



## **Paperwork and personal documents at a glance...**

**What should you keep, what can you bin (or delete) and what needs renewing regularly?**

### **Identity documents and statements**

You need to keep all the **paper documents** listed below in a secure, safe place for life. While you can apply for replacements, it can be a hassle and will cost you.

#### **Birth, adoption, death, marriage and civil partnership certificates**

If you lose any of these, use the [General Register Office](#) (GRO) in England and Wales to apply for a copy. In Scotland, visit [mygov.scot](#), and in Northern Ireland, go through the NI's [General Register Office](#).

#### **Divorce certificate**

Always keep the final [divorce](#) order or decree absolute safe – you will need to show it if you remarry or to prove your marital status. Lost yours? Get a copy [at gov.uk](#).

#### **Passport**

An adult passport is valid for 10 years – for a child under 16, it's five years. You may want to hang on to old passports once they have expired because they hold important personal information and travel history. If you do decide to get rid of yours, never just throw it away because of the risk of ID fraud. You can send it back to the [Passport Agency](#) for safe disposal.

#### **National insurance number**

Your [National Insurance](#) number remains the same for life. Anyone reaching 16 is automatically sent their number in advance of their birthday.

If you've lost your NI number you should be able to find it on a payslip, P60 or on a tax return. If not, you can find a lost number via [gov.uk](https://www.gov.uk).

## **Legal documents**

### **Wills and powers of attorney**

These don't have expiry dates so remember to review and update yours periodically or if you have a change in circumstance (status/address/financial outlook). It may be that the original [will](#) and [power of attorney](#) documents are kept with your solicitor or it may be that you are storing them at home. Either way, make sure your family knows where to find them.

### **Mortgage policy documents**

It's important to keep these safe for the lifetime of the agreement, and review them regularly. [Mortgage](#) statements should be kept for up to seven years or at least three years after you sell your home.

### **House deeds**

House deeds are usually lodged with the lender if you have a mortgage. If you've paid off your mortgage, the deeds will be returned to you, or it might be that they are with the solicitor you used when you bought the property. If you want to see a scanned copy, the Land Registry will have them on file, search [Land Registry property information](#). But don't worry – if your property is registered with the Land Registry, you don't need the deeds. If you have the original deeds, it's a good idea to keep them, as they can hold extra information about legal boundaries or who the previous owner was, for example.

### **Rental agreement**

This should be kept until you have received your deposit back from your landlord or letting agent in case you need to negotiate over anything. Keep evidence you have paid utility bills on rental property, too.

## **Financial documents**

### **Payslips**

HMRC suggests keeping payslips and any other relevant tax records for at least 22 months after the end of the tax year they were issued in. However, Equifax suggests hanging on to all your payslips, or at least your P60s indefinitely, so that you have evidence of things like National Insurance contributions later in life.

### **Bank statements**

Keep these for a minimum of one year. If you [bank](#) online, you will be able to access a year's worth and can apply for up to five years through your bank if needed.

### **Credit card statements**

You should be keep [credit card statements](#) for a minimum of sixty days, but experts suggest hanging on to them for up to six years. For instance, they may provide proof of purchase for extended warranties or protections on products, or be relevant in any tax claims. Similarly, **loan statements** should be kept even after you have made all the repayments, so you have evidence in case of any disputes.

### **Insurance documents**

Insurance paperwork and other active contracts or evidence of debt repayments should be kept for as long as they are active/in force. It's a good idea to keep a couple of old statements so you can compare price or T&C changes with any new agreements.

With [life insurance](#): make sure your beneficiaries know where your insurance policies are kept and who the main contact at the company is.

### **Pensions**

Find a permanent safe place to keep all the [pensions](#) you accumulate during your working life and details of any pension sharing arrangement you might have post divorce, otherwise you could end up missing out on hard-earned money.

It's a good idea to register with your pension provider'(s') website(s) so you can log in any time, check on your pension projections and keep the provider updated with any change of address easily. They will also send you annual statements about your pension in paper form that you should keep safely.

If you have lost track of any pensions, contact the employer if you can. There is also the Government's free [Pension Tracing Service](#).

