

# How to open a bank account



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How to open a bank account - English

If you have refugee status, humanitarian protection, discretionary leave (DLR) or indefinite leave to remain (ILR), you have the right to open a bank account in Scotland or any other part of the UK.



However, before a bank can open an account for you, they need to be sure of your identity and current address.

This leaflet identifies what documents you will need to open a bank account, how to open an account and how we can help.

## What do I need to open a bank account?

Each bank has its own list of acceptable identification documents and some banks may require more information than others. Normally to open a bank account you will need to give the bank documents confirming your:

- identity;
- immigration status; and
- address.

Note that most banks will normally only accept original documents or certified copies.

You will need to show **at least one form of proof of identity** such as:

- a Home Office letter confirming your status (refugee status, humanitarian protection, discretionary leave or indefinite leave to remain) and permission to work – the original document or a certified copy by the Home Office;
- a Home Office Certificate of Identity – the original document or a certified copy with Home Office reference number, your date of birth and the expiry date of the document;
- a benefits notification letter confirming your right to benefits; or
- an Immigration Status Document.

You will also need to show **at least one proof of address** such as:

- letters from the Home Office indicating your name and current address ;
- bills indicating your name and current address;
- a letter from a government agency, for example from the Jobcentre, indicating your name and current address; or
- a tenancy agreement indicating your name and current address.

A bank may ask for more information than this, for example proof of your income.

### **Where do I go to open a bank account?**

You will need to visit the branch of the bank you have chosen and take documents that show who you are and where you live, as specified above. RBS, Bank of Scotland, TSB and Barclays are examples of some of the banks you may wish to consider. You can either drop in to discuss opening an account or you may wish to call the bank to make an appointment in advance.

Contact details for your local branch can be found in the telephone directory or on the bank's website.

### **How long does it take to open an account?**

The application process varies depending on the bank you go to but as long as you have the correct documents; it should not normally be any longer than 2-3 weeks.

If your application needs to be referred to a special department for further consideration, it may take longer to open an account. Bank staff will let you know if they are going to refer your application and will explain why this is necessary. They should also identify how long it will take to make a decision on your application.

## **I have been given a basic bank account, what can I do with it?**

A basic bank account offers basic banking services. You can use it to pay in and take out money.

With a basic account you can:

- have money paid directly into your account from an external source such as a benefits agency or an employer;
- pay money out electronically to other people via a 'standing order' or one-off transfer;
- allow other people to take money directly from your account via a 'direct debit'; and
- receive a debit card to allow you to withdraw your money from cash point machines. You may be able to make purchases online or in shops (check with the bank).

## **Will I pay for the services I use?**

Most basic account services are free. You do not have to pay to use most cash machines in the UK. However, your bank may charge you a fee if you do not have enough money in your account when a direct debit payment you have authorised is due and the payment is refused because of lack of money in your account.

## **What are my options if I am not able to open a bank account?**

If you are not able to open a bank account, you can apply to open a post office card account. This is a very simple type of account available to those receiving benefit, state pensions and tax credit payments, who cannot open a bank account. No other payments, such as housing benefit, occupational pensions, or wages from your employer can be paid into it. Nor can you make personal deposits into this account.

If you are receiving benefits, ask your local Jobcentre to provide you with an 'invitation letter', which will allow you to open a post office card account. Take the invitation letter and your immigration status document to your local post office to open the account.

A post office card account will allow you to take cash out, free of charge, at any post office using the debit card they give to you.

### **What if I move?**

Once you have opened a bank account, *always* let your bank know in writing if you change your address as soon as possible.

### **How can Scottish Refugee Council help me?**

If you have already applied for a bank account and have been not been successful in opening one, you can contact us for advice. You can make an appointment on **0141 248 9799**.

We can then make an appointment for you with a bank to discuss options and go with you to your appointment to offer support. Note that we only offer this support **after** you have initially tried to open an account on your own and have not been able to do so.