

**BASIC BANK & BUILDING
SOCIETY ACCOUNTS:
A Guide for Housing Benefit Claimants**



Why open a bank account?

Having a basic bank account has many potential advantages. These include:

- Money can be paid directly in to your bank account
For example – wages, state benefits, works pensions and Housing Benefit
- Being able to access your account at cash machines
You will be able to check how much money you have in your account and make a withdrawal at any time
- Building up a banking history
Creating a credit reference which can be checked by Banks, Building Societies, or other lenders
- Potentially being able to access other banking services
For example - different types of Bank or Building Society account and mortgages
- Paying bills by Standing Order or Direct Debit
You do not need to remember to pay bills (for example gas, electricity or rent)
- Save money on household bills
Some companies offer discounts if you pay your bill by direct debit
- Being able to cash cheques
It is difficult to cash cheques without a bank account, and it can be expensive

How do I open an account?

Most Banks and Building Societies have a basic bank account that is available to everyone. This means that even people who have a poor credit record should be able to open a basic account.

Once you have decided which Bank or Building Society has the best account for your needs, you should make arrangements with them to open an account. A guide to the accounts offered by local Banks and Building Societies is given on the next page.

Before you can open an account you are required by law to provide proof of your identity. This requirement is intended to protect customers and financial institutions from fraud and money laundering activities. Note that original documentation is required as evidence, not photocopies.

As each individual Bank or Building Society has different rules for items they will accept as proof, please confirm with the Bank or Building Society which items will be accepted (and how many items are required) to prove your identity and details of your residency before you go to open your account.

The following list gives example of items that may be accepted as proof:

- Armed forces ID card
- Birth certificate
- Company ID card
- Council rent card
- Council Tax bill
- Council Tenancy Agreement
- Credit card
- Credit card statement
- Department for Work and Pensions Benefit award letter
- Disabled drivers pass
- Driving Licence (photographic or old style)
- EU member ID card
- Home Office Letter
- Housing Benefit award letter
- Inland Revenue tax notification (not P45/60)
- Insurance certificate (motor or home)
- Letter from person of responsibility
- National Health Service Medical Card
- National Insurance Number Card
- Passport
- Post Office redirection letter
- Private tenancy agreement
- Student award letter (SAAS or Local Authority)
- Student matriculation/ID card
- Television licence renewal notice
- Travel pass issued by the government
- Utility Bill (Gas, electricity, landline phone)
- Vehicle registration document (V5)

Different types of basic accounts

The following table gives information about basic accounts that local Banks and Building Societies offer. Contact details for branches, and where to get impartial money advice, are given on the back of this leaflet.

When you open a basic account you will normally be given a cash card that will allow you to take money out from your account at cash machines. You may also be able to withdraw money from your account at the Post Office.

Some basic accounts may not offer a debit card with the account, or provide you with a cheque book or overdraft facilities.

Please note that the information given in this leaflet is intended as a guide only. Full information regarding accounts should be obtained directly from the Bank or Building Society.

Name of Bank & name of account offered	Minimum age to open an account	Minimum amount needed to open an account	Can set up direct debits & standing orders	Charge for an unpaid direct debit	Charge for an unpaid standing order	Debit card (Solo, Electron, Visa) provided	Reasons why an application may be declined
Abbey: Basic Account	16	None	Yes	£35 ¹	£35 ¹	No	Undischarged Bankrupt, Record of Fraud
Bank of Scotland: Easycash	16 ²	None	Yes	£39 ³	£39 ³	Yes	Undischarged Bankrupt
Clydesdale: Readycash	16	None	Yes	£35	£35	Yes	Undischarged Bankrupt, Record of Fraud
East Dunbartonshire Council Municipal Bank Ltd: Savings Account	7 ⁴	£1 ⁵	Standing Order only	Direct Debit not offered	£0	No ⁶	None
Lloyds TSB: Cash Account	18 ⁷	None	Yes	£20	£20	Yes ⁸	Undischarged Bankrupt, Record of Fraud
The Royal Bank of Scotland: Key Account	16	None	Yes	£38	£38	No	Undischarged Bankrupt, Record of Fraud
Yorkshire: Cash Transactor Account	16	£100	Yes ⁹	£20	£20	No	Undischarged Bankrupt, Record of Fraud

Notes

1. Maximum charge that will apply, lower fees may apply depending on the amount of the unpaid item
2. If opening a joint account both applicants must be aged 18 or over
3. Charges apply to account holders aged 18 or over. A maximum of three charges can be applied each day
4. Accounts can be opened for younger people, but this is the minimum age to operate the account solely
5. A balance of £1.00 must remain in the account at all times for the account to remain open
6. Money can only be withdrawn from East Dunbartonshire Council Offices. A passbook is provided
7. 16 and 17 year olds can open a similar account with Lloyds TSB
8. A debit card may be offered after a credit check
9. Direct debit and standing order only available if you have a cash card with the account instead of a passbook

