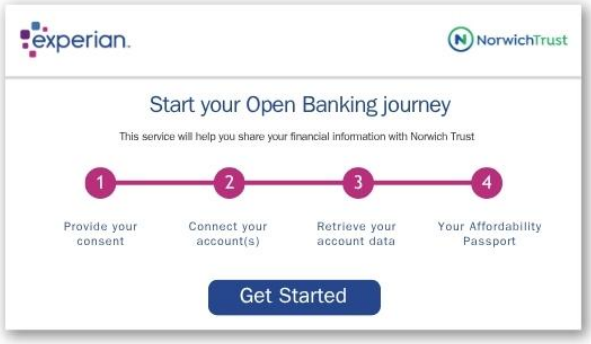
Top Tips before beginning:

- You will need your Online Banking ID and Password to complete the process (If you do not have autofill, or if you don't have the online banking app on your device).
- If you do not have Online Banking attached to your bank account you will not be able to complete the Affordability Passport. .
- If you bank with Barclays you may need your PINsentry Card Reader to complete Open Banking.

Step 1 - Link to Experian

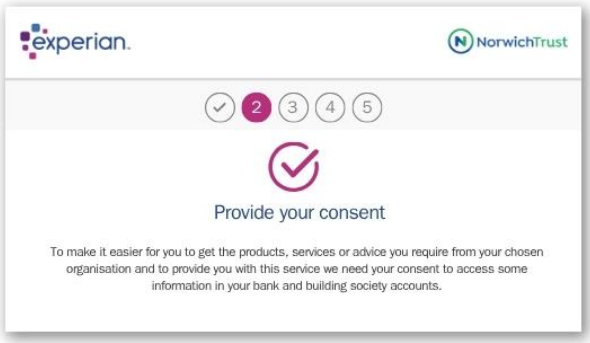
Follow the unique link within the email we have sent you to be transferred to Experian's Affordability Passport.

Confirm the welcome screen states 'Norwich Trust' and then click 'Get started'



Step 2 - Provide your consent

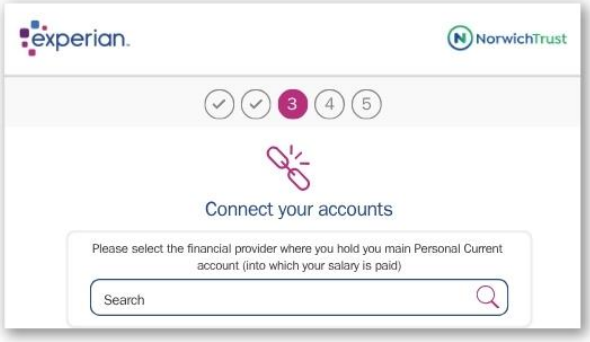
Read through the summary of the information we will collect and select 'I agree, continue' Once you have done this, checks will be run to ensure your details match your application.



Step 3 - Select your bank account(s)

Search for your bank by typing the first few letters of the bank name and selecting from the drop down menu.

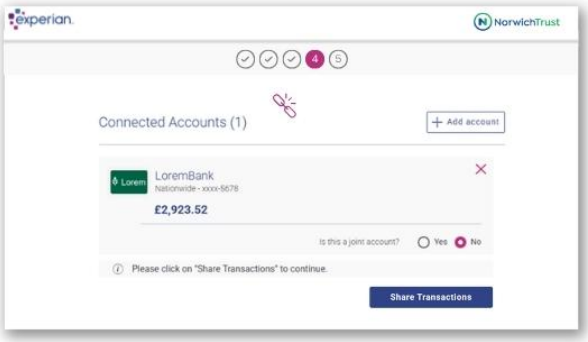
This will automatically direct you to your mobile banking app or online banking where you can login with your usual details and confirm consent. Once completed you will be returned to the Affordability Passport.



Step 4 - Connect another account

Your connected account will now be displayed. Select 'Add another account' to connect any other accounts you have (but not saving or business accounts). Be sure to confirm if any are joint accounts.

Once you are ready, select 'Share my transactions'.



Step 5 - Digital bank statements have been shared:

Your digital bank statements have been safely and securely transmitted directly to Norwich Trust.

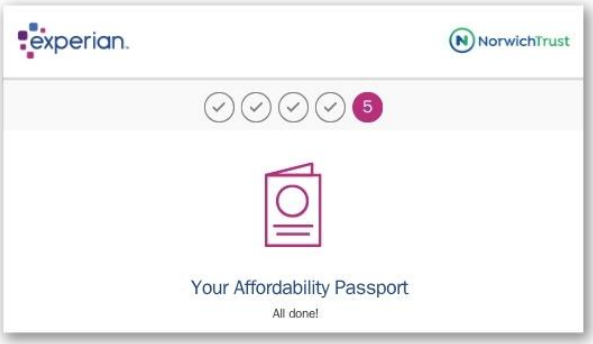
Please review the statements and hit the 'Complete' button at the bottom of the page.



Complete!

Congratulations you have successfully submitted your digital bank statements!

Once you have reviewed your submission, you can click the 'Back to Norwich Trust' button to be returned to the homepage.



