A GUIDE TO BASIC BANK ACCOUNTS





Basic Bank Accounts

Basic bank accounts are now available to nearly everyone. Getting a bank account is easier than you might think and can help you to manage your finances better.

Why open a bank account?

- You can have Housing Benefit paid straight into your account
- You can pay your landlord and bills by standing order, direct debit, telephone banking or internet banking
- Cashing personal cheques can be difficult and expensive if you don't have a bank account
- Paying bills by direct debit can save you money on utility bills (check the arrangements directly with your fuel provider)
- Provides access to many other banking services
- Helps build a banking history

What services do basic bank accounts offer?

Services include:

- Direct Debits or Standing Orders
- Cash Card
- Telephone/internet Banking
- No minimum deposit to open an account

They do not usually include:

- Cheque books
- Overdraft Facilities
- Debit Cards (eg. Switch etc.)

Post Offices:

Most basic bank accounts also allow you to get money out at the post office as well as at cash machines.

How to open an account

You should contact the bank directly to open an account. The following tables give details of some of the banks and building societies in Birmingham, the name of their 'basic account', the services included and the forms of identification and proof of residency they require from you by law.

The information in this leaflet is only a guide to what 'basic bank accounts' are available. Please contact one or more of the banks or building societies in the tables below for any further advice and information. Birmingham City Council staff are not qualified to give financial advice on which account option is best for you.

Basic bank/building society accounts in Birmingham

The table below lists the different banks and building societies you can find in Birmingham and the basic accounts they offer.

Name of bank/building society	Type of account	Direct Debits/ Standing Orders	Cheque Book	Cash card	Debit Card	Overdraft	Post Office Access
Abbey Union Street Birmingham Tel: 0845 765 432	Basic Current Account	Yes	No	Yes	No	No	Yes
Alliance & Leicester New St, Birmingham Tel: 0121 632 6111	Basic Cash Account	Yes	No	Yes	No	No	Yes
Barclays Bank New St, Birmingham Tel: 08457 555 555	Cash Card Account	Yes	No	Yes	No	No	Yes
Co-operative Bank Colmore Row Birmingham Tel: 08457 212 212	Cashminder Account	Yes	No	Yes	Yes	No	Yes
Halifax New St, Birmingham Tel: 08458 505525	Easycash Account	Yes	No	Yes	Yes	No	Yes
HSBC New St, Birmingham Tel: 0800 130130	Basic Bank Account	Yes	No	Yes	No	No	Yes
Lloyds TSB New St, Birmingham Tel: 0800 300 0000	Cash Account	Yes	No	Yes	No	No	Yes
Nationwide High St, Birmingham Tel: 0121 252 0500	Basic Flex Account	Yes	No	Yes	No	No	Yes
Natwest High St, Birmingham Tel: 0800 200 400	Step Account	Yes	No	Yes	Yes	No	Yes
The Royal Bank of Scotland New St, Birmingham Tel: 0800 121 129	Key Accounts	Yes	No	Yes	No	No	Yes

Please note that if you provide insufficient ID or if any of the following apply (record of fraud, undischarged bankrupt, some bad debts) your application may be declined.

Opening a bank account - proving your identity

To open a bank account you must be able to be provide proof of your name and address. Some of the things you can use to prove you name and address when opening a bank account are shown below. You will need to supply the bank with TWO different types of proof, one for proof of name and one for proof of address. Photocopies are not usually accepted. All forms of identity should be up to date.

Proof of name	Abbey	Alliance & Leicester	Barclays	Co-operative Bank	Halifax	HSBC	Lloyds TSB	Nationwide	Natwest	Royal Bank of Scotland
Passport	~	~	~	~	V	~	~	~	V	~
Driving licence	~	~	~	~	V	~	~	~	V	~
Department of Work and Pensions benefit book/entitlement letter	V	~	~	~	V	~	V	~	V	~
EU Member State ID card	~	~	~	~	V	~	~	~	V	~
UK based Bank or Building society statement		~		~				~		
HM Revenues & Customs tax notification	V	~	~	~	V	~	~	~	V	~
National Insurance Number Card (under 18's)		~	V				V			
Birth/Adoption Certificate (under 18's only)	V	~		~	V	~	V	~	V	~
Current family tax credit letter/book	V		V			~			V	
NHS Medical Card (under 18's only)	V	~			V	V	V		V	~
Construction industry registration card		~	~	~		~			V	~
EU Residence permit issued by the Home Office			✓	~		~	~			
Firearms certificate	V	~	v	~					V	~
Blue disabled parking documents			✓	~		~	~		V	~

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Proof of address	Abbey	Alliance & Leicester	Barclays	Co-operative Bank	Halifax	HSBC	Lloyds TSB	Nationwide	Natwest	Royal Bank of Scotland
Driving licence	~	~	~				V		~	~
Utility bills, gas, water, electricity, telephone (not mobile)	~	~	V	~	~	V	V	~	V	~
Sky or cable TV bill		~	~	~	~	~	~		✓	~
Council Tax bill/payment book	V	~	~	✓	~	~	~	~	✓	~
Television Licence renewal notice (if for current address)		~	V	~						
UK Credit card statement	~	~	V	V	~	~			V	~
UK based bank, building society or Credit Union statement	~	~	V	~	~	V	~		V	~
HM Revenues & Customs tax notification letter	~	~	~	~		~			~	~
Department of Work and Pensions benefit book/ entitlement letter	~	~	~	~		~	V		✓	~
Tenancy agreement (from local council, Housing Association or letting agency)	~		V	V		V				
Disabled parking documents (blue or orange)			V			~				
NHS Medical Card (under 18's only)	V	~				V				
Current Motor insurance certificate		~	~		~	~			V	~
Current Home insurance certificate		~	V	~	~				V	~
Firearms certificate	V	~	V							

This table gives general guidance and should not be treated as a complete and authoritative guide to acceptable identification

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