Local Banks and Building Societies

Abbey

- 45 Cowgate, Kirkintilloch, G33 1HW
Tel: 08456 765 4321
- 21 Main Street, Milngavie, G62 6BJ
Tel: 08456 765 4321

Bank Of Scotland

- 19 Roman Road, Bearsden, G61 2SP
Tel: 08456 02 09 66
- 191 Kirkintilloch Road, Bishopbriggs, G64 2LS
Tel: 08456 02 09 66
- 100-102 Cowgate, Kirkintilloch, G66 1JQ
Tel: 08456 02 09 66
- 2 Station Road, Milngavie, G62 8AA
Tel: 08456 02 09 66

Clydesdale

- 14 The Triangle Shopping Centre, Bishopbriggs, G64 2TR
Tel: 0141 951 7101
- 110 Cowgate, Kirkintilloch, G66 1JU
Tel: 0141 951 7118
- 27 Douglas Street, Milngavie, G62 6PE
Tel: 0141 951 7106

East Dunbartonshire Council Municipal Bank

- 38 Roman Road, Bearsden, G61 2SQ
Tel: 0141 578 8176
- The Triangle, Kirkintilloch Road, Bishopbriggs, G64 2TR
Tel: 0141 578 8176
- Tom Johnston House, Civic Way, Kirkintilloch, G66 4TJ
Tel: 0141 578 8176
- Southbank Road, Kirkintilloch, G66 1NH
Tel: 0141 578 8176
- 91 Main Street, Lennoxton, G66 7DB
Tel: 0141 578 8176
- 38 Stewart Street, Milngavie, G62 7SW
Tel: 0141 578 8176

Lloyds TSB

- 5 New Kirk Road, Bearsden, G61 3SJ
Tel: 0845 300 0000
- 1 The Cross Court, Bishopbriggs, G64 2RD
Tel: 0845 300 0000
- 4 Alexandria Street, Kirkintilloch, G66 1HD
Tel: 0845 300 0000
- 38 Station Road, Milngavie, G62 8AB
Tel: 0845 300 0000

Royal Bank Of Scotland

- 129 Kirkintilloch Road, Bishopbriggs, G64 2LR
Tel: 0141 762 2990
- 116 Cowgate, Woodhead, Kirkintilloch, G66 1JX
Tel: 0141 775 2491
- Gleneden Court, Kirkintilloch Road, Kirkintilloch, G66 4LQ
Tel: 0141 776 2247
- 24 Douglas Street, Milngavie, G64 6PB
Tel: 0141 956 2371

Yorkshire Building Society

- 2 Triangle Shopping Centre, Kirkintilloch Road, Bishopbriggs, G64 2TR
Tel: 0845 120 0100

Where to get money advice

Citizens' Advice Bureau

11 Alexandria Street, Kirkintilloch, G66 1HB
Tel: 0141 775 3220, www.edcab.org.uk

Financial Services Authority

Tel: 0845 606 1234
www.moneymadeclear.fsa.gov.uk

Money Advice Scotland

Tel: 0141 572 0237
www.moneyadvicescotland.org.uk

Further information

Benefits Section, Tom Johnston House

Civic Way, Kirkintilloch G66 4TJ

Tel: 0800 901 057

Email: benefits@eastdunbarton.gov.uk

Translations and other formats

This document can be provided in large print, Braille or on audio cassette and can be translated into other community languages.

Please contact the Council's Public Affairs Unit at: East Dunbartonshire Council, Tom Johnston House, Civic Way, Kirkintilloch G66 4TJ
Tel: 0141 578 8000

अनुसूचित कृते पर वह दस्तावेज हिन्दी में भाषांतरित किया जा सकता है। कृपया 0141 578 8152 पर संपर्क करें।

本文件可按要求翻譯成中文，如有此需要，請電 0141 578 8152。

ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਮੰਗ ਕਰਨ ਤੇ ਪੰਜਾਬੀ ਵਿੱਚ ਅਨੁਵਾਦ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ। ਕਿਰਪਾ ਕਰਕੇ 0141 578 8152 ਫ਼ੋਨ ਕਰੋ।

اس دستاویز کا دعوٰی کرنے پر (اردو) زبان میں ترجمہ کیا جاسکتا ہے۔ براہ مہربانی فون نمبر 0141 578 8152 پر رابطہ کریں۔

Gabhaidh an sgrìobhainn seo cur gu Gàidhlig ma tha sin a dhìth oìi fòin gu 0141 578 8152