

Housing Benefit  
**Acceptable proof of ID**  
Basic Bank Accounts  
& Local Banks



Acceptable proof of Identification/residence	Alliance and							Leicester	HSBC
	Nationwide	Barclays	Abbey	Natwest	Halifax	Lloyds			
Full Passport	✓	✓	✓	✓	✓	✓	✓	✓	✓
Driving Licence	✓	✓	✓	✓	✓	✓	✓	✓	✓
DWP entitlement letter	✓	✓	✓	✓	✓	✓	✓	✓	✓
Utility Bills (less than 3 months old)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bank Statement	✓	✓	✓	✓	✓	✓	✓	✓	✓
Credit Card Statement	✓	✓	✓	✓	✓	✓	✓	✓	✓
Council Tax Bill	✓	✓	✓	✓	✓	✓	✓	✓	✓
HMRC Tax Letter	✓	✓	✓	✓	✓	✓	✓	✓	✓
Firearms certificate	✓	✓	✓	✓	✓	✓	✗	✓	✓
Armed Forces ID card	✓	✓	✗	✓	✓	✓	✓	✓	✓
EU Member ID card	✓	✓	✗	✓	✓	✓	✗	✓	✓
Council Tenancy Agreement	✗	✗	✓	✓	✓	✓	✗	✗	✗
Housing Benefit Entitlement Letter	✓	✗	✗	✓	✓	✓	✗	✗	✗
CIS Card	✓	✗	✓	✓	✓	✓	✗	✓	✓
Residence permit	✗	✗	✗	✗	✓	✓	✗	✓	✓
Motor/Home Insurance Certificate	✗	✗	✗	✓	✓	✗	✗	✓	✓
Student Loans Letter	✗	✗	✓	✓	✗	✗	✗	✓	✗

*This table gives general guidance only and should not be treated as a complete authoritative guide to available accounts and acceptable identification. Most banks will require at least two forms of identification to confirm identity and address.*

## Basic Bank Accounts

Basic bank accounts are available from most banks. Getting a bank account is easy and makes managing your finances easy too. Obtaining a bank account has, in the past, been difficult for those with previous or existing debt problems. However, the Government has advised banks that they need to make a 'basic bank account' available to everyone, including those with poor credit records.

## Why open a bank account?

- Provides a route to many other banking services
- Helps build a banking history
- You can make automated payments such as paying bills by direct debits. Often there are discounts offered if you pay this way
- Budgeting is made easier as paying bills by direct debit spreads payments out on a monthly basis
- Cashing personal cheques can be difficult and expensive without a bank account
- You can have Housing Benefit paid straight into your bank account
- You can pay your landlord by standing order or direct debit.

## What services do basic bank accounts offer?

- Free automated transactions (e.g. direct debits)
- A cash card for use at cash machines
- Phone banking.

Most basic bank accounts allow holders to access their cash free of charge at any Post Office, by using their bank or building society cash card and Personal Identification Number (PIN). Most basic bank accounts will not give you a cheque book, overdraft or debit card.

## How to open an account

The table shows the banks in the Winchester City Council district, the name of their 'basic account', the services they provide and acceptable forms of identification and proof of residency.

- Banks must be contacted direct in order to open a bank account
- All banks require proof of identity and residency as part of the application process
- It is not a requirement of basic bank accounts to have a minimum amount credited to the account each month.

Winchester City Council staff are not qualified to give financial advice on which account option is best for you. This information is only a guide to what 'basic bank accounts' are currently available. Please contact the banks direct for further advice and information.

Name Of Bank	Name Of Account	Charge For						Post Office Access	If Any Of The Following Apply, Your Application May Be Declined
		Unpaid Direct Debit	Direct Debit	Cash Card	Cheque Book	Debit Card	Overdraft		
Nationwide Building Society 127 High Street Winchester Hants SO23 9AX Tel 01962 740 100	Basic Flex Account	£30	✓	✓	✗	✗	✗	✓	History of Fraud
Barclays 50 Jewry Street Winchester Hants SO23 8RG and The Square, Bishops Waltham, Southampton, Hants SO32 1GH Tel 0845 7555 555	Cash Card	£30	✓	✓	✗	✗	✗	✓	History of Fraud
Abbey 119 High Street, Winchester, Hants, SO23 9AS Tel 05511 430 134	Basic Current Account	£35	✓	✓	✗	✗	✗	✓	Undischarged bankrupt History of Fraud
Natwest 105 High Street, Winchester,Hants, SO23 9AW Tel 0845 3009 856	Step Account	£38	✓	✓	✗	✗	✗	✓	Undischarged bankrupt
Halifax 129 High Street, Hants Winchester,SO23 9AX Tel 08457 203 040	Easycash	£35	✓	✓	✗	✗	✗	✓	Undischarged bankrupt History of Fraud
Lloyds 49 High Street, Winchester, Hants SO23 9BU And Bishops Waltham, Alresford and Wickham Tel 0845 3000 000	Cash Account	£35	✓	✓	✗	✗	✗	✓	Undischarged bankrupt
Alliance and Leicester 106B High Street, Winchester,Hants SO23 9AH Tel 01962 860 436	Basic Cash Account	£34	✓	✓	✗	✗	✗	✓	Undischarged bankrupt History of Fraud
HSBC 58 High Street, Winchester, Hants SO23 9BZ Tel 08457 404 404	Basic Bank Account	£30	✓	✓	✗	✗	✗	✓	Undischarged bankrupt Some bad debts