Top Tip:

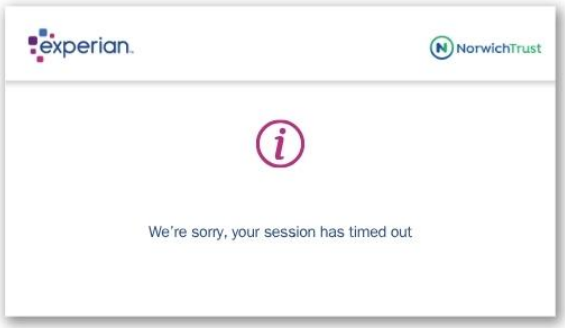
If your account is in a previous name contact Norwich Trust on 01603 801910 and we will issue you a new open banking link in your previous name!

Experian Affordability Passport Troubleshooting

Problem: Session timed out

Cause: You moved away from the page, or were inactive for 15 mins.

Solution: Please contact Norwich Trust to be issued a new link

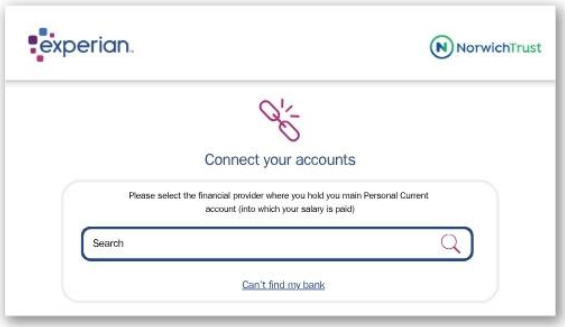


Problem: Can't find your bank

Cause: Your bank is not compatible

Solution: If your main account is held with one of the below banks, you won't be able to continue:

- Cumberland Building Society
- Metro Bank
- Think Money

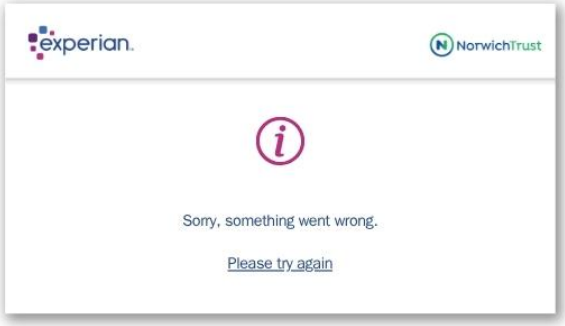


Problem: 'Sorry something went wrong' / 'Page not loading

Cause: Various technical errors

Solution: There are various ways to solve this issue:

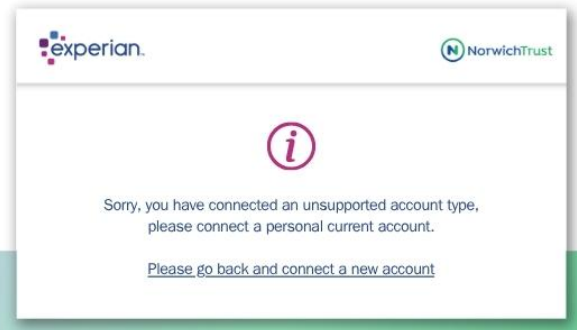
1. Confirm, with your bank, that the details on your bank account(s) are up-to-date.
2. Try a different browser, for example Google or internet explorer (using Safari on iPhone can cause issues with the open banking journey).
3. Alternatively, clear your cache and cookies and try again.



Problem: Unsupported account

Cause: Experian has detected a business or savings account

Solution: Please only connect personal current accounts and joint current accounts..



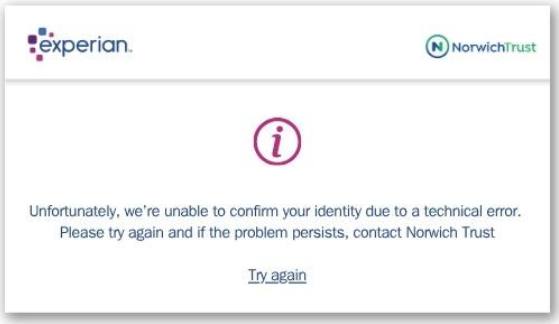
*****Compatible bank list correct as of November 2026*****

Experian Affordability Passport Troubleshooting

Problem: Unable to confirm identity

Cause: Experian hasn't been able to verify your data

Solution: Try again and if the problem persists, please contact Norwich Trust



Problem: 'Sorry, something went wrong'

Cause: There was an error when connecting your account

Solution: Try to reconnect your account again by selecting 'Add another account' If the problem persists, please contact Norwich Trust



Problem: Account cannot be verified

Cause: The name and/or address on your application does not match the one on your bank account.

Solution: Please contact Norwich Trust to update your details.



Problem: Currency not supported

Cause: Experian has detected that the account contains foreign or multiple currencies.

Solution: Please only connect UK bank accounts.



If you're still having issues:

Please give our UK based team a call on 01603 801910 or email completions@norwichtrust.co.uk