

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



Knowsl@y Council

www.knowsley.gov.uk



The City of Liverpool

www.liverpool.gov.uk



www.sefton.gov.uk

Liverpool Benefits Service Promise

If you provide us with a Housing Benefit/Council Tax Benefit claim form or details of a change in circumstance and all the evidence we need at any of our One Stop Shops we promise you will receive a letter from us letting you know how much benefit you will be entitled to within 10 days.

All the evidence required to support your claim must be provided to qualify for this promise. Call **0151 233 3016** and make an appointment today.

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:

Name of Bank / Building Society	Name of Basic Account	Which cash machines can I use?
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	Flexaccount 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**

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.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 Visit Advice Bureau, look in the Phone Book or Yellow Pages or check their website www.citizenadvice.org.uk

National Debtline

Visit www.nationaldebtline.co.uk
Ring **0808 802 4000**

Age Concern

Visit www.ace.org.uk
Email web@ace.org.uk
Ring **0800 00 99 66**



How to contact us

By phone: Liverpool Direct is open 24 hours seven days a week. Call 0151 233 3009 if your query is about your Council Tax Benefit or Housing Benefit.

By e-mail: You can e-mail us at benefits.service@liverpooldirectlimited.co.uk

In writing, by post: For Council Tax Benefit/Housing Benefit enquiries please write to: Liverpool City Council, Benefits Service, P.O. Box 13, Liverpool L69 2JG

In person: to make an appointment at any of our One Stop Shops call 0151 233 3016. There is no need to make an appointment to hand in documents and verification evidence.

One Stop Shops Locations

Belle Vale, 6 Hedgefield Road, Liverpool, L25 2RW

Broadway, Unit 1 Broadway Market, Broad Lane, Norris Green, Liverpool, L11 1JB

City Centre, Ground Floor, Municipal Building, Dale Street, Liverpool, L69 2DH

Dingle, 200 Park Road, Liverpool, L8 6SJ

Garston, Garston Library, Bowden Road, Liverpool, L19 1QN

Kirkdale, 101 Walton Road, Liverpool, L4 4AG

Knotty Ash, 268 Blackmoor Drive, Liverpool, L12 3HA

Old Swan, 1A Derby Lane, Liverpool, L13 6QA

Speke, Conleach Road, Liverpool, L24 0TY

Walton Library, Evered Avenue, Liverpool L9 2AF

Wavertree, Picton Road, Liverpool, L15 4LP

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

- Wheelchair/pram access and lowered desks
- Mini-loop facilities
- 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

You can also get this information in other formats and languages.

Please phone 0151 233 3009

or e-mail benefits.service@liverpooldirectlimited.co.uk