How to contact us

Information relating to the services which the Council provides and how to contact the various departments can be obtained from any Branch Library or One Stop Shop.

In person: Please call at:

Huyton One Stop Shop
Municipal Buildings
Archway Road
Huyton
Merseyside
L36 9JX

Prescot One Stop Shop
Prescot Shopping Centre
Aspinall Street
Merseyside
L34 5GA

Kirkby One Stop Shop
Municipal Buildings
Cherlyfield Drive
Kirkby
Merseyside
L32 1TX

Halewood One Stop Shop
521 Ravens Court
Leathers Lane
Merseyside
L26 8UP

One Stop Shop opening times:
Monday to Friday 9.00am to 5.00pm
Saturday 9.30am to 1.00pm (Huyton, Kirkby and Prescot offices only)

By post: Please write to:

Housing Benefits Section
Knowsley Borough Council
Municipal Buildings
Cherlyfield Drive
Kirkby
Merseyside
L32 1TX

By telephone: Please ring contact centre on 0151 443 4042

By e-mail: benefits@knowsley.gov.uk

By fax: 0151 443 4142

Disabled access is available at all of the One Stop Shops. The following facilities are available:

• Wheelchair/pram access and lowered desks
• Minicom telephone system for hearing impaired people. Please dial: 0151 443 4248
• Advisers trained in British Sign Language (up to Level 2)
• Access to BSL language line through which we can contact an interpreter in minutes.
• Private interview rooms
• Friendly staff who are happy to assist

Issue Date: February 2008
Accounts

Basic Bank

Merseyside authorities working together

This leaflet is one of a series produced by a number of Merseyside authorities. It is a general guide. People have different circumstances, so please contact us if you need more detailed advice. Addresses are on the back of this leaflet.

8. What are Credit Unions?

Credit unions are non-profit making organisations that come under the same rules as banks. They allow people who may have difficulty opening a bank account to access some of the same services as a basic bank account. For information on your local credit union visit www.abcul.coop or check the Phone Book or Yellow Pages.

9. Having Money Problems?

- Unsure about the type of account the bank is offering you?
- The bank won’t open a basic account for you?
- Not able to get cash from your account yourself?
- Problems with providing suitable identification?
- Need help with budgeting?
- Worried about paying your bills?

If you are concerned about managing your money or you have debts, try not to worry, but do not ignore your problem – it won’t go away. If you cannot pay your rent because of money problems you may be evicted from your home. You must ask for help. There are many organisations that can give you advice about debt and money problems. Everything is free and confidential. Some of them are listed below:

Citizens Advice Bureau
To find your local Citizens Advice Bureau, look in the Phone Book or Yellow Pages or check their website www.citizenadvice.org.uk

National Debtsline
Visit www.nationaldebtsline.co.uk
Ring 0808 802 4000

Age Concern
Visit www.ace.org.uk
Email webplace.org.uk
Ring 0800 00 99 66

You can also get this information in other formats and languages. Please phone 0151 643 4031 or email customerservices@knowsley.gov.uk
Basic Bank Accounts

5. What if I can’t provide the documents suggested?

Don’t be put off by the mention of passports and driving licences; they are not the only way of a bank confirming your identity. All banks and building societies have procedures that permit other proof of identity and address to be accepted. Contact your local bank or building society branch for information.

6. Will anything stop me from getting an account?

Basic bank accounts are generally available even if you have a history of financial difficulties. However, it is possible that you might be refused if you have a history of certain types of serious fraud or if you are an un-discharged bankrupt.

Each bank has its own slightly different policies, so if you are unsure you should contact them and ask for advice.

7. What if there isn’t enough money in my account to pay my direct debit or standing order?

You cannot go overdrawn with a basic bank account because you won’t get an overdraft. If you pay your bills by direct debit or standing order and there isn’t enough money in your account, then the bank will make the payment. You may be charged a fee or the bank may close your account if it has to refuse a direct debit or standing order.

It is really important to make sure you have enough money in your account to pay your bills.

Basic Bank Accounts

A guide to Basic Bank Accounts

Contents

1. Introduction
2. Why should I open a bank account?
3. What services do basic bank accounts offer?
4. How can I open an account?
5. What if I can’t provide the documents suggested?
6. Will anything stop me from getting an account?
7. What if there isn’t enough money in my account to pay my direct debit or standing order?
8. What are Credit Unions?
9. Having Money Problems?
Basic Bank Accounts

A guide to

Contents

1. Introduction
Basic bank accounts are available from most high street banks. They are easy
to open and can help manage your money easier. Nearly everyone
can open an account including those with a poor credit history.

2. Why should I open a bank account?

• You can have your Housing Benefit and other state benefits, pensions and
wages paid directly into your account. You will have the money available to
you on the day it arrives in your account
• You can pay your landlord by direct debit or standing order
• You can get easy access to your money from cash machines (this is usually
free but some cash machines may make a charge)
• You may be able to withdraw money at the Post Office
• It can help you to budget and manage your finances
• Cashing personal cheques can be difficult and expensive without a bank
account

3. What services do basic bank accounts offer?

• A cash card for getting your money at cash machines and from Post Office
counters
• Free facility to set up direct debits and standing orders
• Phone and internet banking services

Most of these accounts will not give you a debit card, cheque book or
overdraft. Some banks may offer these services after carrying out certain
checks on you.

