

can offer you varies from bank to bank. Because of that you may wish to discuss your requirements with more than one bank before you decide which bank and account will best suit your needs.

The bank has told me that I can have a 'basic bank account' but I would like an account that allows me to have credit facilities. I have money to pay in and I will be getting a regular salary. Can I get an account with credit facilities?

Different banks have different requirements for letting customers have credit facilities on their accounts. Some banks like to know that customers can manage their account correctly before they will offer them an account with credit facilities, so they may suggest that the customer uses a 'basic bank account' first. This is an account which allows you to have your salary paid into it and to set up direct debits and standing orders so that you can make essential payments such as bills. You are also given a cash card which lets you make withdrawals from cash machines. However, a basic bank account will not give you access to overdrafts or other credit facilities.

When you are planning to open a bank account it may be helpful to the bank if you can take with you documents which show that money will be paid into your account regularly. For example, you could take a job offer showing how much you will earn, or, if you have any, pay slips showing how much you have already been paid. This may help some banks to decide which of their accounts will be best for you.

If I take a basic bank account first, can I change to a current account afterwards? How long will I have to wait?

There is no set length of time and it may depend

on the reason you were given a basic bank account in the first place. If you were offered a basic bank account because you were originally unable to supply appropriate identification documents, you may be allowed to apply for a full current account as soon as you have the correct documents. Some banks want to see that you can manage a basic account before you can apply for a more complex account. Different banks use different criteria for taking that decision.



I have lived in the UK before and had a UK bank account. I have shown them documents in the past to prove my ID. Why is the bank asking me for new documents to open my account – have they lost my details?

No. The information that banks have about their customers must be recent. Therefore if you have just returned to the UK after a period living abroad you will need to provide the bank with up-to-date documents before they will allow you to apply for an account.

If you have followed the advice in this leaflet and you are still finding it difficult to open an account with a bank in the UK, you may find it useful to talk to the Branch Manager of the bank you have visited.

Opening a Bank Account

If you are new or returning to the UK



BRITISH BANKERS' ASSOCIATION

Pinners Hall, 105-108 Old Broad Street, London EC2N 1EX.
© BBA Enterprises Ltd. June 2004.



BRITISH BANKERS' ASSOCIATION



These days it is much easier for people to work abroad. When we do we usually need a bank account in the country we move to so that we can at least be paid, get cash and pay others. In most countries banks are required by law to know the identities of customers they open accounts for and because of this, they normally require new customers to provide documents to verify their identity (ID). In the UK there is no official ID card, so the bank will also need to see documents that can verify your address.

Here, we answer some of your questions about opening a bank account if you're new to the UK or are returning after a period abroad.

I have just arrived in the UK and have never had a UK address, but I have been offered a job here. I need a bank account so that I can receive my salary and manage my money. As I have not been here long I don't have the usual UK proofs of identity. What documents do I need to take to the bank so that they will let me apply to open an account?

Before a bank can let you have any kind of account, they need to be confident that you are who you say you are and you live where you say you live. Therefore the most important thing you must do is provide the bank with at least one

current proof of your identity and one current proof of your UK address. Depending on the bank you go to or the type of account you are trying to open (especially internet or telephone accounts, where bank staff cannot see you), the bank may need to ask for more than two pieces of ID.



Banks know that because you are new to this country you may not have access to documents that people who live in the UK usually have (UK bills, UK driving licence, etc), but there are other documents banks may accept for the purpose of confirming identity and address.

If you are opening the account in person banks will usually accept as proof of your identity:

- Passport

Or if you are from a country in the European Union or European Economic Area:

- National identity card
- Residence permit issued by the Home Office to EU nationals
- National driving licence

Proving your address in the UK may be more difficult but the following documents may be acceptable:

- Tenancy agreement
- A letter from your employer in the UK confirming your UK address (and if you already have pay slips from that employer it may help to show those too)
- The bank may also want to see proof of your previous or permanent address in the country that you come from. Your national identity



card or driving licence may be acceptable for this purpose. The bank may ask for your written permission to get a reference about you from a bank or financial institution if you have an account in the country that you come from.

Because banks' requirements vary, it is not possible to be absolutely definite about what documents they will accept. The documents that can be accepted may therefore differ from bank to bank. The best approach is to take with you as much information as you have available. Remember that banks will normally only accept original documents, not copies.

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 for customers who have the typical UK documents.

Most UK high street banks have special departments that consider unusual applications. If your application needs to be referred to a department like this for any reason, 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 that is necessary. They will also let you know what the procedure will be for your application in such circumstances and how long they think it will take for a decision to be made about opening an account for you.

Do all banks make their decisions about customers using the same criteria?

No. The information banks use to decide who can have an accounts and what type of account they