

Identity and Address Verification

Zephyr Homeloans will conduct electronic verification of applicants and Limited Company directors as part of the decision in principal process.

On submission of a formal mortgage application Zephyr Homeloans also requires certified identification documents to be uploaded to the Online Portal, even if the electronic verification has been successful.

Details about how we process personal data are available in our Privacy Notice on our website at www.zephyrhomeloans.co.uk/privacy

The documents should be certified by the mortgage intermediary submitting the application or an authorised representative of the firm.

One document from list A (confirming name) and one different document from list B (confirming current address) is required for each application.

List A - ID Documentary Evidence	List B - Address Documentary Evidence
Current and valid Fully Signed Passport	Most Recent Mortgage Statement (less than 12 months old)
Current and valid UK / EU Photo Driving Licence (inc Provisional)	Current utility bill, less than 3 months old (excluding mobile phone bill) (not printed from the internet)
Current Full UK Driving Licence (old style)	Current Local Authority Council Tax Bill (less than 12 months old)
Valid Firearms Certificate or Valid Shotgun Licence	Current UK Bank or Building Society statements or credit card statement (no more than 3 months old, not printed from the internet)
	Current and valid UK / EU Photo Driving License (inc provisional)
	Current Full UK Driving License (old style)

Passport, Driving Licence (photo) and National Identity Card will need to incorporate the customers full name, photograph and date of birth. Remaining documents will show the current residential address.

Copies of originals are acceptable (as long as they meet the requirements above) provided they are 'certified' "Original Seen", and if a Passport or Driving Licence it should state "Original Seen and that the Photograph is a true likeness" and be signed and dated by any regulated or professional person who is subject to Money Laundering Regulations e.g.

- Lawyer or Solicitor;
- Bank Official;
- Post Office Official Via Post Office Documentation Certification Service
- Independent Financial Adviser; or
- Mortgage Broker, who must be either directly authorised by the Financial Conduct Authority (FCA), or an appointed representative of an authorised firm.

This should be clearly legible to identify the name and company/organisation or capacity they are providing the certification in. If this is not clear then the authorised person's name and company name must be printed on the document.

Find out more:



0370 707 1894 (Monday to Friday, 9am until 5pm)



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www.zephyrhomeloans.co.uk



Zephyr Homeloans



@ZephyrHomeloans

Zephyr Homeloans is a trading name of Topaz Finance Limited. Registered in England & Wales: Company No. 05946900.

Registered address: Harman House, 1 George Street, Uxbridge, London, England UB8 1QQ.

Topaz Finance Limited is authorised and regulated by the Financial Conduct Authority. (Firm Reference Number 461671).

Most buy-to-let mortgages are not regulated by the Financial Conduct Authority.