**Fee Free Basic Bank Accounts**

**Who can get one?**

**Over 16.** You need to be at least 16 to open a basic bank account, although at some banks the minimum age is 18.

**No need for a good credit history.** Because basic bank accounts don’t allow you to go overdrawn, you don’t need to pass a credit check when you open the account.

**Proof of identity and address.** All banks will ask for proof of your identity and address before you can open a bank account.

**Problems with ID**

**Problems:** No suitable ID such as passports, driving licence, bank

statements, utility bills etc.

**Affects:** Young people, Ex Homeless, Travellers & others

**Solution: Use other ID**

Banks & Building Societies have a 2nd list of acceptable documents for

Exceptional situations

**These include:**

* Medical card (under 18’s)
* Letter from hostel manager
* Tenancy Agreement
* DWP letter
* HMRC or DWP letter
* Letter from Minister of Religion
* Birth certificate
* National Insurance Card

But they may have to refer your application to head office to authorise it.

**Guide to acceptable ID at**

[*https://www.citizensadvice.org.uk/****Toynbee****%20****Hall****%20ID%20****guide***](https://www.citizensadvice.org.uk/Toynbee%20Hall%20ID%20guide)

**Ways to improve your ID:**

Get up to date copies of documents (bills, rates, benefit letters) – usually need to be less than 3 months old

Make sure all your documents show your correct name and address

Register to vote (remember everyone now has to register individually). You can register online.