



A Guide to Basic Bank Accounts



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CUSTOMER SERVICE EXCELLENCE



INVESTOR IN PEOPLE

Some banks will accept photocopies of the documents, others will want to see the originals.

You may wish to contact a bank in order to obtain more specific details about acceptable proof of identification and address.

Address confirmation - Choose one from list

UK Photocard driving licence or UK full paper driving licence

UK provisional photocard driving licence (UNDER 18 ONLY)

DWP benefit entitlement letter

Bank or building society statement (not internet printed)

Council Tax demand

Utility bill within the last 6 months (not internet printed)

Recent HM Revenues & Customs tax notification

Credit card statement less than 3 months old

(not internet printed)

Mortgage statement less than 12 months old from a recognised lender

TV Licence renewal notification

Current home or motor insurance certificate less than 12 months old

UCAS letter (STUDENTS ONLY)

Student Loan Company award letter (STUDENTS ONLY)

University/college letter of enrolment/acceptance/offer (STUDENTS ONLY)

For most banks you will need two separate forms of identification, one must show your address, the other your identity. You cannot use the same piece of evidence to prove address and identity.

Acceptable proof of identification/residence

Identity Confirmation - Choose one from list

Full passport (UK or foreign)

EU National ID card

UK photocard or UK full paper driving licence

DWP benefit entitlement letter

DWP HM Revenues & Customs letter with National Insurance number and card (Card to be less than 3 months old)

Current Tax Credit entitlement letter

Valid travel document issued to asylum seeker by the Home Office

Disabled driver's pass

Tax exemption certificate for self employed construction industry workers

Birth certificate (UNDER 18 ONLY)

Young Person's pass (UNDER 18 ONLY)

NHS Medical Card (UNDER 18 ONLY)

Adoption Certificate (UNDER 18 ONLY)

Student Identification Card (STUDENTS ONLY)

A grant letter from a Local Education Authority (STUDENTS ONLY)

What is a Basic Bank Account

Basic Bank accounts are available to everyone from most banks. Getting a bank account is easy and makes managing your finances easy too. Obtaining a bank account in the past has been difficult for those with previous or existing debt problems. However, the government has now decided that banks should make 'basic bank accounts' available to everyone, including those with poor credit records.

What are the benefits of a bank account?

- Provides access to many other banking services
- Helps build a banking history
- You can make automated payments such as paying bills by direct debit. Often there are discounts offered if you pay this way.
- Budgeting is made easier as paying bills by direct debit spreads your payments out.
- Cashing personal cheques can be difficult and expensive if you don't have a bank account.
- You can have Housing Benefit paid direct into your account.
- You can pay your landlord by standing order, direct debit, telephone banking or internet banking.

What services do basic bank accounts offer?

- Free automated transactions (e.g. direct debits)
- A cash card for use at cash machines
- Telephone or internet banking
- Ability to access money free of charge at any Post Office® branch using bank/building society cash card and Personal Identification Number (PIN)

Most basic bank accounts will not give you a cheque book, overdraft or debit card.

How to open an account?

The tables on the following page show

- a list of the main high street banks, the name of the basic bank accounts that they offer and the services that are included with the account.
- A list of identification documents and residency documents required to open an account.

The information in this leaflet is only a guide as to what 'basic bank accounts' are available. Please contact the banks in the table for further information or advice.

Please let us know if a bank or building society refuses to let you open an account.

Main High Street Banks

Name of Bank	Name of Account	Direct Debits	Cheque Book	Cash Card	Over draft	Post Office Access	Possible restrictions
Abbey National	Basic Account	Yes	No	Yes	No	Yes	Undischarged bankrupts, history of fraud
Alliance & Leicester	Basic Cash	Yes	No	Yes	No	Yes	Undischarged bankrupts, bad debtors (depending on circumstances)
Barclays	Cash Card	Yes	No	Yes	No	Yes	Undischarged bankrupts
Co-operative Bank	Cashminder	Yes	No	Yes	No	Yes	Undischarged bankrupts
Halifax	Easycash	Yes	No	Yes	No	Yes	Undischarged bankrupts, record of fraud
HSBC	Basic Bank Account	Yes	No	Yes	No	Yes	Undischarged bankrupts, bad debtors (depending on circumstances)
Lloyds TSB	Cash Account	Yes	No	Yes	No	Yes	Undischarged bankrupts
NatWest	Step Account	Yes	No	Yes	No	Yes	Undischarged bankrupts
Nationwide	Basic Flexaccount	Yes	No	Yes	No	Yes	Undischarged bankrupts
Royal Bank of Scotland	Key Account	Yes	No	Yes	No	Yes	Undischarged bankrupts