

# How to set up a basic bank account

Would you like to have a bank account but don't think you'd get one? Then a basic bank account is for you.

## **A basic fee-free bank account is made for people:**

- who don't already have a bank account but want to give and receive money online
- who don't qualify for a standard current account
- with poor credit history
- with no credit history
- who don't have obvious proof of ID (passport, driving licence)
- who don't have obvious proof of address (utility bills)
- who want to apply in person or by phone
- who don't want to pay to have a bank account

## **No proof of ID or address?**

People are surprised that banks want to help people set up basic accounts but most will accept:

- a letter from your GP/social landlord/vicar/care home manager/warden of sheltered accommodation, hostel or refuge/armed services officer as proof of ID
- a letter from DWP/benefits/state pension/HMRC/JobCentre+/your local council/- Blue Badge disability, your employer, college or training provider as proof of address.

## **What to do next?**

Go to your local bank or Citizens Advice and they will help you set up your basic bank account. Take this flyer with you, if it helps.

Then you can send money to a prisoner using your debit card at [www.gov.uk/send-prisoner-money](http://www.gov.uk/send-prisoner-money).

**Ask staff in this visitor centre for more information** or search online for 'Money Advice Service', then type in 'basic bank account'.



HM Prison &  
Probation Service