

Residential and Buy to Let applications may require a proof of ID and Address to be supplied when submitting the application. Help us to help you – only submit the required documentation and check all the dates before submitting to get your case underwritten as efficiently as possible by the V-Hub team.

Certification

To satisfy the certification requirements, all documents must be certified by the advising Broker or one of the acceptable persons listed in the '[Who can certify a document](#)' section on the government website. Please note that Broker Admin are not acceptable certifiers.

For documents that contain a photo:

I certify that this is a true copy of the original document, and the photo is a true likeness.

For documents that don't contain a photo:

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

Proof of ID and Address

We will usually attempt to verify the applicants ID and address electronically, however in instances where this is not possible, or if the underwriter requires further information, we may need to request documentary evidence in the form of proof of ID and/or address.

The same document cannot be used to evidence both ID and Residency.

Proof of ID:

We require a certified copy of one of the following:

- Valid UK Passport
- Valid UK Driving Licence - Photocard (Full or Provisional)
- Valid non-UK passport or National ID card
- HM Forces/Police Warrant Card
- Current firearms licence or shotgun certificate

Proof of Address:

- Valid UK Driving Licence - Photocard (Full or Provisional)
- Utility bill (must be dated within the last 3 months)
- Latest Council Tax Bill
- Latest HM Revenue & Customs correspondence or Benefit Letter
- Latest Mortgage/Council Rent Statement
- Bank statement/Credit Card Statements (must be dated within the last 3 months)

All Proof of ID and/or address documents must be fully certified in line with the Certification requirements above.

Foreign Nationals:

Foreign nationals must in addition provide evidence of their residency status in the UK and must have either:

- EU/EEA/Swiss with pre-settled status
- Family Visa
- Tier 1 (Entrepreneur Visa only)
- Tier 2 (Skilled Worker)
- UK Ancestry Visa
- British National (Overseas) Visa
- Senior or Specialist Worker Visa
- Health & Care Worker Visa

Expatriate BTL – Additional proof of ID and address

All Ex-Pats must provide their valid UK Passport as well as proof of their current foreign address. This can be certified by the Broker or by an International Law Firm, UK Embassy Official, a Public Body or Notary.

Acceptable documents include:-

- Utility Bill (dated within the last 3 months)
- Credit Card/Bank Statements dated within the last 3 months (internet statements acceptable)
- Residency Card (dated within the last 3 months)

If overseas address is a PO Box, the following is needed

- If employed, employer's letter (on letter-headed paper) confirming the customer address, together with the last 3 months payslips and bank statements to show salary credits
- If self-employed, proof of residency from the customer's accountant in writing
- If retired, satisfactory evidence by way of pension statement confirming the overseas address.

Change of Name

Where a client has changed their name and they fail the electronic ID check, **AND THE ID PROVIDED IS IN THEIR PREVIOUS NAME**, evidence of the name change will be required (e.g marriage certificate or certificate of name change such as deed poll).