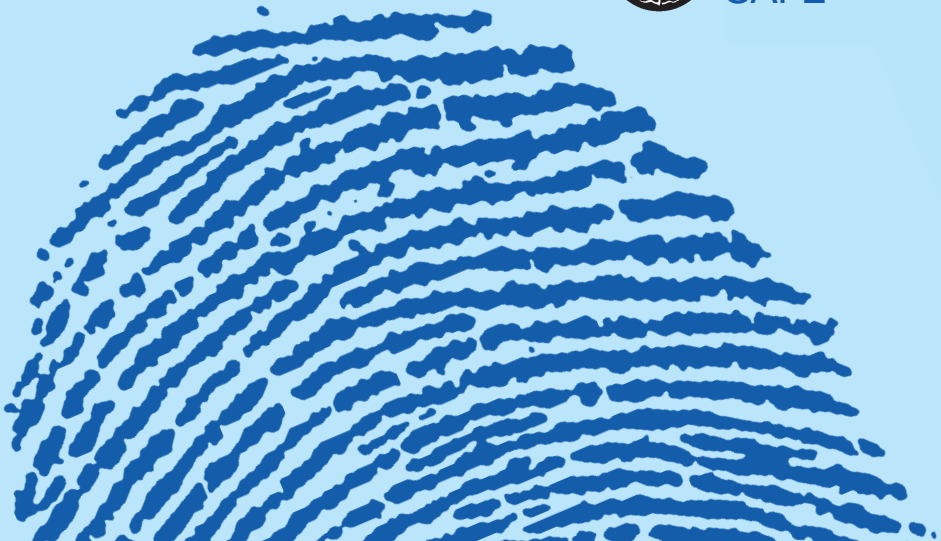


Second Edition



Toynbee Hall  
SAFE



# ID HANDBOOK

**How to prove your identity**

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





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# Acknowledgements

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Barclays are a longstanding partner of Toynbee Hall and we have worked together on a range of projects across the UK to promote financial inclusion and financial capability.






Through their Barclays Money Skills Programme, Barclays have set themselves an ambitious goal to assist one million people in the UK to build the skills, knowledge and confidence they need to manage their money more effectively.

**We are also grateful to Alexandra Derham and Nasima Begum for their hard work in gathering information for the handbook.**





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# Introduction

## **Who is this ID Handbook for?**

The Handbook 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 Handbook 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**



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IDENTITY

# **ID for: Banking**

## **Benefits**

### **Health**

#### **Housing**





## How to use this Handbook

This Handbook aims to provide an overview of the types of ID which may be used to access different services such as bank accounts, benefits, housing and healthcare. There are many different types of ID available, many of which are covered in Part One of the Handbook. Not all of these forms of ID will be acceptable under all circumstances, it is important to check locally what ID is acceptable such as in a local bank branch.

Part Two will provide detailed information about how to obtain the different forms of ID. In Part Three of the Handbook a jargon buster will explain some of the terms used to describe banking, benefits, housing and healthcare.

The Handbook covers matters relating to ID and should not be used as a guide to accessing services, for more information about the different services discussed in the Handbook please use the useful contacts listed in Part Four.

The Handbook is a general guide to ID – service providers will offer full lists of what they accept on request. All the information in the Handbook is believed to be correct at the time of publication.

# Banking

In order to open an account at a bank, building society or credit union you will need to verify both your identity and provide an address.

Different types of account available include:

## **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.

## **Credit Union Accounts**

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 operate in their members' interest. Some credit unions also offer current accounts with similar features to those offered by banks and building societies.



Different banks, building societies and credit unions will all offer different products and services with a range of different features. It is important to find out which product and institution is most suitable for you and your needs.

### **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, building societies and credit unions 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.

# Benefits

There are many state benefits available to provide financial assistance to people living in the UK in various circumstances. For more information on state benefits visit: [www.direct.gov.uk/benefits](http://www.direct.gov.uk/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 [www.direct.gov.uk/nationalinsurance](http://www.direct.gov.uk/nationalinsurance)**

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.

# 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. 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' or 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.

The Care Quality Commission can investigate complaints about the NHS, visit: <http://www.cqc.org.uk/>. The Health Service Ombudsman can investigate instances of unfair or improper treatment and poor service, visit: [www.ombudsman.org.uk](http://www.ombudsman.org.uk).

# Housing

Whether provided through the council, a housing association, private landlord or another organisation you will need to provide identification in order to obtain housing. The organisation providing housing should be able to give more specific guidance, the information below provides an overview.

## **Council or Housing Association**

You will be expected to complete an application form and it is likely you will also need to verify your identity and your current address.

## **Emergency Council Accommodation**

In addition to requirements for council or housing association you may also be required to provide an eviction notice, court possession papers and/or a letter from the person who is asking you to leave your current accommodation.

## **Hostel**

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 to 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.

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.

## **Private Rented Accommodation**

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.

# ID

The following is a list of ID which may be used to obtain services. This is a general guide and should not be treated as a comprehensive list of acceptable ID, you should speak to a local service provider – such as bank staff in your local branch – to find out what ID they will accept.

## **Banking**

Financial institutions will usually ask for two or three different documents to prove who you are and to verify your current address.

## **Benefits**

You will usually be required to provide your National Insurance number, prove who you are and verify your current address.

## **Healthcare**

There is no standard list of acceptable ID. Hospitals may want to see documentation to prove that you have been resident in the UK for 12 months. When registering with a GP they may want to see ID to verify your current address and photographic ID.

## **Housing**

There is no standard list and the type of ID you will need to provide will depend upon the type of housing you require. See the housing pages for more detail.

## **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 e.g. bills, or still valid if they are issued for a longer duration e.g. passports)
- Matching (all the documents contain identical information)

This will increase the chances of your documents being accepted.

If an organisation will not accept the ID you have from the list then you should ask a person in a position of responsibility to explain what they will accept.

## Passports

- Full valid UK signed Passports
- Full valid overseas signed Passports

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

## Driving Licences

- Full valid UK Driving Licence
- Provisional Driving Licence (sometimes only accepted for under 18s)
- EEA/EU Photocard Licence
- Foreign Driving Licence (not all overseas driving licences will be accepted by banks)

## Identification Cards

### National Identification Cards

- EU ID cards
- EEA or Switzerland 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

## **Financial Statements**

- Bank Statement
- Building Society Statement
- Credit Card Statement

Make sure that the statement is less than three months old and always present the original document, not a photocopy or a print-out from an ATM or the internet.

