will hold contact details.

32. Letter from employer

Use	To confirm individuals identity and address.
Issued by	Employer.
How to Apply	Request from employer.
Cost	Usually no cost.
Process length	N/A.
Name/address change	N/A.
Other information	The letter must be on headed paper and confirm all of your details such as name, address and how long you have been an employee of the company.
Contact details	N/A.

33. Letter from Social worker

Use	Can be used to confirm address of individual.
Issued by	Local Authority - Social Worker.
How to Apply	Letter must be requested by individual.
Cost	Varies.
Process length	Varies.
Name/address change	N/A.
Other information	Letter must be addressed to the bank and written on Local Authority headed paper and signed by social worker.
Contact details	Individual will hold contact details.

34. Letter from employer, school, college, university, care institution

Use	Confirms student or under 18s name, address and details of employment/study/residence status.
Issued by	Supplier.
How to Apply	Letter must be requested by individual.
Cost	Usually no cost - but some suppliers may request small admin fee.
Process length	Varies.
Name/address change	Report to relevant admin department.
Other information	For under 18s or students only.
Contact details	Individual will hold contact details.

35. Marriage Certificate-re-issue

Use	To document marriage and identity after marriage and potential name change through registered birth date with government.
Issued by	The General Register Office.
How to Apply	You can apply online http://www.gro.gov.uk/gro/content/certificates By phone using Visa, Mastercard, Solo, Delta or Switch. Please call +44 (0)845 603 7788. By post. By fax to +44 (0)1704 550013.
Cost	£7.00 to £27.50.
Process length	Fast Track service 5 working days until dispatch. Normal Service 15 - 22 working days until dispatch.
Name/address change	N/A.
Other information	Lines are open to receive calls as follows: Monday to Friday 8am - 8pm. Saturday 9am - 4pm.
Contact details	For certificates relating to events registered in England and Wales, please send your application form to: GRO, PO Box 2 Southport Merseyside PR8 2JD.

36. Memorandum and articles of association

Use	Confirms: <ul style="list-style-type: none">• the company's name,• where the registered office of the company is situated (in England, Wales or Scotland); and• what it will do (its objects).
Issued by	Is sent to Companies House when a company is created. You can request a certified copy if needs be.
How to Apply	Through Companies House.
Cost	£15.
Process length	Can be immediate if standard company.
Name/address change	A company can only change it's name through Companies House. A change of registered address must also be changed through Companies House.
Other information	This document is part of the company incorporation process and is needed for the Certificate of Incorporation.
Contact details	Main Office: Companies House, Crown Way, Maindy, Cardiff, CF14 3UZ. London Office: Companies House Executive Agency, 21 Bloomsbury Street, London, WC1B 3XD. http://www.companieshouse.gov.uk/contact/contactUs.shtml

37. National Health Services Medical Card

Use	Issued by some Primary Care Trusts following registration with an NHS GP practice. Medical Card is proof of registration with a GP practice and can be used to re-register when changing practices.
Issued by	National Health Service - local primary care trusts.
How to Apply	Application form GMS1 request from GP Practice - is routinely issued by a Primary Care Trust following registration with a GP practice. Medical Card is sent through the Post. In some cases local Primary Care Trusts only issue Medical cards on request - in which case ring and apply direct.
Cost	No cost.
Process length	Can take as long as 6 months.
Name/address change	Contact Local Primary Care Trust.
Other information	Not automatically issued when registering with GP practice. Call Centre 0845 850 1166.
Contact details	Call Centre 0845 850 1166.

38. National Insurance confirmation by letter

Use	Confirmation of national insurance number. Can be used as confirmation of address.
Issued by	HM Revenue and Customs.
How to Apply	Should receive notification when you have successfully applied for National Insurance Number.
Cost	Usually no cost.
Process length	N/A.
Name/address change	Notify HMRC.
Other information	See info on National Insurance Card.
Contact details	NI Card Issue Number: 0845 6000 643 (8am - 6pm Monday to Friday). National Insurance Contributions Office HMRC Benton Park View Newcastle Upon Tyne NE98 1ZZ 0845 302 1479.