4. How can I open an account?

All banks are required by law to see proof of who you are and where you live.
This is to stop anyone else falsely using your details to open an account in
your name.
You will need to provide documents to prove both your identity and your
address. Normally you will be asked to provide at least two documents, one
to prove each of these things.

Basic Bank Accounts

The following is a list of the most commonly accepted documents. Try to take as
many of these with you as you can to be sure of having sufficient proof:
• Current Passport
• Driving Licence (full or provisional photo-card or full old-style paper licence)
• Recent entitlement letter for state benefit, pension, tax credit or Housing
Benefit
• Recent utility bill (mobile phones bills are not accepted)
• Current Council Tax bill
• Recent statement from a bank, building society or credit card company
• Current certificate of home or motor insurance
• Recent HM Revenue & Customs tax notification
• National Identity Card (for non-UK nationals)
• Tenancy agreement from a Housing Association or a reputable letting agent

This list is provided for guidance only. Each bank has slightly different rules.
Please contact your local bank or building society branch for their advice.

The table below shows details of some of the basic bank accounts available:

<table>
<thead>
<tr>
<th>Name of Bank / Building Society</th>
<th>Name of Basic Account</th>
<th>Which cash machines can I use?</th>
</tr>
</thead>
</table>
| Abbey                           | Basic Account         | All cash machines with "Link" logo*
| Alliance & Leicester            | Basic Cash Account     | All cash machines with "Link" logo* |
| Barclays                        | Cash Card Account     | All cash machines with "Link" logo* |
| Halifax                         | EasyCash Account      | All cash machines with "Link" logo* |
| HSBC                            | Basic Bank Account    | All cash machines with "Link" logo* |
| Lloyds TSB                      | Cash Account          | Lloyds TSB cash machines only   |
| Nationwide                      | PlacesAccount Basic Cashcard | All cash machines with "Link" logo* |
| NatWest                         | Step Account          | All cash machines with "Link" logo* |
| Royal Bank of Scotland          | Key Account           | All cash machines with "Link" logo* |

* Some cash machines not belonging to your own bank may charge you for making
withdrawals.

Please note that the Council's staff are not qualified to give financial advice on
which account is best for you. This information is only a guide to what 'basic
bank accounts' are currently available. Please contact your local bank direct for
further advice and information or visit www.moneymadeclear.fsa.gov.uk
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Basic Bank Accounts

The following is a list of the most commonly accepted documents. Try to take as many of these with you as you can to be sure of having sufficient proof:

- Current Passport
- Driving Licence (full or provisional photo-card or full old-style paper licence)
- Recent entitlement letter for state benefit, pension, tax credit or Housing Benefit
- Recent utility bill (mobile phones bills are not accepted)
- Current Council Tax bill
- Recent statement from a bank, building society or credit card company
- Recent HM Revenue & Customs tax notification
- National Identity Card (for non-UK nationals)
- Tenancy agreement from a Housing Association or a reputable letting agent

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</tr>
</thead>
<tbody>
<tr>
<td>Abbey</td>
<td>Basic Account</td>
<td>All cash machines with ‘Link’ logo*</td>
</tr>
<tr>
<td>Alliance &amp; Leicester</td>
<td>Basic Cash Account</td>
<td>All cash machines with ‘Link’ logo*</td>
</tr>
<tr>
<td>Barclays</td>
<td>Cash Card Account</td>
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</tr>
<tr>
<td>Halifax</td>
<td>Esposito Cash Account</td>
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</tr>
<tr>
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</tr>
<tr>
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<td>Cash Account</td>
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</tr>
<tr>
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</tr>
<tr>
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National Debitline
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Ring 0808 802 4000

Age Concern
Visit www.ace.org.uk
Email web@ace.org.uk
Ring 0800 00 99 66
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Ring 0808 802 4000

Age Concern
Visit www.ageconcern.org.uk
Email web@ace.org.uk
Ring 0800 00 99 66

Contact the following departments in your local authority

Liverpool City Council
www.liverpool.gov.uk

Knowsley Borough Council
www.knowsley.gov.uk

Halton Borough Council
www.halton.gov.uk

www.knowsley.gov.uk

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Kirkby
Merseyside
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By post: Please write to:

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Knowsley Borough Council
Municipal Buildings
Cherryfield Drive
Kirkby
Merseyside
L32 1TX

By telephone:

Housing Benefits: Please ring contact centre on 0151 443 4042

Benefit Fraud – Play Your Part

You need more details. Keep these and the date of this booklet. Il est important que vous conservez ces informations. Soyez prudent et soyez vigilant.

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This leaflet is printed on recycled paper.