## **Utility Bills**

- Gas Bill
- Electricity Bill
- Water Bill
- Phone Bill
- 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, it may be acceptable to produce 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

Bills should be less than three months old.

## **Car Ownership Documents**

- Vehicle Registration Certificate (V5C)
- Motor Insurance certificate - policy holder only within 12 months

## **Department of Work and Pensions (DWP) and other Benefits 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
- 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**

- 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 industry workers
- Printed HMRC documentation showing NI number and produced within 12 months. (not P45 or P60)
- HMRC Notification of Child Benefit

## Housing Documents

- Local Council/Housing Association Rent Card or Tenancy Agreement  
Organisations can check that the housing association is registered with the Tenant Services Authority at [www.tenantservicesauthority.org/](http://www.tenantservicesauthority.org/) 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 from Religious Minister
- Letter confirming National Insurance Number (The card alone will not be accepted)
- Letter from a GP addressed to the individual
- Letter from Social Worker which confirms your address

All letters should be on headed paper.

- Electoral Roll – organisations may do an electronic search to confirm address
- Probate or Court registered Power of Attorney
- Home Contents/Building Insurance Certificate

## **Employment Documents – particularly useful for benefits**

- Payslips
- A Letter from an Employer
- Employment Contract
- Employment Agency Registration Details
- Evidence of Jobseeking – such as correspondence with potential employers
- Certificate of Incorporation
- Memorandum of Association
- Articles of Association
- Service Contract

## **Documents if you're self employed:**

- Invoices
- Letters from Accountant
- Letters from Clients
- A Form or Letter from HMRC about Self Employment
- Stock Transfer Form

## Young people

Some young people won't have many documents in their own name so in this case organisations may accept a wider range of documents.

- Adoption Certificate
- Birth Certificate
- Confirmation from your Employer/School/College/University/Care Institution confirming name, address and details of employment/student/residence status
- National Insurance Card
- NHS Medical Card
- Parent/Guardian Confirmation (acceptable document confirming same address as application form)
- 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
- Young Scot Card - (in Scotland only)

## Documents for Asylum Seekers and Refugees

- UK Border Agency Application
- Registration Card with photograph and chip  
Travel document with Indefinite Leave to Remain
- If you have not been granted refugee status you may qualify for a Certificate of Identity





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# Documents Guide

Details of the documents that may be used





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54. Travel Documents
55. TV Licence Renewal Notification
56. Utility Bill - Gas, Electric, Water
57. Vehicle Licence Renewal Notification
58. Vehicle Registration Certificate (V5C)
59. Young Scot Card

# 1. Adoption Certificate

<b>Use</b>	To document identity through registered birth date with government.
<b>Issued by</b>	The General Register Office.
<b>How to Apply</b>	Apply online at <a href="http://www.gro.gov.uk">www.gro.gov.uk</a> By phone using Visa, Solo, Delta, Mastercard or Switch Call +44 (0)845 603 7788 (Mon-Fri 8am-8pm Sat 9am-4pm) Post form 18b to: Adoptions Section · Room C202 · General Register Office Trafalgar Road · SOUTHPORT · PR8 2HH Fax: +44 (0) 151 471 4755.
<b>Cost</b>	£9.20 to £23.40.
<b>Process length</b>	<b>Priority service</b> - If you order by 4pm, your certificate is sent the next working day. <b>Standard service</b> - if supplied with certificate index reference the certificate is sent within 4 working days and without reference it is sent within 15 working days.
<b>Name/address change</b>	N/A.
<b>Other info</b>	The Family Records Centre is now closed. You can view GRO (General Register Office) indexes online through several specialist organisations and websites, or you can view the indexes at a library or office in your area.
<b>Contact details</b>	Same as application contact.

# 2. Application Registration Cards

<b>Use</b>	To confirm the identity of asylum seekers.
<b>Issued by</b>	Border and Immigration Agency - Home Office.
<b>How to Apply</b>	Received when applying for asylum.
<b>Cost</b>	No cost.
<b>Process length</b>	Varies - should be given out at asylum screening interview.
<b>Name/address change</b>	Inform Border & Immigration Agency - Home Office.
<b>Other info</b>	For asylum seekers only.
<b>Contact details</b>	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 9am - 9pm, Monday to Friday.

### 3. Armed Forces UK ID Card

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

### 4. AS12

<b>Use</b>	To confirm full acceptance by a university or college of a particular student onto a course.
<b>Issued by</b>	UCAS.
<b>How to Apply</b>	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.
<b>Cost</b>	No cost received automatically.
<b>Process length</b>	Replacement letters will take 3-5 days.
<b>Name/address change</b>	N/A.
<b>Other info</b>	If it is after the end of October or if you have 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.
<b>Contact details</b>	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.

## 5. Benefit Notification Letter - Also known as Award or Entitlement Letter

<b>Use</b>	Confirms an individuals rights to state benefit, amount and appeal process.
<b>Issued by</b>	Job Centre Plus, Pension Office.
<b>How to Apply</b>	A Letter will be generated automatically when the application has been accepted and processed.
<b>Cost</b>	No cost.
<b>Process length</b>	7 to 10 working days.
<b>Name/address change</b>	Inform your local Job Centre Plus office. A 'Change of Circumstances' letter will be sent.
<b>Other info</b>	Confirming the new details and the right to benefits. You will need your NI number and to double check the address is correct on their system so will remain consistent with other documentation.  Very useful for those without photo or signature ID. Letters must be signed and dated within 6 to 12 months.
<b>Contact details</b>	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 your postcode. <a href="http://www.dwp.gov.uk/contact">www.dwp.gov.uk/contact</a> .

## 6. BF56/BF57

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

## 7. Birth Certificate

<b>Use</b>	To document identity through registered birth date with government.
<b>Issued by</b>	The General Register Office.
<b>How to Apply</b>	You can order online from the GRO online at <a href="http://www.gro.gov.uk/gro/contents">www.gro.gov.uk/gro/contents</a> or by telephone on 0845 230 7000. It can also be ordered from the local register office.
<b>Cost</b>	Standard service £9.25 Priority service £23.40.
<b>Process length</b>	Standard service- within 4 working days if supplied with the certificate index reference. Without the reference it is sent within 15 working days. Priority service - If ordered by 4pm, your certificate is sent the next working day by First Class post.
<b>Name/address change</b>	N/A.
<b>Other info</b>	N/A.
<b>Contact details</b>	Same as application contact.