39. National Insurance Card

Use	To record a person's NI contributions and credited contributions to claim social security benefits.
Issued by	HM Revenue and Customs.
How to Apply	If you need an NI number and you haven't already got one, you will be invited to come to an interview. They use this interview to check your identity and, where applicable, your right to work - to make sure you are who you say you are, that you are entitled to work in the UK (where applicable) and to protect your NI and social security accounts.
Cost	Free.
Process length	Dependent on length it takes to get an interview.
Name/address change	Write to your nearest DWP office, Social Security office in Northern Ireland or HM Revenue & Customs office quoting your National Insurance number.
Other information	<p>A NI number should only be given to one person and must only be used by that person. There are circumstances when, by law, you must apply for a NI number.</p> <p>You will need to provide proof of name and that you are actively seeking work.</p>
Contact details	<p>NI Card Issue Number: 0845 6000 643 (8am - 6pm Monday to Friday).</p> <p>National Insurance Contributions Office. HMRC, Benton Park View Newcastle Upon Tyne NE98 1ZZ. 0845 302 1479.</p>

40. Northern Ireland voter's card

Use	To prove identity in Northern Ireland when you vote in elections.
Issued by	Northern Ireland Area Electoral Office
How to Apply	There are two ways to apply for a card: Application forms for the card can be requested from the Electoral Office on 0800 4320 712 or by email to info@eoni.org.uk. You can go to any Area Electoral Office and apply in person.
Cost	Free.
Process length	Dependent on length it takes to get an interview.
Name/address change	Contact the Electoral Office and a replacement card will be issued to you. If your details (name, address, etc.) have changed, you will need to apply for a new card.
Other information	N/A.
Contact details	The Electoral Office Headquarters is located at: St Anne's House, 15 Church Street, Belfast, BT1 1ER. Telephone: 0800 4320 712 - 9am-5pm. Textphone: 028 9044 6698.

41. Passport UK

Use	For Travel Purposes.
Issued by	UK Passport Service.
How to Apply	Pick up a form from the post office. Complete the application and send off with postal order/cheque, required proof of ID and passport photos. The Passport Service will send the passport to the client's address once verified and produced.
Cost	£72.00 to £97.00.
Process length	Estimated 1 month if post delivery service used. Can fast track if budget allows.
Name/address change	A £72.00-£114.00 amendment fee is applicable for a name change, dependent on service required i.e. in person, by post.
Other information	Follow guidelines carefully otherwise process will be lengthy • Follow the same instructions for a change of name - £72.00-£114.00 still applies You are advised to send off the application by special delivery for safety.
Contact details	Passport Advice line: 0870 521 0410 This national advice line provides a single point of contact for all telephone callers and is available 24 hours a day, 7 days a week. www.passport.gov.uk

42. Payslip

Use	Confirms your salary - usually on a monthly basis. It includes your tax code, how much you pay in tax and confirms your National Insurance Number and employer's name and tax reference.
Issued by	Employer.
How to Apply	Received automatically when you are paid either weekly or monthly.
Cost	No cost.
Process length	N/A.
Name/address change	Your Human Resources department should be informed of any changes to your personal details.
Other information	N/A.
Contact details	N/A.

43. Residence Card/ Residence Certificate

Use	Confirms that you have the right to live in the United Kingdom.
Issued by	Border and Immigration Agency - Home Office.
How to Apply	You can find application forms and guidance notes on the website at http://www.bia.homeoffice.gov.uk/eucitizens/applyingundereuropeanlaw/ Send the form to: Home Office, PO Box 306, Dept 45, Liverpool, L2 0QN.
Cost	There is no charge for applications under European law.
Process length	Applications for residence cards and documents certifying permanent residence are dealt with through postal application service only. May take up to 6 months of application.
Name/address change	N/A.
Other information	EEA nationals are not required to have one. If you are an EEA national and wish to be issued with confirmation of your right of residence in the United Kingdom you can apply for a Registration Certificate, using form EEA1.
Contact details	European Applications: Immigration & Nationality Directorate, Lunar House, 40 Wellesley Road, Croydon, CR9 2BY. Applications in person by appointment only and can be booked by phoning 0870 606 7766.