### **Household documents**

#### **Utility bills**

While these don't need to be kept for any specific period (unless you're self-employed), it's useful to keep them for at least a year, in case of problems or if you need to provide proof of identity or permanent address. If you already receive these online, your supplier can give you access to the last 12 months of statements digitally if you need them.

#### **TV licence**

This needs renewing annually but can be done online. You can [swap to paperless](#) using your TV Licence number, name and postcode. When your licence needs renewing, you will be emailed a link to do it online. Lost track? You can access your TV licence through [TVlicensing](#) any time.

If you still have a paper copy, you will be sent a paper renewal reminder.

## **Health documents**

### **Your NHS number**

This is your unique number for life. The old paper-style medical cards are no longer issued in England, so there is no need to keep yours. You don't need it to access medical care but it can be useful to have it – for instance, for easy reference at hospital appointments and if you change GP. If you don't know what your NHS number is, you can ask your GP or check online at [NHS.UK](https://www.nhs.uk).

### **EHIC and GHIC cards**

These cards give you access to basic healthcare when visiting the EU. If you have the old [EHIC](#) card, you can carry on using it until it expires — but this is likely to be in 2023 as they were only valid for five years and were discontinued post-Brexit. After that, you will need to [apply for a GHIC](#) (Global Health Insurance Card). These are also valid for five years.

### **Medical exemption certificate**

This entitles you to free prescriptions and last for five years. You will be sent a reminder and have to apply via your GP for a replacement each time. Prescriptions are free once you hit 60 years old so you won't need to renew after that.

### **Pet vaccination records**

Keep proof of all their jabs and make a note when your pets need boosters. A pet passport lasts for ever, provided rabies vaccinations are in date.

## **Motor documents**

### **V5C**

Your car 'logbook' is still a paper document, which you must keep safely as proof of ownership and pass onto the new owner if you sell the [car](#).

You can get a [replacement V5C](#) online. It will be posted to the address the DVLA has on record. But if anything needs changing (address/owner), you will need to download and fill in a [V62 form](#).

### **Car insurance, road tax or proof your car has passed its MOT**

All of these need to be kept safely (whether physical or digital versions of the documents) until they expire.

While you'll get an annual reminder when your insurance or road tax is about to expire, you won't automatically be reminded when it's time for the MOT. Make sure you keep a note of

when it's due for renewal as you can be fined up to £1,000 for not having an up to date MOT. You can sign up to get [free reminders](#) by text or email for when it's next due at [gov.uk](#).

## **Driving licence**

If you still have the paper counterpart to your driving licence, this has had no legal status so you can destroy it, *except if you live in Northern Ireland where both parts are still needed.*

The photocard driving licence needs renewing every 10 years – you'll receive a reminder before your current licence ends.

Once you reach 70, you have to renew your licence every three years (free of charge).

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

“If you operate your working day via a limited company, you'll have to keep a record of all financial transactions for six years from year end, and sometimes longer. You can check out your responsibilities when running a limited company at [gov.uk](#) and find out more about finding the right accounting software [here](#).”

“If you're self-employed or work in the gig economy, you are required to keep accurate financial records for five years. The [Low Incomes Tax Reform Group](#) have advice on this.

Enterprise Nation also have a simple legal [checklist](#).

## **Disposing of personal data securely**

For paper documents, use a good crosscut paper shredder. For digital paperwork, simply moving your files into the recycling folder isn't enough and could leave you vulnerable to cybercriminals.

[Norton](#) says: “Whether you're changing devices or doing a digital cleanse, knowing how to delete your data is just as important as safeguarding the data that remains. It's crucial to wipe your hard drive to ensure data is permanently deleted by overwriting it. With recovery software, cybercriminals can easily retrieve your files from your deleted folder, steal your data and potentially use this to hack you.”

To permanently delete data on your hard drive, you can download free versions of eraser software for both Mac and PCs online. With most tools, you can also selectively delete the data you want to permanently delete.

**If you need help with any of the above you can also contact the following organisations to help guide you;**

**Citizens Advice:** [Find your local Citizens Advice – Citizens Advice](#)

**Gov.UK Departments:** [Find contact details for services – GOV.UK \(www.gov.uk\)](#)

**Age UK:** [Age UK know what to do | How we help](#)