## 8. Certificate of Incorporation

<b>Use</b>	Confirms that a UK company has been legally incorporated.
<b>Issued by</b>	Companies House.
<b>How to Apply</b>	Can only be incorporated through Companies House.
<b>Cost</b>	Software costs £15 (same day incorporation £30) Paper costs £30 (same day incorporation £50).
<b>Process length</b>	Varies check the website <a href="http://www.companieshouse.gov.uk">www.companieshouse.gov.uk</a> for the latest details.
<b>Name/address change</b>	A company can only change its name through Companies House. A change of registered address must also be changed through Companies House.
<b>Other info</b>	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 entity. A Certificate of Incorporation will be sent to the company by the Companies Registry on first incorporation and on any change of name.
<b>Contact details</b>	Main Office: Companies House, Crown Way, Maindy, Cardiff, CF14 3UZ. London Office: Companies House Executive Agency, 21 Bloomsbury Street, London, WC1B 3XD.  Companies House Contact Centre on 0303 1234 500, Minicom - 02920 381245 or by email at <a href="mailto:enquiries@companies-house.gov.uk">enquiries@companies-house.gov.uk</a>  Lines are open 8.30am - 6pm UK time Monday to Friday, <a href="http://www.companieshouse.gov.uk/contact/contactUs.shtml">www.companieshouse.gov.uk/contact/contactUs.shtml</a>

## 9. Certificate of Travel

<b>Use</b>	For travel purposes.
<b>Issued by</b>	Home Office.
<b>How to Apply</b>	Refer to Travel Document process.
<b>Cost</b>	Adult £220 Child £138
<b>Process length</b>	70 per cent of applications within 4 weeks 98 per cent within 14 weeks
<b>Name/address change</b>	A new application is necessary to change the name on the document. A full fee applies.
<b>Other info</b>	If you have not been granted refugee status under the terms of the 1951 United Nations' Convention relating to the Status of Refugees, or have not been accepted as a stateless person under the terms of the 1954 United Nations Convention relating to the Status of Stateless Persons, then you may qualify for a Certificate of Identity.
<b>Contact details</b>	Border and Immigration Agency Travel Documents Section Lunar House, 40 Wellesley Road, Croydon, CR9 2BY Phone: 0870 606 7766, Fax: 020 8760 3385 <a href="http://www.bia.homeoffice.gov.uk">www.bia.homeoffice.gov.uk</a>

## 10. College Enrolment Confirmation/ Valid Photo Card

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

## 11. Council Rent Book/Tenancy Agreement

<b>Use</b>	Confirms rent due and tenancy rules.
<b>Issued by</b>	The local council or housing association.
<b>How to Apply</b>	Will be issued when you move in to the property.
<b>Cost</b>	No Cost.
<b>Process length</b>	N/A.
<b>Name/address change</b>	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.
<b>Other info</b>	Must be a local council/housing association tenancy agreement OR a recognised letting agent. Should be fully typed and on headed paper.
<b>Contact details</b>	Directory enquiries or check the documents for contact details.

## 12. Council Tax Bill

<b>Use</b>	Indicates council tax annual rate/charges for the household.
<b>Issued by</b>	The local council.
<b>How to Apply</b>	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 you will need to contact your local council to request another copy.
<b>Cost</b>	No Cost.
<b>Process length</b>	May vary enquire when ordering bill/confirmation letter Estimated 3 to 10 working days.
<b>Name/address</b>	Inform local council. If moving house a new bill will be issued for that property
<b>Other info</b>	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.
<b>Contact Details</b>	Directory enquiries or check the top of the bill for a contact number.

## 13. Credit Union Passbook

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

## 14. Deed Poll

<b>Use</b>	Legal document that generally confirms a change of name.
<b>Issued by</b>	UK Deed Poll Service.
<b>How to Apply</b>	Online - <a href="https://secureukdps.co.uk">https://secureukdps.co.uk</a> By phone - If calling from a UK landline: 0800 448 8484 If calling from a UK mobile: 0333 444 8484 If calling from outside the UK: +44 333 444 8484 or +44 870 350 1400 In Person – visit office By Post – Request application pack online.
<b>Cost</b>	£23-33. (If you order over the phone, the fees are £4 higher for each Deed.
<b>Process length</b>	N/A.
<b>Name/address change</b>	Purpose of document is to legally change name.
<b>Other info</b>	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.
<b>Contact details</b>	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: <a href="mailto:enquiries@deedpoll.org.uk">enquiries@deedpoll.org.uk</a> .

## 15. Disabled Parking Permit (Blue Badge)

<b>Use</b>	To allow disabled people to park in designated areas.
<b>Issued by</b>	Local councils.
<b>How to Apply</b>	Contact your council to apply for a Blue Badge. You can usually apply online or they will provide a paper form. They will require two passport photos and some councils will charge an administration fee.
<b>Cost</b>	Some councils will charge an administration fee. At the time of publication this will be £2 but this will increase to a maximum of £10 during 2011.
<b>Process length</b>	Usually within 3 weeks but may be longer if your council needs to assess your health reasons.
<b>Name/address change</b>	Contact your local council if you change address after being issued with a Blue Badge.
<b>Other info</b>	Most Blue Badges are usually valid for 3 years. Contact your council about 6 weeks before the Blue Badge expires to ask for a new application form.
<b>Contact details</b>	Local council or The Blue Badge advice line can offer general information and advice. Telephone: 020 7944 2914 or 0161 367 0009 or Email: <a href="mailto:blue.badge@dft.gsi.gov.uk">blue.badge@dft.gsi.gov.uk</a> .

## 16. Driving Licence Current Full UK

<b>Use</b>	ID to verify you have passed your driving test.
<b>Issued by</b>	DVLA.
<b>How to Apply</b>	Forms available at the post office.
<b>Cost</b>	No cost.
<b>Process length</b>	3 weeks.
<b>Name/address change</b>	Free - must surrender both photocard and counterpart otherwise £20.
<b>Other info</b>	May 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.
<b>Contact details</b>	Drivers Enquiry - 0870 240 0010. Staffed telephone enquiry hours: 8am - 8.30pm Monday to Friday and 8am - 5.30pm on Saturday. <a href="http://www.dvla.gov.uk">www.dvla.gov.uk</a> .

