

## Banks in Coventry City Centre

<b>Barclays Bank</b> Cash Card Account <a href="http://www.barclays.co.uk">www.barclays.co.uk</a>	25 High Street CV1 5QZ
<b>Halifax</b> Easycash <a href="http://www.halifax.co.uk">www.halifax.co.uk</a>	14 Market Way CV1 1DL
	22 High Street CV1 5QX
<b>HSBC</b> Basic Bank Account <a href="http://www.hsbc.co.uk">www.hsbc.co.uk</a>	55 Corporation Street CV1 1GX
	5-6 High Street CV1 5RE
<b>Lloyds Bank</b> Cash Account <a href="http://www.lloydsbank.com">www.lloydsbank.com</a>	30 High Street CV1 5RA
<b>NatWest</b> Basic Account <a href="http://www.natwest.com">www.natwest.com</a>	24 Broadgate CV1 1NE
<b>Santander</b> Basic Current Account <a href="http://www.santander.co.uk">www.santander.co.uk</a>	21-23 Smithford Way CV1 1FY
	29 High Street CV1 5RE
<b>The Co-Operative Bank</b> Cashminder <a href="http://www.co-operativebank.co.uk">www.co-operativebank.co.uk</a>	6 Warwick Row CV1 1EE
<b>The Royal Bank Of Scotland</b> Basic Account <a href="http://www.rbs.co.uk">www.rbs.co.uk</a>	15 Little Park Street CV1 2RN
<b>Yorkshire Bank</b> Readycash <a href="http://www.ybonline.co.uk">www.ybonline.co.uk</a>	7-11 High Street CV1 5SB

# Opening a basic

# bank account

## when you are on a low income



# Opening a basic bank account

## Low income, no bank account?

The most popular type of bank account is called a current account. But to have a current account, you need to pass a credit check. So if you have a poor credit score or money issues, you might not be able to have one. Being on the electoral register can help your credit rating. **You can register at [www.gov.uk/register tovote](http://www.gov.uk/register tovote)**

Basic bank accounts have been designed for people with poor credit scores. Apart from a few exceptions, anyone can have a basic bank account. This type of bank account is free to set up, but you must make sure you have enough money in your account to cover any Direct Debits or standing orders otherwise you might get charged.

## What are the benefits?

- Pay your money in
- Get cash out
- Telephone, mobile and online banking
- Set up Direct Debits or standing orders to pay your Council Tax and other bills - some companies give discounts when you pay by Direct Debit
- You could get better deals from some companies because you have a bank account
- You can cash cheques for free
- Some basic bank accounts give you a debit card that you can use in shops or online and at cashpoints
- It could help you get a current account in the future

## Who can have a basic bank account?

Most people can have a basic bank account, as long as you have a fixed address and don't have any criminal convictions for fraud.

Different banks have slightly different rules about who can have a basic account - so if one bank says no, that doesn't mean you can't get a basic bank account with another bank.

## How do I open a basic bank account?

**You need two pieces of ID to open a basic bank account:**

- One to show who you are (for example a current passport, driving licence, benefit award letter)
- One to show your address (for example a utility bill, tenancy agreement)

Go to the bank's website or visit them to find out more information on what they offer. Each account works differently so make sure the bank provides what you need.



**Application form**

Please fill in ALL the boxes below in BLOCK CAPITALS, using black ink.  
If you miss something out it might delay your application.  
Remember to read the Agreement conditions booklets enclosed and t

**Step 1 – Your personal details**

Title  Surname

First name  Middle name

Are you? Male  Female  Date of birth

Nationality

Mother's maiden name

Home phone   
(include dialling code)