

BASIC BANK ACCOUNTS

Why open a bank account?

- Provides a route to many other banking services
- You can make automated payments such as paying bills by direct debits
- Budgeting is made easier as paying bills by direct debit spreads payments out on a monthly basis
- Cashing personal cheques can be difficult and expensive without a bank account
- You can have Housing Benefit paid straight into your account
- You can pay your landlord by standing order or direct debit

How to open an account?

All banks will require evidence of identification and proof of residency as part of the application process. Below shows examples only of proof you will need, however each bank may differ to the evidence they accept. If you cannot provide the documents requested by the bank please talk to the bank as they will try to help.

Proof of identity

Passport	Driving Licence
DWP benefit entitlement letter	NHS medical card
Birth certificate (if under 18)	Housing Benefit entitlement letter
Tax Credit entitlement letter	Armed forces ID card
EU members identity card	National Insurance Card
Inland Revenue tax/coding	Home office letter

Proof of address

Utility bill	Council Tax bill
Council or Housing Association tenancy agreement	Letter from professional i.e. Doctor, Social Worker, Solicitor
Private tenancy agreement (from reputable letting agency)	Bank/building society statement/ credit card statement
Letter from employer	Benefit entitlement letter

This is general guidance only and should not be treated as complete and authoritative guide to acceptable identification

BASIC BANK ACCOUNTS GUIDE FOR BRACKNELL



LOCAL BANK INFORMATION

NAME OF BANK	NAME OF ACCOUNT	DIRECT DEBITS/ STANDING ORDERS	CHEQUE BOOK	CASH CARD	DEBIT CARD	OVERDRAFT	POST OFFICE ACCESS	IF ANY OF THE FOLLOWING APPLY, YOUR APPLICATION MAY BE DECINED
Barclays 1 High Street Bracknell 08457 555 555	CASH CARD	YES	NO	YES	YES	NO	YES	HISTORY OF FRAUD
Halifax 27 High Street Bracknell 08457 203 040	EASYCASH	YES	NO	YES	YES	NO	YES	UNDISCHARGED BANKRUPT
Lloyds TSB 10 High Street Bracknell 08453 000 000	CASH ACCOUNT	YES	NO	YES	YES	NO	YES	UNDISCHARGED BANKRUPT ADVERSE CREDIT
Nationwide 52 High Street Bracknell 0800 302 010	FLEX ACCOUNT	YES	NO	YES	NO	NO	YES	UNDISCHARGED BANKRUPT INDIVIDUAL VOLUNTARY ARRANGEMENT
NatWest 5 High Street Bracknell 0800 200 400	STEP ACCOUNT	YES	NO	YES	YES	NO	YES	UNDISCHARGED BANKRUPT ADVERSE CREDIT
Abbey National 42 High Street Bracknell 0800 587 2758	BASIC BANK ACCOUNT	YES	NO	YES	NO	NO	YES	UNDISCHARGED BANKRUPT
HSBC 9 High Street Bracknell 0800 032 4738	BASIC BANK ACCOUNT	YES	NO	YES	NO	NO	YES	UNDISCHARGED BANKRUPT ADVERSE CREDIT COUNTY COURT JUDGEMENT

Bracknell Forest Council staff are not qualified to give financial advice on which account option is best for you. This table gives a general guidance only to what 'basic bank accounts' are currently available and should not be treated as complete and authoritative guide to available accounts and acceptable identification. Please contact the banks direct for further advice and information