## 17. Driving Licence Provisional Current UK

<b>Use</b>	To prove you are legally allowed to learn to drive.
<b>Issued by</b>	DVLA.
<b>How to Apply</b>	Apply online at: <a href="http://www.direct.gov.uk/en/Motoring/Motoringtransactions/BeforeyouapplyA/DG_10032690">http://www.direct.gov.uk/en/Motoring/Motoringtransactions/BeforeyouapplyA/DG_10032690</a> . Forms available at the post office. Passport photos required and proof of ID, e.g. birth certificate. Send off application, photos, ID and cheque to the DVLA for processing.
<b>Cost</b>	£50, plus passport photos and postage if applying by mail.
<b>Process length</b>	Within 3 weeks of receiving application.
<b>Name/address change</b>	Free with both parts of the licence otherwise £20.
<b>Other info</b>	May only accept card licence along with its counterpart document (green & pink sheet). Follow guidelines carefully otherwise process will be lengthy.
<b>Contact details</b>	Drivers Enquiry - 0870 240 0010. Staffed telephone enquiry hours: 8am - 8.30pm Monday to Friday and 8am - 5.30pm on Saturday. <a href="http://www.dvla.gov.uk">www.dvla.gov.uk</a> .

## 18. EEA/EU Driving Licence

<b>Use</b>	ID to verify you have passed your driving test.
<b>Issued by</b>	DVLA equivalent in EEA/EU country.
<b>How to Apply</b>	Forms available from relevant local office in EU/EEA country.
<b>Cost</b>	May vary depending on country.
<b>Process length</b>	Varies depending on country.
<b>Name/address change</b>	Inform issuing body of relevant EEA/EU country.
<b>Other info</b>	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.
<b>Contact details</b>	Contact EEA/EU embassy for further information.

## 19. EEA/EU/Overseas National ID Card

<b>Use</b>	ID to verify that you are a citizen of a country.
<b>Issued by</b>	Normally issued by government body of the EEA/EU country.
<b>How to Apply</b>	Forms and how to apply will be available from relevant local office in EU/EEA/overseas country.
<b>Cost</b>	May vary depending on country.
<b>Process length</b>	Varies depending on country.
<b>Name/address change</b>	Inform issuing body of relevant EEA/EU/overseas country.
<b>Other info</b>	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.
<b>Contact details</b>	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

<b>Use</b>	Confirms individual is on the electoral roll and which address they are registered at.
<b>Issued by</b>	Local council.
<b>How to Apply</b>	Visit <a href="http://www.aboutmyvote.co.uk">www.aboutmyvote.co.uk</a> or contact local electoral registration office. Complete an Electoral registration form, send back to the local office. Name will be added to the roll.
<b>Cost</b>	No cost.
<b>Process length</b>	Can take 7 weeks to appear on the electoral roll.
<b>Name/address change</b>	Complete a new Electoral registration form.
<b>Other info</b>	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.
<b>Contact details</b>	<a href="http://www.aboutmyvote.co.uk">www.aboutmyvote.co.uk</a> .

## 21. Employer ID Card

<b>Use</b>	Used to identify staff of a particular organisation. Also used to allow staff access into employer premises for work.
<b>Issued by</b>	Employer.
<b>How to Apply</b>	Should receive when employment begins or soon after.
<b>Cost</b>	Usually no cost.
<b>Process length</b>	Usually immediate.
<b>Name/address change</b>	Inform your human resources department immediately.
<b>Other info</b>	Organisations 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.
<b>Contact details</b>	With individual.

## 22. Employment Contract

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

## 23. Firearm/Shot Gun Certificate

<b>Use</b>	Confirms legal right to possess firearm/shot gun.
<b>Issued by</b>	Local police headquarters.
<b>How to Apply</b>	Form must be accompanied by 4 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.
<b>Cost</b>	The fee for the grant of a shot gun certificate is £50. Renewals at £40.
<b>Process length</b>	Contact local police headquarters.
<b>Name/address change</b>	Contact local police headquarters.

## 24. Freedom Pass

<b>Use</b>	Free travel across London for over 60's and eligible disabled person.
<b>Issued by</b>	Post Office or local council (specifies which on the website).
<b>How to Apply</b>	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. Application form can also be found on the website - <a href="http://www.londoncouncils.gov.uk/services/freedompass/applying/applicationform.htm">http://www.londoncouncils.gov.uk/services/freedompass/applying/applicationform.htm</a> You need <b>1</b> passport size photo.
<b>Cost</b>	No cost. Passport photo about £4.
<b>Process length</b>	Elderly - 10 working days – your new card will arrive in the post. You can track the progress of your card at <a href="http://tracker.freedompass.org/">http://tracker.freedompass.org/</a> . Disabled - dependant on the borough. The council need to verify application is legitimate. Could take over a month.
<b>Name/address change</b>	N/A.
<b>Other info</b>	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.
<b>Contact details</b>	<a href="http://www.londoncouncils.gov.uk/freedompass">www.londoncouncils.gov.uk/freedompass</a> 0845 275 7054 mon-fri 9am - 5pm 0207 934 9633 mon-fri 9am - 5pm. Lost or Stolen 0207 934 9666.

## 25. HMRC Tax (Code) Notification-P2 Form

<b>Use</b>	Confirms what tax code you would be on if you were earning.
<b>Issued by</b>	HMRC.
<b>How to Apply</b>	Contact local HMRC Tax Office. Request a tax notification form.
<b>Cost</b>	No cost.
<b>Process length</b>	May vary from tax office to tax office. Estimated 3 to 10 working days.
<b>Name/address change</b>	You must contact your tax office, provide new details and request an up-dated form - free service.
<b>Other Info</b>	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.
<b>Contact details</b>	<a href="http://www.hmrc.gov.uk">www.hmrc.gov.uk</a> .

## 26. Home Office Leave to Remain

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

## 27. Housing Association Confirmation Letter

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

## 28. Insurance Certificate - Home/Motor

<b>Use</b>	Summary of your insurance policy. Confirms that you have purchased insurance.
<b>Issued by</b>	Insurance company.
<b>How to Apply</b>	Usually a qualified adviser will take you through process either by phone or in person. It is possible to obtain insurance via the internet.
<b>Cost</b>	Insurance costs vary but there should not be a cost for the certificate initially.
<b>Process length</b>	Varies depending on company.
<b>Name/address change</b>	Must inform insurance company.
<b>Other info</b>	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.
<b>Contact details</b>	With individual.

## 29. Letter from Accountant

<b>Use</b>	May be used to confirm your address and identity.
<b>Issued by</b>	Accountant.
<b>How to Apply</b>	Request from your accountant or use previous correspondence.
<b>Cost</b>	Accountant may charge fee.
<b>Process length</b>	N/A.
<b>Name/address change</b>	Inform accountant but accountant should be aware.
<b>Other info</b>	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.
<b>Contact details</b>	N/A.