44. Passport - Non UK

Use	For Travel Purposes.
Issued by	Country of citizenship's passport office.
How to Apply	Varies depending on country.
Cost	Varies depending on country.
Process length	Must notify relevant country passport office.
Name/address change	Varies depending on country.
Other information	In case of loss or theft contact your embassy who will be able to advise you on what steps to follow next.
Contact details	Contact embassy of country of citizenship using directory enquires or internet.

45. Service contract

Use	An agreement between service provider and client. Sets out terms and conditions of what services will be provided, when, how, timescale etc.
Issued by	Service Provider.
How to Apply	N/A.
Cost	Usually no cost.
Process length	N/A.
Name/address change	N/A.
Other information	A cost may be incurred if a replacement contract is required.
Contact details	You will have the details of your client or service provider.

46. Solicitor's letter confirming recent house purchase or land registry confirmation of address

Use	Confirmation of house purchase or land registry address.
Issued by	Clients solicitor.
How to Apply	Request a letter confirming the above, make sure all personal details are included.
Cost	Check with solicitor.
Process length	Dependant on solicitor - Ask for urgent attention.
Name/address change	Inform solicitor directly.
Other information	Must be dated within the last 3 months (4 months for HSBC) Bank will /may ask for previous address verification as well.
Contact details	Please contact the clients solicitor directly.

47. Statement - Credit card, Bank/Building Society/Credit Union, Mortgage

Use	States amounts paid in/out of account.
Issued by	Supplier.
How to Apply	Quarterly/monthly statements will be generated automatically. Contact the supplier to see if a new statement can be generated if previous statement is lost.
Cost	No cost.
Process length	May vary if requesting a new statement Estimated 3 to 10 days.
Name/address change	Client needs to contact the supplier directly with new details.
Other information	Must be dated within the last 3 months Banks/building societies will not accept their own statements.
Contact details	Directory enquires or check the top of the statement for contact details.

48. Student Loans Notification/statement

Use	Confirms that you receive a Student Loan.
Issued by	Student Loans Company.
How to Apply	Initial application is through local education authority (LEA) Statements are received automatically.
Cost	No cost.
Process length	N/A.
Name/address change	Notify Student Loans Company.
Other information	N/A.
Contact details	Student Finance Direct Customer Support Office, phone: 08456 077577 MINICOM 08456 044434 (open Mon - Fri from 8.00am to 8.00pm and between 9.00am and 5.30pm on sat - sun, local call rates apply). or go to: www.studentfinancedirect.co.uk/ or www.direct.gov.uk/studentfinance

49. Tax Credit Notification Letters

Including Child, Disabled Persons and Working Tax Credits

Use	Confirms an individuals rights to tax credits, amount and appeal process.
Issued by	HM Revenue & Customs (HMRC).
How to Apply	A Letter will be generated automatically when the application has been accepted and processed.
Cost	No cost.
Process length	N/A.
Name/address change	Report a change of circumstance by phone or post.
Other information	Renew your tax credits award by phone or post (once you get the form sent to you in April or May).
Contact details	Call 0845 300 3900, textphone 0845 300 3909. Lines are open from 8.00 am to 8.00 pm, every day, including weekends. Tax Credit Office, Preston, PR1 0SB. http://www.hmrc.gov.uk/taxcredits/

50. Telephone/Sky/Cable bill

Use	To charge the household for supplies used.
Issued by	The supplier.
How to Apply	Quarterly/monthly bills generated automatically and sent through the post.
Cost	No cost.
Process length	May vary Enquire when ordering bill/confirmation letter Estimated 3 to 10 working days.
Name/address change	The client needs to call the company directly if name needs changing/amending If a name is being added all persons on the bill need to be present to authorise an additional name.
Other information	Make sure the name and address are spelt correctly and match the ID document otherwise the bank will not accept it. They will not deal with third parties - must speak directly with the client. Must be dated within the last 3 months.
Contact details	Directory enquiries or check the top of the bill for a contact number.

