



# Basic Bank Accounts



## 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.



[www.halton.gov.uk](http://www.halton.gov.uk)



Knowsl@y Council

[www.knowsley.gov.uk](http://www.knowsley.gov.uk)



The City of Liverpool

[www.liverpool.gov.uk](http://www.liverpool.gov.uk)

**Sefton Council** 

[www.sefton.gov.uk](http://www.sefton.gov.uk)



## FIGHT FRAUD – PLAY YOUR PART

Benefit Thieves take money from your pocket. Don't turn a blind eye and let them get away with it. If you know or suspect a Benefit Thief, report it in confidence. You do not have to give your details.

Call FREE on **0800 0730532** or use the simple Online Form at **[www.knowsley.gov.uk](http://www.knowsley.gov.uk)**

You can also get this information in other formats and languages. Please phone **0151 443 4031** or email **[customerservices@knowsley.gov.uk](mailto:customerservices@knowsley.gov.uk)**

# **A guide to Basic Bank Accounts**

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## 1. Introduction

Basic bank accounts are available from most high street banks. They are easy to open and can help make managing 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 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.

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:

<b>Name of Bank / Building Society</b>	<b>Name of Basic Account</b>	<b>Which cash machines can I use?</b>
<b>Abbey</b>	Basic Account	All cash machines with "Link" logo*
<b>Alliance &amp; Leicester</b>	Basic Cash Account	All cash machines with "Link" logo*
<b>Barclays</b>	Cash Card Account	All cash machines with "Link" logo*
<b>Halifax</b>	Easycash Account	All cash machines with "Link" logo*
<b>HSBC</b>	Basic Bank Account	All cash machines with "Link" logo*
<b>Lloyds TSB</b>	Cash Account	Lloyds TSB cash machines only
<b>Nationwide</b>	Flexaccount Basic Cashcard	All cash machines with "Link" logo*
<b>NatWest</b>	Step Account	All cash machines with "Link" logo*
<b>Royal Bank of Scotland</b>	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](http://www.moneymadeclear.fsa.gov.uk)**

## **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 not 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.

## 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.abcuk.coop](http://www.abcuk.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 Visit Advice Bureau, look in the Phone Book or Yellow Pages or check their website [www.citizenadvice.org.uk](http://www.citizenadvice.org.uk)

### **National Debtline**

Visit [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)  
Ring **0808 802 4000**

### **Age Concern**

Visit [www.ace.org.uk](http://www.ace.org.uk)  
Email [web@ace.org.uk](mailto:web@ace.org.uk)  
Ring **0800 00 99 66**



## 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 9XJ

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

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

Halewood One Stop Shop  
5/21 Ravens Court  
Leathers Lane  
Merseyside  
L26 0UP

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

**By telephone:**

Please ring contact centre on  
0151 443 4042

**By e-mail:**

[benefits@knowsley.gov.uk](mailto: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
- Advisors trained in British Sign Language (up to Level 2)
- Access to BTs language line through which we can contact an interpreter in minutes
- Private interview rooms
- Friendly staff who are happy to assist