## 30. Letter from Employer

<b>Use</b>	To confirm individuals identity and address.
<b>Issued by</b>	Employer.
<b>How to Apply</b>	Request from employer.
<b>Cost</b>	Usually no cost.
<b>Process length</b>	N/A.
<b>Name/address change</b>	N/A.
<b>Other info</b>	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.
<b>Contact details</b>	N/A.

## 31. Letter from GP

<b>Use</b>	Can be used to confirm address.
<b>Issued by</b>	Local General Practice.
<b>How to Apply</b>	Request by individual.
<b>Cost</b>	Small admin fee may apply.
<b>Process length</b>	Varies.
<b>Name/address change</b>	Notify GP.
<b>Contact details</b>	With individual.

## 32. Letter from Prison Governor or Probation Officer

<b>Use</b>	Can be used to confirm address or identity.
<b>Issued by</b>	HM Prison service.
<b>How to Apply</b>	Letter must be requested by the individual.
<b>Cost</b>	Usually no cost.
<b>Process length</b>	Varies.
<b>Name/address change</b>	N/A.
<b>Other info</b>	Letter must be addressed to the bank & written on official headed paper and signed by governor or probation officer.
<b>Contact details</b>	With individual.

## 33. Letter from Religious Minister

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

## 34. Letter from Social Worker

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

## 35. Letter from School/Employer/College/University/Care Institution

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

## 36. Marriage Certificate Re-issue

<b>Use</b>	To document marriage and identity after marriage and potential name change through registered birth date with government.
<b>Issued by</b>	The General Register Office.
<b>How to Apply</b>	You can apply online <a href="http://www.gro.gov.uk/gro/content/certificates">http://www.gro.gov.uk/gro/content/certificates</a> 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.
<b>Cost</b>	£9.25 – standard service £23.40 – priority service.
<b>Process length</b>	Fast track – if ordered by 4pm on a working day your certificate will be sent the next working day. Standard service – If you supply the certificate index reference, the certificate is sent within four working days. Without the reference, it is sent within 15 working days.
<b>Name/address change</b>	N/A.
<b>Other info</b>	Lines are open to receive calls as follows: Monday to Friday 8am - 8pm. Saturday 9am - 4pm.
<b>Contact details</b>	For certificates relating to events registered in England and Wales, please send your application form to: GRO, PO Box 2 Southport Merseyside PR8 2JD.

## 37. Memorandum and Articles of Association

<b>Use</b>	Confirms: 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).
<b>Issued by</b>	Is sent to Companies House when a company is created. You can request a certified copy if needs be.
<b>How to Apply</b>	Through Companies House.
<b>Cost</b>	£15.
<b>Process length</b>	Can be immediate if standard company.
<b>Name/address change</b>	A company can only change it's name through Companies House. A change of registered address must also be changed through Companies House.
<b>Other info</b>	This document is part of the company incorporation process and is needed for the Certificate of Incorporation.
<b>Contact details</b>	Main Office: Companies House, Crown Way, Maindy, Cardiff, CF14 3UZ. London Office: Companies House Executive Agency, 21 Bloomsbury Street, London, WC1B 3XD. <a href="http://www.companieshouse.gov.uk/contact/contactUs.shtml">www.companieshouse.gov.uk/contact/contactUs.shtml</a> .

## 38. National Health Services Medical Card

<b>Use</b>	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.
<b>Issued by</b>	National Health Service - local primary care trusts.
<b>How to Apply</b>	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.
<b>Cost</b>	No cost.
<b>Process length</b>	Can take as long as 6 months.
<b>Name/address change</b>	Contact Local Primary Care Trust.
<b>Other info</b>	Not automatically issued when registering with GP practice.
<b>Contact details</b>	Call Centre 0845 850 1166.

## 39. National Insurance Card

<b>Use</b>	To record a person's NI contributions and credited contributions to claim social security benefits.
<b>Issued by</b>	HM Revenue and Customs.
<b>How to Apply</b>	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 and to protect your NI and social security accounts.
<b>Cost</b>	No cost.
<b>Process length</b>	Dependent on length it takes to get an interview.
<b>Name/address change</b>	Write to your nearest DWP office, Social Security office in Northern Ireland or HM Revenue & Customs office quoting your National Insurance number.
<b>Other info</b>	<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>
<b>Contact details</b>	<p>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.</p>

## 40. National Insurance Confirmation by Letter

<b>Use</b>	Confirmation of National Insurance number. Can be used as confirmation of address.
<b>Issued by</b>	HM Revenue and Customs.
<b>How to Apply</b>	Should receive notification when you have successfully applied for National Insurance Number.
<b>Cost</b>	Usually no cost.
<b>Process length</b>	N/A.
<b>Name/address change</b>	Notify HMRC.
<b>Other info</b>	See info on National Insurance card.
<b>Contact details</b>	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.

## 41. Northern Ireland Voter's Card

<b>Use</b>	To prove identity in Northern Ireland when you vote in elections.
<b>Issued by</b>	Northern Ireland Area Electoral Office.
<b>How to Apply</b>	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.
<b>Cost</b>	No cost.
<b>Process length</b>	Dependent on length it takes to get an interview.
<b>Name/address change</b>	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.
<b>Other info</b>	N/A.
<b>Contact details</b>	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.

## 42. Older Persons Travel Pass

<b>Use</b>	Travel pass which entitles pensioners to free travel nationally and locally at off peak times (check for local arrangements).
<b>Issued by</b>	Local councils.
<b>How to Apply</b>	In person at the post office or online through your local council's website. You will need to provide 2 passport photos.
<b>Cost</b>	No cost.
<b>Process length</b>	A pass is usually issued within 10 working days.
<b>Name/address change</b>	Contact the concessionary travel team at your local council.
<b>Other info</b>	N/A.
<b>Contact details</b>	Contact your local council.

