Lendco Limited Identification requirements for Broker information

Where the case is proceeding with Title insurance

The following ID and POR is acceptable:

Acceptable certifiers

All UK based borrowers the certifier must be from the list below.
Where the borrower is non-UK based we ask that all attempts are made to use a certifier from the list before however where this is not possible, other certifiers will need internal approval.

- An individual employed by an FCA regulated firm who is competent to effectively certify ID documents (must be noted on the FCA register).
- A solicitor who is registered with the SRA or a member of the Chartered Institution of Legal Executives who is registered with CILEX and who is employed by or is a partner or officer of a firm that has 2 or more partners
- An individual who is registered as a Licenced Conveyancer with the Council for Licenced Conveyancer

Proof of identity.

- Valid UK passport or valid passport of approved jurisdiction
- A current full or provisional UK/EEA driving licence
- Resident permit issued by the Home Office (front and back required)

Proof of residency

- Current Council Tax Demand Letter / Statement (dated within last 12 months)
- Current Bank Statement (dated within the last 3 months)
- Current Credit or Debit Card Statement (dated within the last 3 months)
- Latest Annual Mortgage Statement (dated within last 12 months)
- Utility bills (dated within the last 3 months)
- HRMC tax letter (dated within last 12 months)
- Valid Driving Licence (providing it has not been used as proof of identity)
- Current Tenancy Agreement (dated within last 12 months)

Where the case is proceeding with Full title investigation/ No Search indemnity

The following ID and POR is acceptable:

Acceptable certifiers:

- A member of Lendco staff (if they have met the customer face to face or received original non photographic documents in the post)
- FCA regulated Financial Advisor (including the introducing Broker)
- Solicitor or Public Notary (if UK based, the solicitor must be SRA regulated).
- The Post Office officials
- Chartered Accountant (provided they are governed by an accredited body)

Proof of identity.

- Current signed Passport
- Current signed UK/EU/Provisional Driving License
- Current National Identity card showing expiry dates
- Identity card issued by Electoral Office of Northern Ireland showing expiry dates
- Shotgun and Firearm License
- Resident permit issued by the Home Office (front and back required)

Proof of residency

- Current Council Tax Demand Letter / Statement (dated within last 12 months)
- Current Bank Statement (dated within the last 3 months)
- Current Credit or Debit Card Statement (dated within the last 3 months)
- Latest Annual Mortgage Statement (dated within last 12 months)
- Utility bills (dated within the last 3 months)
- HRMC tax letter (dated within last 12 months)
- Valid Driving Licence (providing it has not been used as proof of identity)
- Employer letter (dated within the last 3 months)

Where the borrower is non-UK based we would consider the additional documents to support an overseas address and validation of residency and is subject to internal approval.

- Letter from current Employer on their headed paper
- Letter/Statutory declaration from an identifiably regulated Solicitor who is known by the customer
- A tenancy agreement could be acceptable if we have a suitable additional proof of residency.
- Overseas Bank statement showing full name and address (dated within the last 3 months)

Additional Notes:

All documentation must state the following wording 'This is a true Copy of the original and true likeness of the holder' with the firm name, individual certifiers name, signature and dated (within the last 6 months)

Please ensure the photocopy shows the full area of the document and the current passport and identification must be signed.

This list is subject to change in accordance with current regulations

Created 31.5.26