51. Travel Documents

Use	For Travel Purposes. Type depends on clients status in UK. Includes: 1951 Convention Travel Document (CTD-Blue). 1954 Stateless Persons Document (SPD-Red).
Issued by	Home Office.
How to Apply	Download the form from www.bia.homeoffice.gov.uk
Cost	All are £66.00 (16yrs & over) £45.00 (15yrs & under) (Plus 2 Passport photos £4.00).
Process length	5 to 8 weeks.
Name/address change	A new application is necessary to change the name on the document. A full fee applies.
Other information	Clients cannot personally deliver their application. There are no facilities at any of the public enquiry offices to deal with travel document applications or enquiries. Applicants can request a fee acknowledgement card by phoning 0870 606 7766, which needs to be submitted with the application form (Recommended).
Contact details	www.bia.homeoffice.gov.uk Border and Immigration Agency Travel Documents Section Lunar House, 40 Wellesley Road, Croydon, CR9 2BY. Phone: 0870 606 7766. Fax: 020 8760 3385.

52. TV Licence Renewal Notification

Use	A reminder that the licence is due to expire.
Issued by	TV Licensing.
How to Apply	Will be sent directly to the licence holder around a month before the licences expiry date.
Cost	N/A.
Process length	N/A.
Name/address change	Complete the section on the notification and send back to TV Licensing with any amendments.
Other information	N/A.
Contact details	Tel: 0870 241 6468 www.tvlicensing.co.uk

53. Utility Bill - Gas, Electric, Water

Use	To charge the household for supplies used.
Issued by	The utility company.
How to Apply	They are generated automatically and sent through the post. If you want to speed up the next bill due, contact the utility company with a new meter reading. This should generate the next bill. Key Card Meter - Ask the utility company to draw up a letter confirming the client's account.
Cost	No cost.
Process length	May vary. Enquire when ordering bill/confirmation letter Estimated 3 to 10 working days.
Name/address change	The client needs to call the company directly if name needs changing/amending. If a name is being added all persons on the bill need to be present to authorise an additional name.
Other information	Make sure the name and address are spelt correctly and are consistent with the other documentation gathered. Companies will not deal with third parties - must speak directly with the client. Must be dated within the last 3 months.
Contact details	Directory enquiries or check the top of the bill for a contact number.

54. Vehicle Licence Renewal Notification

Use	A written reminder that vehicles tax disk is due to expire.
Issued by	DVLA.
How to Apply	Will be automatically generated about 2 weeks before disk is due to expire. Can be paid every 6 or 12 months.
Cost	No cost.
Process length	N/A.
Name/address change	Name or address - Complete the appropriate changes section on the registration document and return it to DVLA.
Other information	Keep any changes up-dated on the DVLA system.
Contact details	Tel: 0870 240 0009 www.dvla.gov.uk

55. Vehicle Registration Document-V5C

Use	Confirms the new owner, name, address and vehicle details.
Issued by	DVLA.
How to Apply	The Vendor will send off the document with the buyer's details on it to be altered - name, address, when car was sold. The DVLA will then up-date the form and send it to the new owner.
Cost	No cost.
Process length	Estimated return 6 weeks.
Name/address change	Complete the Change of name or Address section on the document and send to the DVLA for amendment.
Other information	Must be dated within the last 12 months.
Contact details	Tel: 0870 240 0009 www.dvla.gov.uk