## 43. Pass Cards

<b>Use</b>	Proof of age cards.
<b>Issued by</b>	3 schemes: CitizenCard, ProofGB and Validate UK.
<b>How to Apply</b>	Online visit <a href="http://www.citizencard.com">http://www.citizencard.com</a> , <a href="http://www.proofgb.com/">http://www.proofgb.com/</a> , or <a href="http://www.validateuk.co.uk/">http://www.validateuk.co.uk/</a> .
<b>Cost</b>	Depends on provider and how quickly you need it. Between £11.75- £30.
<b>Process length</b>	Depends on fee paid. between 1 working day and 28 working days.
<b>Name/address change</b>	If your name changes you would need to apply for a replacement card, it is likely that you would need to pay the full card fee for this service.
<b>Contact details</b>	CitizenCard: <a href="http://www.citizencard.com">http://www.citizencard.com</a> , CitizenCard, 36 Bromells Road, London SW4 0BG ProofGB: <a href="http://www.proofgb.com">http://www.proofgb.com</a> , 0844 893 1708, PO Box 301, Stockport, Cheshire SK4 1YU Validate UK: <a href="http://www.validateuk.co.uk">http://www.validateuk.co.uk</a> , 01434 634996, Main House, Bishop's Yard, Main Street, Corbridge, Northumberland NE45 5LA.

## 44. Passport - UK

<b>Use</b>	For Travel purposes.
<b>Issued by</b>	UK Passport Service.
<b>How to Apply</b>	Pick up a form from the post office or request online <a href="https://forms.direct.gov.uk/forms/form/4/en/request_a_passport_application_form_to_be_sent_to_you_in_the_post">https://forms.direct.gov.uk/forms/form/4/en/request_a_passport_application_form_to_be_sent_to_you_in_the_post</a> Complete the application and send off with the postal order/cheque, required proof of ID and passport photos. Online: <a href="https://passports.ips.gov.uk/epa1r1a/index.aspx">https://passports.ips.gov.uk/epa1r1a/index.aspx</a> .
<b>Cost</b>	£77.50 to £129.50.
<b>Process length</b>	Within 3 weeks with the standard service 1 week with fast track service 1 day premium service.
<b>Name/address change</b>	A £77.50 to £129.50 amendment fee is applicable for a name change, dependent on service required i.e. in person, by post.
<b>Other info</b>	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.
<b>Contact details</b>	Passport advice line: 0300 222 0000 (Mon-Fri 8am - 8pm and weekends and public holidays 9am - 5.30pm) <a href="http://www.direct.gov.uk/en/TravelAndTransport/Passports">www.direct.gov.uk/en/TravelAndTransport/Passports</a> .

## 45. Passport - Non UK

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

## 46. Payslips

<b>Use</b>	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.
<b>Issued by</b>	Employer.
<b>How to Apply</b>	Received automatically when you are paid either weekly or monthly.
<b>Cost</b>	No cost.
<b>Process length</b>	N/A.
<b>Name/address change</b>	Your human resources department should be informed of any changes to your personal details.
<b>Other info</b>	N/A.
<b>Contact details</b>	N/A.

## 47. Residence Card/Residence Certificate

<b>Use</b>	Confirms that you have the right to live in the United Kingdom.
<b>Issued by</b>	Border and Immigration Agency - Home Office.
<b>How to Apply</b>	You can find application forms and guidance notes on the website at <a href="http://www.bia.homeoffice.gov.uk/eucitizens/applyingundereuropeanlaw/">http://www.bia.homeoffice.gov.uk/eucitizens/applyingundereuropeanlaw/</a> Send the form to: Home Office, PO Box 306, Dept 45, Liverpool, L2 0QN.
<b>Cost</b>	There is no charge for applications under European law.
<b>Process length</b>	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.
<b>Name/address change</b>	N/A.
<b>Other info</b>	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.
<b>Contact details</b>	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.

## 48. Service Contract

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

## 49. Solicitor's Letter confirming recent house purchase or Land Registry Confirmation of Address

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

## 50. Statement - Credit Card/Bank/Building Society/Credit Union/Mortgage

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

## 51. Student Loans Notification/Statement

<b>Use</b>	Confirms that you receive a Student Loan.
<b>Issued by</b>	Student Loans Company.
<b>How to Apply</b>	Depends on where to you live, see below for contact details.
<b>Cost</b>	No cost.
<b>Process length</b>	N/A.
<b>Name/address change</b>	Notify Student Loans Company.
<b>Other info</b>	N/A.
<b>Contact details</b>	Student Finance England - 0845 300 50 90, <a href="http://direct.gov.uk/studentfinance">http://direct.gov.uk/studentfinance</a> Student Finance Northern Ireland - 0845 600 0662, <a href="http://www.studentfinancenl.co.uk">http://www.studentfinancenl.co.uk</a> Student Awards Agency for Scotland- 0300 555 0565, <a href="http://www.student-support-saas.gov.uk/">http://www.student-support-saas.gov.uk/</a> Student Finance Wales - 0845 602 8845, <a href="http://www.studentfinancewales.co.uk">http://www.studentfinancewales.co.uk</a> .

## 52. Tax Credit Notification Letters

### Including Child, Disabled Persons and Working Tax Credits

<b>Use</b>	Confirms an individual's rights to tax credits, amount and appeal process.
<b>Issued by</b>	HM Revenue & Customs (HMRC).
<b>How to Apply</b>	A letter will be generated automatically when the application has been accepted and processed.
<b>Cost</b>	No cost.
<b>Process length</b>	N/A.
<b>Name/address change</b>	Report a change of circumstance by phone or post.
<b>Other info</b>	Renew your tax credits award by phone or post (once you get the form sent to you in April or May).
<b>Contact details</b>	Call 0845 300 3900, textphone 0845 300 3909. Lines are open from 8am to 8pm, every day, inc weekends. Tax Credit Office, Preston, PR1 0SB. <a href="http://www.hmrc.gov.uk/taxcredits/">http://www.hmrc.gov.uk/taxcredits/</a> .

## 53. Telephone/Sky/Cable Bill

<b>Use</b>	To charge the household for supplies used.
<b>Issued by</b>	Supplier.
<b>How to Apply</b>	Quarterly/monthly bills generated automatically and sent through the post.
<b>Cost</b>	No cost.
<b>Process length</b>	May vary, enquire when ordering bill/confirmation letter Estimated 3 to 10 working days.
<b>Name/address change</b>	You need 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.
<b>Other info</b>	Make sure the name and address are spelt correctly and match the ID document. They will not deal with third parties - must speak directly with people named on the bill. Must be dated within the last 3 months.
<b>Contact details</b>	Directory enquiries or check the top of the bill for a contact number.

