

What You Need to Open an Account Remotely

In order to open your Business Account we need to gather some important information to make sure that your account is opened promptly and safely. The information we ask you to provide can help protect you against identity theft and fraud. You may be asked to provide different types of information depending on your personal circumstances and the type of Business. The guide below will help you to understand what you will need to open an account, but here is a quick reference checklist.

- Personal Identification Proof of business / business trading address Check who in your business needs to be identified by coming into a store or through the remote process

PERSONAL IDENTIFICATION

Account Operators will need to be identified individually. Beneficial Owners and Company Officials who are not Account Operators, they will also need to be individually identified, as explained below.

Account Operators

We will need to identify the business Account Operators and any other Authorised Signatories (those that have full access to the Account in accordance with the instructions on the mandate) or Nominated Persons (those only authorised to access transaction information and account balances and may only transact on an Account in accordance with the mandate) you wish to add to the account.

Beneficial Owners

A Beneficial Owner is an individual who ultimately owns 25% or more of the business and must be identified, even if they are not Account Operators. We do not need to identify Beneficial Owners who do not have Voting Rights.

Company / Organisation Officials

We will need to identify a minimum of two Company / Organisation Officials (Directors / Designated Members / Company Secretaries) if two or more exist. If only one Company / Organisation Official is appointed to the Company, we must identify the sole Company / Organisation Official.

*Please note that if one of the Company / Organisation Officials is a Company Secretary who plays no active role in the Company, there is no requirement for them to be identified and verified.

Where the Company / Organisation Official is a Trustee, we will need to identify two of the Trustees where there are 5 or more. Where there are 4 or less, we require all Trustees to be identified.

OPEN 7 DAYS

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What You Need to Open an Account Remotely *(continued)*

Personal Identification Documents

UK, EU, EEA OR SWISS NATIONAL:

Proof of identity x 1

Valid passport* or UK driving licence is ideal (see Table A for full list of acceptable identification).

Proof of address x 2

Two types of address verification are required (see Table B for a list of acceptable types).

NON UK, EU, EEA OR SWISS NATIONAL:

Proof of identity x 1

Valid passport with current Visa, or a Biometric Resident Permit. Visa/Biometric Resident Permit must have at least six months remaining.

Proof of address x 2

Two types of address verification are required (see Table B for a list of acceptable types).

If there is a Beneficial Owner who is under the age of 18 and ultimately owns 25% or more of the business, they must be identified but will not be Account Operators.

If there is a Director or Company Official under the age of 18 they must be identified but will not be Account Operators.

Please see details below on personal identification requirements.

CHILDREN AND YOUNG ADULTS

Aged 16 or 17:

Suitable documentation, as detailed above. If unable to provide, we may require a parent or guardian to open your account.

Aged 18 or over and in full time education

Suitable identity documents as detailed above. If we can't verify your address electronically we can accept a Letter of Acceptance or Letter of Introduction from your college or university, if it's appropriately registered (ask us for details).

Aged 15 or under

All of the above for your parent or guardian + valid passport, birth certificate, NHS Medical Card, Child Tax Credit documentation or Child Benefit documentation.

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We use various types of documents to establish your identity, address and residence in the UK - a full list is below. We require one document from Table A and two documents from Table B.

TABLE A - PROOF OF IDENTITY

Acceptable photographic identity for UK, EU, EEA and Swiss nationals, otherwise please refer to Section 2 of the first page.

- Valid UK/EEA/Switzerland Passport
- Valid UK Full Photocard Driving Licence
- Valid EU member state National ID Photocard*
- Valid firearms certificate or shotgun licence.

(We can only accept original documents, not photocopies)

Acceptable non-photographic identity for UK, EU, EEA and Swiss nationals

- Valid old style UK Driving Licence (no photo)
- HMRC documentation (PAYE Coding Notice/Tax Notification/Self-Assessment/Statement of Account/NI contributions bill) issued in the last three months or valid for the current tax year. **We can't accept P45 or P60 forms**
- Notification letter from Benefits Agency/Local Authority confirming your right to benefits (Department for Works and Pensions (including Jobcentre Plus), Benefits Agency or Veterans Agency), dated within the last 12 months.

If providing non photographic ID two proofs of address from table B will be required

TABLE B - PROOF OF ADDRESS

All documents must include your current address and must contain a unique reference number to confirm your relationship with this provider.

- Current UK Full Photocard Driving Licence
- Current UK Provisional Photocard Driving Licence
- Council Tax bill (valid for the current financial year)
- HMRC documentation (PAYE Coding Notice/Tax Notification/Self-Assessment/Statement of Account/NI contributions bill issued in the last three months or valid for the current tax year) or an NI number Confirmation letter issued by Job Centre Plus dated within the last three months. **We can't accept P45 or P60 forms.**
- Notification letter from Benefits Agency/Local Authority confirming your right to benefits (Department for Works and Pensions, Jobcentre Plus, Benefits Agency or Veterans Agency), dated within the last 12 months
- Current Tenancy Agreement, from a local council or a recognised letting agency
- Bank, Building Society, Credit Union statement, dated within the last 3 months
- Credit card statement, dated within the last 3 months
- Mortgage statement from a recognised lender, dated within the last 12 months
- Life Assurance/Life Insurance Policy, dated within the last 3 months but outside of cancellation period
- Motor Insurance Certificate, valid for the current year but outside of cancellation period - we can't accept cover notes
- Utility bill - gas, electricity or water, dated within the last 3 months
- Telephone bill, dated within the last 3 months. We can't accept mobile phone bills
- Sky or cable TV bills, dated within the last 3 months.
- TV License letter or Direct Debit schedule (less than 12 months old. The document needs to detail your name and address and confirm the existence of a TV License)

TAX RESIDENCY

We have a legal requirement to obtain tax status for any personal and sole trader customers.

