**Documents required when opening a Bank Account in the United Kingdom**

When opening a bank account most banks will ask for the following documents:

**Option 1 -** Government issued photo ID with name and either address or date of birth (e.g. Passport or Driving Licence). A Passport costs £75.50, while a provisional driving licence costs £34 online (£43 by post). (The PASS photo IDs cost around £15 but the Financial Conduct Authority found not all banks accept them).

**Option 2 -** Government issued document with full name but no photo (e.g. old driving licence) AND an official document, statement or bill with name and either address or date of birth

(e.g. Council Tax bill, credit card statement, utility bill)

*(Option 2 is the easiest option if you don’t have photo ID. But getting hold of these can be a problem for people who aren’t named on tenancy agreements or bills, or don’t have a permanent address)*.

**Option 3** - Electronic checks via a credit reference agency

This kind of check is regularly used if the account has any kind of credit attached, such as an overdraft. If a credit score isn’t good enough, it can mean the application will be rejected – however, basic bank accounts don’t require these checks.

### Option 4 - Alternatives depending on circumstances

If you don’t have any of the official documents, banks s***hould*** accept alternatives such as a benefits letter; immigration status document; or a letter from a prison governor, care-home manager, homeless shelter or place of study.

Unfortunately, evidence seems to suggest some bank staff and customers aren’t aware of these options. If you face problems, ask them to check their web pages which should detail what is and what isn’t accepted.

**Opening a bank account when you do not have a permanent fixed address**

**HSBC Bank**

HSBC is offering a new ‘no fixed address’ service, whichenablespeople bypass the usual requirements without the need for photo ID or proof of address. ‘No fixed abode’ bank accounts are standard accounts, which means there is no lending or overdraft facility, hence no fees associated with the account are required.

People need to contact Crisis, Shelter, or other selected local charities in the No Fixed Abode (NFA) branch areas and they will help arrange an account.

In partnership with Shelter, and other UK and local charities, HSBC are trying to help people without a fixed home address to open a bank account.

HSBC UK’s No Fixed Address programme is a specialist service available in selected branches. If you’re facing housing issues, or you know someone who is, you can get support or advice from the specialist housing and homelessness charities in your area.

**Who can apply:**

To access the No Fixed Address programme, you must be experiencing housing or homelessness difficulties and receiving support from one of our partner charities.

*If you aren’t receiving support from Shelter or one of our other partners, you won’t be able to access the No Fixed Address programme.*

**Step 1**

View the list of charity partners in Southampton below:

* Southampton Society of Saint James – Telephone: 023 8083 2327
* Two Saints – Telephone: 01329 234600
* The Salvation Army – Telephone: 020 7367 4500
* Pathways (use website contact form) [Contact - Pathway](https://www.pathway.org.uk/contact/)
* Reed in Partnership (use website contact form) [Reed in Partnership | Contact Us](https://reedinpartnership.co.uk/contact/)

*To access the scheme, you'll need to call the charity, or visit their website and complete an online referral form.*

**Step 2**

|  |
| --- |
| At the appropriate time, your caseworker will contact your local designated HSBC UK branch to arrange an appointment to open an account. |

### Step 3

Once the appointment is completed and your account has been approved and opened, any correspondence from HSBC UK will be sent to the local charity address.

**Virtual Banks**

**Suits Me e-money account**

Suits Me is a personal current account that provides a prepaid debit card offering banking like features that allows account holders to manage and access their money at all times.

You can set up and manage Direct Debits and Standing Orders and receive your salary into a Suits Me account by sharing your account details with your employer.

Money is managed using the Suits Me online banking app.

**Types of Account**

* Essential – Free Bank account (other terms and conditions on the Suits Me website)
* Premium - £4.97 per month (other terms and conditions on the Suits Me website)
* Premium Plus - £9.97 per month (other terms and conditions on the Suits Me website)

**To open an Account with Suits Me**

1. Choose and account – Pick which account suits you best and fill in the online application form.
2. Submit your ID - To ensure that your application is complete, Suits Me will need to verify your ID, although this is not a Credit Check. They will require a selfie and a picture of your Passport, Full UK Driving Licence or National ID.
3. Account Opened – The application is complete and you will receive an email confirming your account details as well as information on how to access your online banking. You will also receive a free contactless MasterCard debit card in around 3-5 days.

**Monzo Account**

Monzo is a current personal account and your money is managed via the Monzo App.

**Monzo Types of Accounts**

* Monzo Current Account – free
* Monzo Plus Account - £5 per month – 3 month minimum term
* Monzo Premium - £15 per month – 6 month minimum term

**To open an account with Monzo**

To open a Monzo account you need to be at least 16 years old and live in the UK full time, with the right to reside here.

Before you start, you'll need your mobile phone and a valid ID such as:

* Passport
* Driving licence (Provisional is fine)
* National ID card
* Biometric residency permit

1. Download the Monzo app from the App or Play Store on your mobile.
2. Open the App and start creating an account, you will be asked for your home address, the email and phone number you want to use with your account. They will also ask for your job title and what you wish to use your new account for.
3. You will need to provide a picture of your ID and also take a selfie video, the selfie video is used to compare to your ID to confirm your identity.
4. Choose which type of account you wish to open from those detailed below.
5. Your card will arrive by post in a few days and you can then activate it using the App.