## 54. Travel Documents

<b>Use</b>	For Travel purposes. Type depends on clients status in UK. Includes: 1951 Convention Travel Document (CTD-Blue). 1954 Stateless Persons Document (SPD-Red).
<b>Issued by</b>	Home Office.
<b>How to Apply</b>	Download the form from <a href="http://www.bia.homeoffice.gov.uk">www.bia.homeoffice.gov.uk</a> .
<b>Cost</b>	All are £77.50 (adult) £49 (child) (Plus 2 passport photos £4.00).
<b>Process length</b>	70 per cent of application within 4 weeks 98 per cent within 14 weeks.
<b>Name/address change</b>	A new application is necessary to change the name on the document. A full fee applies.
<b>Other info</b>	You cannot personally deliver your 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).
<b>Contact details</b>	<a href="http://www.bia.homeoffice.gov.uk">www.bia.homeoffice.gov.uk</a> Border & Immigration Agency, Travel Documents Section Lunar House, 40 Wellesley Road, Croydon, CR9 2BY. Phone: 0870 606 7766. Fax: 020 8760 3385.

## 55. TV Licence Renewal Notification

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

## 56. Utility Bill - Gas, Electric, Water

<b>Use</b>	To charge the household for supplies used.
<b>Issued by</b>	The utility company.
<b>How to Apply</b>	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.
<b>Cost</b>	No cost.
<b>Process length</b>	May vary. Enquire when ordering bill/confirmation letter. Estimated 3 to 10 working days.
<b>Name/address change</b>	You need 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.
<b>Other info</b>	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 people named on the bill. Must be dated within the last 3 months.
<b>Contact details</b>	Directory enquiries or check the top of the bill for a contact number.

## 57. Vehicle Licence Renewal Notification

<b>Use</b>	A written reminder that vehicle's tax disc is due to expire.
<b>Issued by</b>	DVLA.
<b>How to Apply</b>	Will be automatically generated about 2 weeks before disc is due to expire. Can be paid every 6 or 12 months.
<b>Cost</b>	No cost.
<b>Process length</b>	N/A.
<b>Name/address change</b>	Complete the appropriate changes section on the registration document and return it to DVLA.
<b>Other info</b>	Keep any changes up-to-date on the DVLA system.
<b>Contact details</b>	Tel: 0870 240 0009 <a href="http://www.dvla.gov.uk">www.dvla.gov.uk</a> .

## 58. Vehicle Registration Document-V5C

<b>Use</b>	Confirms the new owner, name, address and vehicle details.
<b>Issued by</b>	DVLA.
<b>How to Apply</b>	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.
<b>Cost</b>	No cost.
<b>Process length</b>	Estimated return 6 weeks.
<b>Name/address change</b>	Complete the change of name or address section on the document and send to the DVLA for amendment.
<b>Other info</b>	Must be dated within the last 12 months.
<b>Contact details</b>	Tel: 0870 240 0009 <a href="http://www.dvla.gov.uk">www.dvla.gov.uk</a> .

## 59. Young Scot Card

<b>Use</b>	Card for young people to access discounts to services, shops and advice can also act as a proof of age card.
<b>Issued by</b>	Local councils in Scotland.
<b>How to Apply</b>	Through your school, Youth Dialogue Unit or local council.
<b>Cost</b>	No cost.
<b>Process length</b>	Not disclosed.
<b>Name/address change</b>	Contact Young Scot infoline.
<b>Other info</b>	N/A.
<b>Contact details</b>	Young Scot InfoLine 0808 801 0338 (Mon to Fri 10am - 6pm), <a href="http://www.youngscot.org">www.youngscot.org</a> or Email <a href="mailto:infoline@youngscot.org">infoline@youngscot.org</a> or text 'callback' to 07781 484 317.



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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.

**Credit Limit** - The maximum amount you may borrow on a credit or store card. This is determined by your credit score.

**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

**Carer's Allowance** - Carer's Allowance is a benefit for people who are giving regular and substantial care to disabled people in their own homes.

**Child Benefit** - Tax-free cash you get from the State if you are a child's main carer.

**Council Tax Benefit** - A state benefit meeting part or all of a person's council tax bill if their income and savings are low.

**Disability Living Allowance** - A tax-free benefit for children and adults who need help with personal care or have walking difficulties because they are physically or mentally disabled.

**Employment and Support Allowance** - A state benefit that pays an income to people who are unable to work because of illness. It replaced Incapacity Benefit for new claimants from October 2008 onwards.

**Housing Benefit** - A state benefit meeting part or all of a person's rent bill if their income and savings are low.

**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 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 Tenant Services Authority.

**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).



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# Useful Contacts

Where to go for more help



USEFUL CONTACTS



# Useful Contacts

**ABCUL** – [www.abc.ul.org](http://www.abc.ul.org)

For information about and a directory of local credit unions

**Association of Residential Letting Agents (ARLA)** –

0845 345 5752, [www.arla.co.uk](http://www.arla.co.uk)

**British Bankers' Association** – [www.bba.org.uk](http://www.bba.org.uk)

**Benefits Enquiry Line** –

0800 88 22 00, Textphone 0800 24 33 55

Benefits advice and information for disabled people and carers

**Building Societies Association** –

<http://www.bsa.org.uk/consumer/index.htm>

**Citizens Advice Bureau (CABx)** –

Tel: see the local phone book, yellow pages or website for your local bureaux [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

**Care Quality Commission** – 0300 616161,

<http://www.cqc.org.uk>

Regulates health and social care in England

**Child Poverty Action Group** – [www.cpag.org.uk](http://www.cpag.org.uk)

For information and resources about child poverty

**Community Legal Advice**

<http://www.communitylegaladvice.org.uk/>

Free confidential and independent legal advice for residents of England and Wales

**Consumer Credit Counselling Service** - 0800 138 111,  
[www.cccs.co.uk](http://www.cccs.co.uk)

Mortgage Arrears helpline: 0800 975 9558 Free anonymous  
debt advice

**Credit Action** [www.creditaction.org.uk](http://www.creditaction.org.uk)

**Debt Advice Foundation** - 0800 043 40 50,  
[www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

Free on new line confidential debt advice

**Directgov** - [www.direct.gov.uk](http://www.direct.gov.uk)

Government website for public services such as benefits and  
housing

**Department for Work and Pensions(DWP)** - [www.dwp.gov.uk](http://www.dwp.gov.uk)

**Financial Ombudsman Service** - [www.financial.ombudsman.org.uk](http://www.financial.ombudsman.org.uk)

**Financial Services Authority (FSA)** - 0845 606 1234,  
Minicom/Textphone: 08457 300 104, [www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer)