56. Work Registration Scheme Certificate

Use	Address confirmation.
Issued by	Work Permits UK.
How to Apply	The application form (WRS) and some guidance notes should be forwarded to you with your contract of employment. Once you have completed and signed the application form please return a copy of it with your contract to Human Resources. The original application form and supporting documents should be sent to: Work Permits WRS, PO Box 492, Durham, DH99 1WU.
Cost	The application costs £90. You can pay by UK cheque, UK postal order or by credit or debit card.
Process length	Work Permits (UK) aim to decide 70% of applications within 2 weeks of receipt by the Worker Registration Team (a complete application will include correct payment, ID documentation, two photos and proof of employment). And 90% by four weeks. Applicants should allow up to 5 weeks from the date of application. Complex or incomplete applications may take longer.
Name/address change	Notify employer.
Other information	You should apply to register with the Worker Registration Scheme as soon as you start a new job. If you do not apply within one month of starting a job, your employment will be illegal after that date. It will be illegal until you are issued with a registration certificate and you may have to stop working.
Contact details	Phone: 0114 207 4074 Fax: 0114 207 6023. Email: wrs@ind.homeoffice.gsi.gov.uk You can also send your application by courier (deliveries accepted 0830-1700, Monday to Friday) to: Border and Immigration Agency Work Permits WRS Millburngate House Durham DH99 1SA.

57. Work Permits

Use	Confirms that a foreign national (for whom it is required) can work legally in the UK.
Issued by	Work Permits (UK), part of the Home Office Border and Immigration Agency.
How to Apply	The prospective UK employer applies for the work permit to WP (UK). WP (UK) send work permits to the employer who is then responsible for getting the work permit to the employee.
Cost	No cost to individual.
Process length	If the application is straightforward, it usually takes WP (UK) about 6-8 weeks to deal with it. It may take longer if WP (UK) have to request additional information.
Name/address change	N/A.
Other information	If you wish to apply for a replacement work permit (because the original has been lost or stolen), this must be done by the employer who originally applied. In these circumstances, WP (UK) will only deal with the original applicant for the work permit.
Contact details	For Work Permit telephone enquiries please call the WP(UK) contact centre on 0114 207 4074. Our opening hours are 9-5 Monday to Friday. You can order work permit application forms by calling this number or by calling 0870 521 0224 which is open from 9-5 Monday to Friday. For Work Permit e-mail enquiries please e-mail wpcustomers@ind.homeoffice.gsi.gov.uk .



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Jargon Buster

Explanation of terms used



Banking

APR – Stands for Annual Percentage and tells you the rate at which you will be charged interest on a financial product, providing an indication of how expensive a product is. The higher the APR the more you'll have to pay (assuming that all other things are equal).

ATM - Stands for 'automated teller machine' and is another name for a cash machine.

Basic Bank Account - Type of current account to help you manage your day-to-day money but with restricted features so that you should not be able to go overdrawn.

Cash Card - A card you can use to check your balance or withdraw cash from your account at bank cash machines, Post Office branches, or cash machines at supermarkets or other shops. You cannot use a cash card to pay for goods or services.

Credit Card - is a form of loan and provides one of the easiest ways of borrowing over a short period. You can use them in the UK or overseas and withdraw cash (at a cost) that you can pay for in full or in part at the end of the month. The upper spending limit or credit limit is the maximum amount a customer can spend on the card.

Credit Check - A check on your credit history - including if you have failed to pay a previous loan or had a court judgement for an unpaid debt. Sometimes used when you apply for credit, enter into a contract or move into private accommodation.

Current Account - Type of bank account to help you manage your day-to-day money. These often have an overdraft facility.

Debit Card - A card issued by a bank that you can use to pay for shopping and other retail services, including internet purchases. The money is usually taken from your account immediately.

Direct Debit - A way of paying bills from your bank account, for example utility bills such as gas or electricity. You sign a form allowing the company you are paying to take the money directly from your bank account on specific dates.

Direct Payment - Payment of state benefits directly into an account (Credit Union, bank or Post Office card account), replacing the old giro book (paper based) system.

Overdraft - The amount by which you have spent more money than you have in your current account. If you overspend without arranging an overdraft in advance this can be costly.