Please come prepared to complete details confirming if you are resident for tax in the UK or and any other countries.

- If you've always lived in the UK then you're likely to be a UK tax resident
- If you're a resident for tax in any other country please bring your Tax Identification Number or Tax Reference Number
- If you're unsure of your status, you should seek professional advice

* Valid passport/EU national ID Card means in date, undamaged and machine readable - Unfortunately we are unable to accept handwritten passports or ID cards.

What You Need to Open an Account Remotely *(continued)*

CERTIFIER REQUIREMENTS

One photo ID and two proofs of address for each person will be required to open the account.

Please note that any ID and proofs of address provided will need to be certified by one of the following**;

- Accountant
 - AAT (Association of Accounting Technicians)
 - ACCA (Association of Chartered Certified Accountants)
 - ICAEW (Institute of Chartered Accountants in England and Wales)
 - ICAS (Institute of Chartered Accountants of Scotland)
 - CAI (Chartered Accountants of Ireland)
 - IFA (Institute of Financial Accountants)
 - CIPFA (Chartered Institute of Public Finance and Accounting)
 - CIMA (Chartered Institute of Management Accountants)
 - CTA (Chartered Tax Advisor)
- Doctor
- Barrister
- SRA – Solicitors Regulation Authority
- Member of Parliament
- Independent Financial Advisor (UK FCA Regulated)
- Post Office Document Verification Service (see note below)
- Law Society International
- FCA Regulated
- CiLex (Chartered Institute of Legal Executives)

CERTIFICATION REQUIREMENTS

The certifier's name should be clearly stated, along with their employer's name, telephone number, registration number, signature and date of certification. In order to be independent the certifier should not be a party to the account or a member of the signatories family (an example would be another accountant from the same firm who is also party to the account)

Important: All pages of provided documents must be certified.

For a document which includes a photograph:

'I certify that this is a true likeness of [applicant's name] and that this is a true copy of the original document.'

For a document without a photograph:

'I certify that this is a true copy of the original document.'

Post Office specific wording:

- The Post Office Identity Document Checking Service form should be complete with the customer details and stamped and signed by the post office certifier.
- Each document should also be stamped and certified as a true likeness: 'I certify that each photocopy is a true likeness of the original'.

** We are unable to accept certification from trainees in these professions.

Please note in some cases where the certifier cannot be verified via online databases, we may require further information.

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Proof of Business

If an original proof of business document cannot be sent to us or seen in person by one of our colleagues, please ensure copies are certified.

SOLE TRADER / PARTNERSHIPS (UNINCORPORATED AND UNREGULATED)

For New/Start Up and Existing Businesses any one of the following documents is required to confirm the name(s) of the business owner(s), the trading name (if appropriate) and the business address

- An existing Business bank statement (dated within the last three months)
- A utility bill (dated within the last three months)
- An invoice from a supplier (dated within the last three months)
- A visit to your Business premises (must be a different address to your residential address) to confirm the existence of an established Business
- Letter addressed to Metro Bank from an Accountant acting on behalf of your Business
- HMRC correspondence (dated within the last 12 months)
- Business Premises Rates Advice (dated within the last 12 months)

LIMITED COMPANY/ LIMITED LIABILITY PARTNERSHIPS

With your permission we will carry out an electronic business search. If the trading address is different to the registered address, we will require proof of trading address.

COMMUNITY ACCOUNTS FOR CLUBS, SOCIETIES, CHARITIES AND OTHER NOT-FOR-PROFIT ORGANISATIONS

You will need:

Unregistered Charity: Minutes of the Meeting and Constitution documents (Minutes to be dated within the last 3 months)

Registered Charity: Minutes of the Meeting and Charity Commission number (Minutes to be dated within the last 3 months)

Registered and Limited Charity: Charity Commission number and Company Registration number

Club/Society/Association: Minutes of the Meeting and Constitution documents. If there are no Constitution documents available a letter on headed paper confirming the same information is acceptable.

We will need your Constitution document that states:

- The name of your club/society/association.
- The purpose of your club/society/association and how it will be run
- The Key official role titles for your club/society/association (i.e. Chairperson, secretary, Treasurer etc)

We will need a copy of your Minutes (dated within the last 3 months) that state:

- The agreement to open an account with Metro Bank
- Who has been appointed in the Key official roles
- Who is authorised to operate the bank account and the account signing rule
- The Minutes must be signed by at least 2 Key officials of the club/society/association.

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