

You can enjoy these benefits too. Even if you cannot open a Current Account you may be able to open a basic bank account.

- ✓ BACS payments are quick and secure.
- ✓ It costs less than producing a cheque; helping to keep the Council Tax low.
- ✓ You have the money available to you on the day it arrives in your account.
- ✓ You still get paid on time if there is a postal delay.
- ✓ You can access your money 24 hours a day, 7 days a week.
- ✓ You will not have to wait for your cheque to clear (This can take up to 5 working days.)

Six good reasons to open an account

You will need to open a bank account to receive payments of state benefits. If you rent your property from a private landlord and claim Housing Allowance (LHA), you will also need to open a bank account to receive payments. LHA is paid to tenants and not landlords.

Why do I need to open a Basic Bank account

Advice and Information

- Phone us on **0161 912 2220** for general advice.
- Phone us on **0161 912 3302** to make an appointment for a new claim, or receive help opening a bank account.
- Minicom **0161 912 2102** If you are deaf, hard of hearing, or have speech difficulties.
- Drop into one of our offices below.
- Visit our website at: www.trafford.gov.uk

Sale Waterside Sale M33 7ZF	Old Trafford Shrewsbury Street Old Trafford M16 9AX	Urmston Crofts Bank Road Urmston M42 0TZ
Partington Central Road Partington M31 4FY	Altrincham Stamford New Road Altrincham WA14 1EJ	

Basic Bank Accounts in Trafford

What is a Basic Bank Account?

Basic bank accounts are easy to use accounts that have the basic features of a Current Account. You can withdraw cash at the counter and at cash machines, you may be able to set up direct debits but you cannot have an overdraft or cheque book. If you have been unable to open a current account perhaps due to a poor credit history you maybe able to open a basic bank account. All the major banks and building societies operate them and most let you use the Post Office to get your money.

How do I open a Basic Bank Account?

If you want to open a basic bank account at a bank or building society you should check with your local branch what you need as proof of your identity and address. This could be documents like a passport, driving licence, Council Tax bill or a recent utility bill (electric, gas or water bill).

See our list of acceptable identification inside.

Remember to stress that you want to open a basic bank account. Do not be pressured into opening another account, which is unsuitable and may lead to future problems such as overdrafts.

Open this leaflet out to see the name of the basic bank account offered by each major bank.

What services do Basic Bank Accounts offer?

They offer:

- Free Automated transactions (e.g. Direct Debits and Standing Orders)
- A cash card for use at cash machines
- Phone Banking

What if someone else collects my Benefit for me?

If you cannot get out to collect your Benefits or Pension you can give your permission for someone you trust to do this. Speak to your bank or building society for more details.

If you receive Local Housing Allowance or Housing Benefit into your bank account we recommend that you set up a standing order. This way your rent will be paid on time, every time.

Will I still be able to get my money from the Post Office?

Of course, these days you can do your banking at the Post Office. To see which accounts are available at the post office, please refer to our summary of what's available in Trafford.

How do I get my Benefits paid into my Bank Account?

To have your Housing Benefit paid into your bank account phone us on 0161 912 2220 or download a 'BACS payment form' from our website at www.trafford.gov.uk.

If you are making a new claim, then simply fill in your bank details on your claim form.

Where Can I open a Basic Bank Account in Trafford?

Basic bank accounts are available from most high street banks. Please refer to our summary inside, which tells you some of accounts that are available in Trafford.

If you receive (or have just made a new claim for) Housing Benefit or Local Housing Allowance and need help to open an account, phone us on 0161 912 3302.

One of our advisors will make an appointment to see you.