Post Office Card Account (POCA) - An account into which state benefits can be paid as an alternative to arranging for payment direct to a bank or building society. Other than allowing the user to withdraw money, the account has no other features.

Standing Orders - An alternative way of paying bills from your account. The difference between standing orders and direct debits is that you control how much money leaves your account and when.

Statement - A detailed list of all payments in and out of your account over a period of time, for example three months. Statements can often be viewed online.

Benefits

Incapacity benefit - Gives people of working age a replacement income when they cannot work or look for work because of ill health or a disability.

Income Support - Support paid by the government after a qualifying period to unemployed people. It is means tested.

Job Seeker's Allowance - Jobseeker's Allowance (JSA) is for people who are available for and actively looking for (seeking) work.

Power of Attorney - Written document authorizing one person to take certain legal actions on behalf of another (the person giving the power of attorney).

Tax Credits - Working Tax Credit is a payment to top up the earnings of low paid working people (whether employed or self-employed), including those who do not have children.

Unique tax reference - A reference number issued by the Inland Revenue that uniquely identifies a particular taxpayer.

Healthcare

General practice/GP practice - Often referred to as local family doctors, a GP practice is the first port of call for anyone who needs NHS treatment for any illness or disease.

General Practitioners (GPs) - A general practitioner, or primary care physician operates from a GP practice and is a qualified medical doctor who treats general medical conditions in people of all ages.

NHS National Health Service - The National Health Service (NHS) is the publicly-funded healthcare system of the United Kingdom.

NHS Hospital - NHS Trusts or NHS Foundation Trusts are statutory bodies which run NHS hospitals. These provide secondary care (as opposed to primary care) services to NHS patients - generally specialist or elective treatments and procedures to which a GP would refer a patient.

Prescription - is a written order provided to the patient by a medical doctor to a pharmacist for drugs or other treatment.

Housing

Arms Length Management Organisation (ALMO) - a company set up by a local authority to manage some or all of its housing stock.

Hostel - Inexpensive accommodation, typically in dormitory style. Usually used by homeless people or younger travellers, as in "youth hostel".

Housing Association - Housing associations (or Registered Social Landlords) are non-profit making organisations that receive money from the government to build and manage affordable rented homes for people on low incomes.

Letting Agencies - They manage properties for private landlords, including maintenance of the property and finding tenants. A private landlord is charged for this service.

Registered Social Landlord (RSL) - local housing companies and housing associations which are registered and monitored by the Housing Corporation.

Security Deposit - A payment required by a landlord to ensure that a tenant pays rent on time and keeps the rented property in good condition. If the tenant damages the property or leaves owing rent, the landlord can use the security deposit to cover what the tenant owes.

Social housing - Housing provided by Government (public housing) and community organisations (community housing).

Other

European Economic Area - The European Economic Area (EEA) includes all European Union (EU) countries and three countries that are not members of the EU. Nationals of EEA countries all have the right to enter, live in and work in the United Kingdom.

The EEA includes:

Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Irish Republic, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain and Sweden.

Refugees and Asylum Seekers - Refugees who ask for protection under the Refugee Convention in the UK are called “asylum-seekers.” The authorities - the Home Office - assess their claim against the Convention and decide whether they will officially recognise the person as a refugee. In the UK, recognised refugees are awarded Indefinite Leave to Remain as a Refugee (ILR). Those who are not recognised as refugees, within the terms of the Refugee Convention, but who can never the less demonstrate that they have a need for international protection or have other compelling reasons for not being removed, may be granted Humanitarian Protection (HP) or Discretionary Leave (DL).



