

# **A GUIDE TO OPENING BANK ACCOUNTS**

**DARTFORD**  
BOROUGH COUNCIL

# **HOUSING BENEFIT**

## **PAYMENTS INTO A BANK ACCOUNT**

Dartford Borough Council makes Housing Benefit payments directly into a customer's bank account. If you don't have a bank account or if your current bank account is overdrawn, you need to consider opening a basic bank account.

Getting a basic bank account is now straightforward and makes managing your finances easy. A basic account is a special type of account offered by most banks as since 2000, the government has stated that accounts should be available to everyone even if they have previous poor credit records.

Before a bank can let you have any kind of account, they need to be confident that you are who you say you are and you live where you say you live. Therefore, the most important thing you must do is provide the bank with at least one current proof of your identity and one current proof of your UK address. The bank you choose will tell you if they need further evidence.

A good basic bank account is an account which allows you to have your salary paid into it and allows you to set up direct debits and standing orders so that you can make essential payments such as bills. It should also give you a cash card to let you make withdrawals from cash machines. A basic bank account is unlikely to give you access to overdrafts or other credit facilities.

### **How to open an account**

- Use the table on page 3 to choose the basic bank account that best suits your needs
- Provide proof of identity and residence (see page 4)

It is not usually a requirement of basic bank accounts to have a minimum amount credited to your account every month.

<b>Name of bank</b>	<b>Name of account</b>	<b>Direct Debits</b>	<b>Charge for Unpaid Direct Debit</b>	<b>Cheque Book</b>	<b>Cash Card</b>	<b>Debit Card</b>	<b>Over-draft</b>	<b>Post Office A/C</b>
BARCLAYS Lowfield St Dartford DA1 4HD	<b>Basic Cash Account</b>	Yes	£15	No	Yes	No	No	Yes
CO-OPERATIVE 14 Hythe St Dartford DA1 1BD	<b>Basic Bank Account</b>	Yes	£19.50	No	Yes	No	No	Yes
HALIFAX 8-10 High St Dartford DA1 1BY	<b>Basic Flexi Account</b>	Yes	£39	No	Yes	No	No	Yes
HSBC 38 High St Dartford DA1 1DG	<b>Easy Account</b>	Yes	Amount not stated	No	Yes	No	No	No
LLOYDS TSB 4-6 High St Dartford DA1 1BY	<b>Cash Account</b>	Yes	Not stated	No	Yes	Yes	No	Yes
NATIONWIDE 7-9 Hythe St Dartford DA1 1BE	<b>Basic Flexi Account</b>	Yes	£30	No	Yes	No	No	Yes
NATWEST 12 High St Dartford DA1 1DD	<b>Basic Account</b>	Yes	Amount not stated	No	Yes	Yes	No	Yes

Acceptable proof of ID/residence	Barclays	Co-operative Bank	Halifax	HSBC	Lloyds	Nationwide	NatWest
Passport	✓	✓	✓	✓	✓	✓	✓
National ID card	✓			✓	✓	✓	
Driving Licence	✓	✓	✓	✓	✓	✓	✓
DWP Benefit Entitlement letter	✓	✓	✓	✓	✓		
Utility bills					✓		
NHS Medical Card (under 20)	✓	✓	✓	✓	✓	✓	✓
Private tenancy agreement				✓	✓		
Credit Card statement					✓		
Housing Benefit entitlement letter	✓	✓	✓	✓	✓	✓	✓
Council Tax bill				✓	✓	✓	✓
Inland revenue letter	✓	✓	✓	✓	✓		
Disabled Drivers Pass					✓		
EU Members ID card	✓	✓		✓	✓		
NI card with P45	✓				✓		
Student Loans letter (students only)					✓		
Birth certificate (under 18)	✓	✓	✓	✓	✓	✓	✓
Home Office letter				✓	✓		

## ANTI FRAUD TIPS

### Some simple tips to protect yourself from banking fraud

- **Review your bank activity regularly.** Make sure you check your bank statement for irregular transactions. If you have an online banking facility, use this to check your account frequently.
- **Don't leave mail from your bank lying around.** This is particularly true if you have a communal hallway where your post is delivered. Make sure you collect this as regularly as possible.
- **Always take receipts with you.** Whenever you make a purchase with your debit card or get a receipt from an ATM, keep your receipts safe. Don't just throw them in a rubbish bin.
- **Shred, don't throw away.** When you have finished with any mail from your bank, make sure you shred it, preferably in a criss cross shredder. Don't just throw it in with your regular rubbish.
- **Protect your personal belongings.** Never leave your purse, wallet or any confidential documents unattended. Never leave anything lying in public view in your car or at work.
- **Don't carry unnecessary documents.** Keep any confidential documents in a safe place. Don't carry them around with you if you don't need them.
- **Never give out any confidential information.** Keep your PIN number and account number secure. Don't divulge this information to anyone unless you can verify that the request is legitimately from your bank.
- **Don't write any confidential information down.** Memorise your PIN number when you receive it and then destroy it. Never write it down.