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**R.E:**

**Address: c/o Friends Families and Travellers, community Base, 113 Queens Rd, Brighton, BN1 3XG**

**Date of Birth:**

To whom it may concern,

Please refer to the following guidelines on providing Basic Bank Accounts –

Since September 2016, the institutions referred to below have offered basic bank accounts under the terms of the Payment Accounts Regulations 2015. Utility bills, etc. are not legally required to open a Basic Bank Account and are therefore available to anyone legally residing in the EU, the only exception being people who have criminal convictions for fraud. Please refer to the information below.

Basic bank accounts are particularly designed for people with poor credit scores, who won't pass the credit check for standard bank accounts. Because of this, past credit problems - such as CCJs, defaults, or having been declared bankrupt in the past year - aren't usually a barrier.

However, you don't have to have credit problems to open a basic bank account. If you want an account to help you manage your money and which won't let you go overdrawn, you can also opt for one. However, we've reports of some banks rejecting people because they qualify for standard accounts.

The only people who categorically can't have a basic bank account are people with criminal convictions for fraud (people with other convictions can still apply and be accepted, subject to fulfilling the other account-opening criteria) or people who fail the bank's ID checks.

Since the start of 2016, the 9 largest personal current account (PCA) providers in the UK have been legally required to offer basic bank accounts that are fee-free for standard operations.

The nine banks are:

* Barclays UK
* The Co-operative Bank
* HSBC UK
* Lloyds Banking Group (including Halifax and Bank of Scotland brands)
* Nationwide Building Society
* NatWest Group (including RBS and Ulster Bank brands)
* Santander UK
* TSB
* Virgin Money (formerly Clydesdale & Yorkshire Bank)

To confirm who you are, you'll only need one (original) of the following:

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

If you require any further information in relation to this matter please do not hesitate to contact me.

Yours sincerely,

Angela Barnett

National Caseworker

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