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Useful Contacts

Where to go for more help



Banking

For a list of basic bank account providers and their contact details see www.moneymadeclear.fsa.gov.uk

ABCUL www.abc.ul.org

Banking Code Standards Board www.bankingcode.org.uk

British Bankers' Association www.bba.org.uk

Citizens Advice Bureau (CABx) Tel: see the local phone book, yellow pages or website for your local bureaux
www.adviceguide.org.uk

Community Legal Advice www.clsdirect.org.uk

Financial Ombudsman Service www.financialombudsman.org.uk

Financial Services Authority (FSA)

Consumer Helpline: 0845 606 1234

Minicom/Textphone: 08457 300 104

www.fsa.gov.uk/consumer

Joint Money Laundering Steering Group www.jmlsg.org.uk

National Debt Line www.nationaldebtline.co.uk

Post Office Tel: 08457 223344 www.postoffice.co.uk

Toynbee Hall Tel: 020 7247 6943 www.toynbeehall.org.uk

Benefits

Benefits Enquiry Line Tel: 0800 88 22 00
Textphone 0800 24 33 55
www.dwp.gov.uk or www.jobcentreplus.gov.uk

Citizens Advice Bureau (CABx) Tel: see the local phone book, yellow pages or website for your local bureaux
www.adviceguide.org.uk

Child Poverty Action Group Tel: 20 7837 7979
www.cpag.org.uk

DirectGov UK www.direct.gov.uk

DWP www.dwp.gov.uk

HMRC Tax Credit Helpline
0845 300 3900 (England, Scotland and Wales)
0845 603 2000 (Northern Ireland)
Textphone 0845 300 3909 or 0845 607 6078
www.hmrc.gov.uk/taxcredits

Job Centre Plus www.jobcentreplus.gov.uk

Joint Council for the Welfare of Immigrants
www.jcwi.org.uk

National Insurance Contributions Office www.hmrc.gov.uk/nic

Students Loan Company Tel: 0870 24 23 220 www.slc.co.uk

Student Support Information Line Tel: 0800 731 9133

UK Border Agency
0845 602 1739 www.ukba.homeoffice.gov.uk

Healthcare

Department of Health

Richmond House, 79 Whitehall, London, SW1A 2NL

Tel. 0207210 4850 Minicom 020 7210 5025

www.dh.gov.uk

Healthcare Commission

The independent inspection body for both the NHS and independent healthcare

www.healthcarecommission.org.

National Health Service www.nhs.uk

NHS Direct Tel: 0845 4647 www.nhsdirect.nhs.uk

digital interactive TV (including Freeview)

NHS Direct details are included in a specific section in the Thompsons Telephone Directory

Overseas Visitors helpline Tel: 0113 254 5819

Parliamentary and Health Service Ombudsman

The PHSO can look into complaints about services provided through the NHS in England.

www.ombudsman.org.uk

Patient Advice and Liaison Service (PALS)

PALS provide information, support and advice for patients in NHS hospitals.

www.pals.nhs.uk

Primary Care Trust www.nhs.uk

Housing

Association of Residential Letting Agents (ARLA)

Tel: 0845 345 5752 www.arla.co.uk

Housing Corporation

Tel: 0845 230 7000 www.housingcorp.gov.uk

Homeless London

www.homelesslondon.org

Homeless UK

www.homelessuk.org

Local Authority/Councils

www.direct.gov.uk

National Approved Letting Scheme (NALS)

Tel: 01242 581 712 www.nalscheme.co.uk

National Rent Deposit Forum

Tel: 0121 616 5067 www.nrdf.org.uk

Refuge Vacancy

Tel: 0808 2000 247

Shelter

Tel: 0808 800 4444 www.shelter.org.uk

Shelter Cymru (Wales)

Tel: 01792 469 400

Shelter Scotland

Tel: 0131 473 7170

General

DVLA - www.dvla.gov.uk

Passport Office - www.passport.gov.uk

Toynbee Hall Tel: 020 7247 6943 www.toynbeehall.org.uk

UK Border Agency - www.ukba.homeoffice.gov.uk



Toynbee Hall

Learning from local action
developing national solutions

For enquiries about this booklet please contact Toynbee Hall:

email: idguide@toynbeehall.org.uk

Tel: 020 7392 2954

www.toynbeehall.org.uk

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