

All these banks can provide
basic fee free bank accounts:

Barclays

Santander

NatWest

Royal Bank of Scotland

HSBC

Nationwide

Cooperative Bank

Lloyds

Banking Group

Virgin Money



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**How to open a
basic fee free
bank account.**

[A Fee-free basic bank account.](#)

Fee-free basic bank accounts are designed for people who don't have a bank account or don't qualify for a standard current account.

Fee-free basic bank accounts offer fewer services than a standard current account and you cannot use an overdraft.

You can:

- **Pay in your wages,**
- **pay in your benefits**
- **Pay in other income**
- **Pay in money and cheques for free** (not in a foreign currency.)
- **Take out money over the counter**
- **Take out money from a cash machine,**
- **Pay regular bills by Direct Debit**
- **Pay regular bills by standing order.**
- **Check account balances over the counter,**
- **Check your balance at a cash machine,**
- **Check your account online o**
- **Check your account on your mobile**
- **Pay for things in shops and online.**

You need to be at least 16 to open a fee-free basic bank account, although for some accounts the minimum age is 18.

You don't need to have a good credit history, because fee-free basic bank accounts do not allow you to go overdrawn.

You can apply for a fee-free basic account: In person, by post, over the phone or online.

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- **Santander**
- **NatWest**
- **Royal Bank of Scotland**
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- **Cooperative Bank**
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Proof of identity and address.

All banks and building societies will ask for proof of your identity and address before you can open a fee-free basic bank account.

You will have to provide official proof of identity (ID). Official proof of ID could be a:

- Passport
- Driving licence.

If you don't have a passport or driving licence, your bank or building society might accept an official letter from:

- **DWP**
- **HMRC**
- **Job Centre Plus**
- **Your local council**

These letters should also contain proof of your address and details of your benefits.

Other acceptable proof of ID and address might include a letter from a person in authority such as:

- **Your GP**
- **Social landlord**
- **Minister of religion**
- **Care home manager**
- **Warden of hostel or refuge**

You might have other documents to prove your ID and address if you are:

- **An international student**
- **A migrant worker**
- **A refugee**
- **An asylum seeker**
- **A prisoner**
- **On probation**

If you are not sure what you can use to prove your ID and address contact the bank and ask what they will accept or take along all the documents you have.

Managing your basic bank account

Check your balance regularly to make sure there's enough money in your account to cover your spending.

You can set up text or email alerts to your mobile phone or computer that will let you know if you're running low on money or when payments are due.