**HMRC** - <http://www.hmrc.gov.uk>

Child Benefit Helpline: 0845 302 1444

Deals with income and tax matters includes information on  
national insurance, tax credits and child benefit

**Homeless UK** - [www.homelessuk.org](http://www.homelessuk.org)

Information on accomodation and support services for  
homeless people

**Joint Money Laundering Steering Group** - [www.jmlsg.org.uk](http://www.jmlsg.org.uk)

**Mind Money** - <http://www.mind.org.uk/money>

Information from mental health charity Mind on managing money

**Money Advice Service** - 0800 500 5000,

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

Information and guidance on a wide range of money matters

**Money Advice Scotland** - 0141 572 0237,

[www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk),

Umbrella organisation for money advice in Scotland

**National Approved Letting Scheme (NALS)** - 01242 581 712,

[www.nalscheme.co.uk](http://www.nalscheme.co.uk)

**National Debtline** - 0808 808 4000,

[www.nationaldebtline.co.uk/](http://www.nationaldebtline.co.uk/)

Free confidential debt advice

**National Health Service** - [www.nhs.uk](http://www.nhs.uk)

**NHS Direct** - 0845 4647, [www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk)

For health advice

**Northern money** - [www.northernmoney.org.uk/home](http://www.northernmoney.org.uk/home)

Directory of credit unions services in the North East

**Parliamentary and Health Service Ombudsman** -

[www.ombudsman.org.uk](http://www.ombudsman.org.uk)

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

**Patient Advice and Liaison Service (PALS)** - [www.pals.nhs.uk](http://www.pals.nhs.uk)

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

**Payplan** - 0800 280 2816, [www.payplan.com](http://www.payplan.com),  
Free debt management plans

**Post Office** - 08457 223344, [www.postoffice.co.uk](http://www.postoffice.co.uk)

**Refuge** - 0808 2000 247, <http://www.refuge.org.uk/>  
Assistance for women or children experiencing domestic violence

**Shelter** - 0808 800 4444, [www.shelter.org.uk](http://www.shelter.org.uk)  
Housing and homeless charity

**Shelter Cymru (Wales)** - 01792 469 400

**Shelter Scotland** - 0131 473 7170,  
<http://scotland.shelter.org.uk/>

### **Student finance**

England: [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

Northern Ireland: <http://www.studentfinancenir.co.uk>

Scotland: [www.saas.gov.uk](http://www.saas.gov.uk)

Wales: <http://www.studentfinancewales.co.uk>

**Taxaid** - <http://taxaid.org.uk/>  
Information and advice on tax affairs

**What about Money? (from CFEB)** - [www.whataboutmoney.info](http://www.whataboutmoney.info)  
Free impartial information for young people



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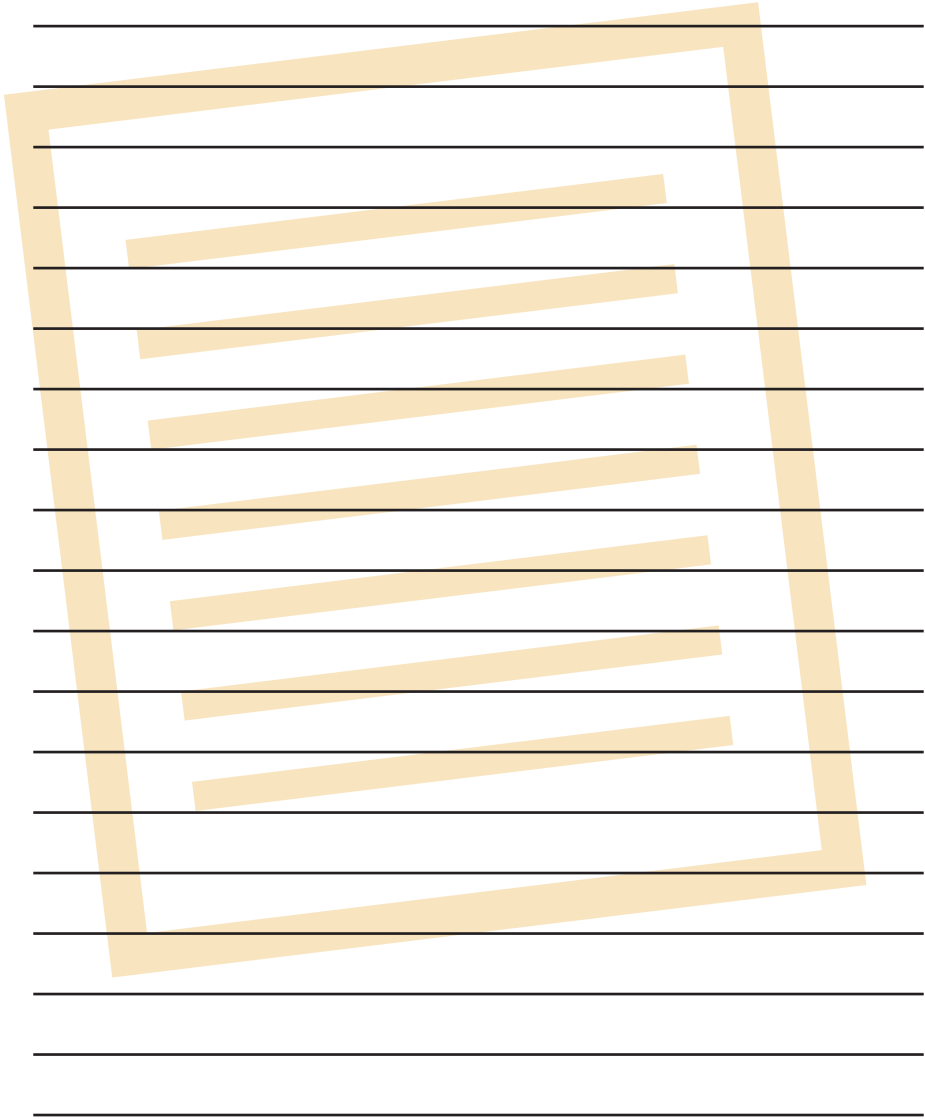
# Notes

Further Information





# Notes



# Notes

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# Toynbee Hall

Learning from local action  
developing national solutions

For enquiries about this booklet please contact Toynbee Hall:

**email: [idthandbook@toynbeehall.org.uk](mailto:idthandbook@toynbeehall.org.uk)**

**Tel: 0207 392 2954**

**[www.toynbeehall.org.uk](http://www.toynbeehall.org.uk)**

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