

# Basic Bank Account



Your guide to the basic bank accounts  
available in Northern Ireland.



# What is a Basic Bank Account?

A Basic Bank Account helps people with poor credit who cannot get (or do not want) standard bank accounts. So long as you have basic ID, you should be able to get one with a debit card, and have the ability to pay direct debits.

In Northern Ireland, the following banks offer Basic Bank Accounts: Bank of Ireland, Barclays, Halifax, HSBC, Nationwide, Santander and Ulster Bank. Details of the Basic Bank Accounts available in Northern Ireland are provided in the table overleaf.

# What do you need to open an account?

Generally, you will need **one** of the following basic IDs (originals) to open a Basic Bank Account:

- Full, current passport;
- Current European Union member state identity card;
- Current UK photocard driving licence or UK full paper driving licence;
- Identity card issued by the Electoral Office for Northern Ireland;
- Benefit books/benefit entitlement letters including pension, child benefit, income support, disability and jobseeker's allowance; or
- HMRC tax notification or assessment letter.

# Basic Bank Accounts in NI

Bank/Building Society	Name of Account	Minimum Age to Open	Debit Card Type	Bank Branch Counter Access	ATM Access	Post Office Access
Bank of Ireland	Basic Cash Account	16 yrs	Cash card only	✓	✓	✓
Barclays	Basic Current Account	18 yrs	Visa debit or cash card	✓	✓	✓
Halifax	Basic Bank Account	18 yrs	Visa debit card	✓	✓	✓
HSBC	Basic Bank Account	18 yrs	Visa debit card	✓	✓	✓
Nationwide	Flex Basic	18 yrs	Visa debit card	✓	✓	✓
Santander	Basic Current Account	16 yrs	Cash card & top-up debit card	✓	✓	✓
Ulster Bank	Foundation Account	18 yrs	Visa debit card (Apple Pay & Android pay access)	✓	✓	✓

**Reasons the application may be declined:** **Barclays Bank** - If an individual's public position exposes them to the risk of corruption (includes family members and close associates). **HSBC** - If you are new to the country or an international student without a valid visa.

## Non banking options

If you are on government benefits and are unable to get a Basic Bank Account, you may be able to get a Post Office Card Account. You'll need to contact the government benefit office that pays your benefit as you cannot open these accounts directly. You will need proof of ID and address to get one of these accounts opened for you.

Some Credit Unions also offer current accounts. You will usually have to pay a small joining fee (£2-£5 per year) and/or commit to keeping a certain balance in your account to become a member.

## Problems opening an account?

If you are having any problems with opening a Basic Bank Account you can contact the Financial Ombudsman Service (0800 023 4567 or [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk)) who provide a free and impartial service.



Floor 3, Seatem House,  
28-32 Alfred Street,  
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**Complaints line:** 0800 121 6022

**Tele/Textphone:** 028 9025 1600

**Fax:** 028 9065 7701

**Email:** [info@consumercouncil.org.uk](mailto:info@consumercouncil.org.uk)  
[contact@consumercouncil.org.uk](mailto:contact@consumercouncil.org.uk)

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