Name of Bank	Locations	Name of Account	Direct Debits	Cheque Book	Cash Card	Debit Card	Over draft	Post Office access	If any of the following apply your application may be declined
Abbey National 08457654321	Urmston Sale	Basic Current Account	Yes	No	Yes	No	No	Yes	Undischarged bankrupt, record of fraud
Barclays 08457555555	Urmston Timperley	Cash Card	Yes	No	Yes	No	No	Yes	Record of Fraud
Halifax 08457203040	Stretford Urmston Altrincham Trafford Centre	Easycash	Yes	No	Yes	No	No	Yes	Undischarged Bankrupt Record of fraud
HSBC 0845740 4404	Urmston Stretford Trafford Centre	Basic Bank Account	Yes	No	Yes	No	No	No	Undischarged Bankrupt
Lloyds TSB 0845072 5555	Urmston Stretford Sale	Cash Account	Yes	No	Yes	No	No	No	Undischarged Bankrupt
Nationwide Building Society	Stretford 0161 910 0100 Altrincham 0161 910 0200	Flex Account (basic)	Yes	No	Yes	No	No	Yes	History of fraud
Natwest Phone 08456012288	Stretford Sale Urmston Altrincham	Step Account	Yes	No	Yes	Yes	No	Yes	Undischarged Bankrupt
The Royal Bank of Scotland	Partington 0161 775 1109 Sale 01619629631 Stretford 0161 864 4141 Trafford Centre 0161 749 8333 Urmston 0161 747 3799	Key Account	Yes	No	Yes	No	No	Yes	Undischarged Bankrupt
Yorkshire Bank 0161 941 1034	Altrincham	Ready cash	Yes	No	Yes	No	No	Yes	Undischarged Bankrupt record of fraud Some bad debts
Trafford Credit Union	Old Trafford (Shrewsbury Street)	Saving Account	No	No	No	No	No	Yes	

These tables give general guidance only and should not be treated as a complete and authoritative guide to available accounts and acceptable identification.

What Identification do I need to open a Basic Bank Account?

Please refer to our table on the next page.

1. YORKSHIRE BANK will accept private tenancy agreements from known landlords.
2. YORKSHIRE BANK will accept a HB entitlement letter depending on what Identity it is accompanied by.
3. NATWEST will accept a Housing Benefit entitlement letter depending on what Identity it is accompanied by.
4. ROYAL BANK OF SCOTLAND will only accept one Benefit related document.
5. BARCLAYS BANK will only accept a statement from recognised financial institution.
6. LLOYDS TSB Tenancy Agreement from a letting Agency.



Proof required to open a Basic Bank Account

Acceptable Proof of Identification/Residence	Barclays	Royal Bank of Scotland	Yorkshire Bank	Nationwide	Halifax	NatWest	Lloyds TSB	HSBC	Abbey
Passport	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Driving Licence	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Department of Work and Pensions Benefit Entitlement Letter	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Utility Bills	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes
NHS Medical Card if over 20yrs of age		Yes				Yes			
Private Tenancy Agreement			1				6		
Council Rent Card and or Tenancy Agreement		Yes			Yes	Yes	Yes	Yes	Yes
Bank Statement	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Credit Card Statement	5			Yes					Yes
Housing Benefit entitlement letter		4	2	Yes		3	Yes		Yes
Council Tax Bill	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes
Inland Revenue Letter				Yes	Yes	Yes	Yes		
Disabled Drivers Pass		Yes			Yes	Yes		Yes	
EU Member Identity Card		Yes			Yes	Yes		Yes	
Letter from person of responsibility (Doctor, Police etc)			Yes					Yes	
Letter from an existing account holder							Yes		
Letter from Employer								Yes	
Firearms certificate		Yes	Yes		Yes	Yes	Yes		
Construction Industry scheme card		Yes			Yes	Yes	Yes		
Residence Permit					Yes	Yes	Yes	Yes	
Local Authority award letter (students only)									
National Insurance Number Card with P45/60		Yes	Yes			Yes			
National Insurance Number Card (under 18's only)			Yes						
Birth Certificate (under 18's only)		Yes	Yes		Yes				
Student Loans Letter (students only) Student Identification						Yes			Yes
Armed Forces Identification card	Yes	Yes	Yes			Yes	Yes		
Home Office Letter		Yes				Yes			
OAP Travel Pass		Yes				Yes			
Motor/Home Insurance certificate		Yes				Yes			
Vehicle Registration Document		Yes				Yes			
Television Licence renewal notice	Yes	Yes			Yes	Yes			