

The Easy Picture Guide to banking

## Choosing and opening a bank account

**f** Making  
Money  
Easier



  
**United  
Response**  
*support that changes with you*

**This guide has been put together to help you to choose a bank and a bank account that are right for YOU.**

It has been written to be easy to follow and understand, with lots of pictures to help make things clearer.

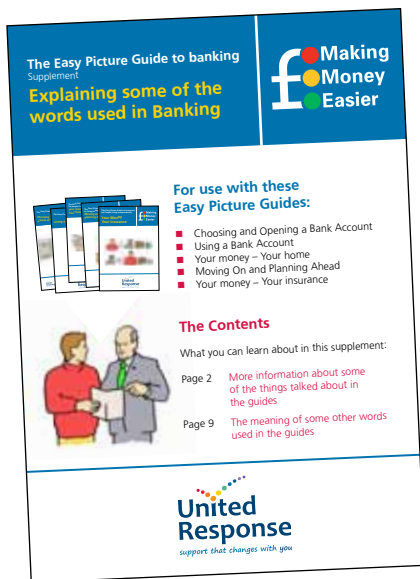
You can read the whole guide or just look at the parts you would like to see.

You will see that some words are coloured **blue**. You can learn more about these words by looking in our special leaflet, called **Explaining some of the words used in Banking**.

In the guide you will also see these signs. They are there to warn you about things that you must do or must not do. Don't ignore them.



We hope you enjoy using the guide.



## Choosing and Opening a bank account

What you can learn about in this Guide:

- Page 4**    **What is a bank?**
- Page 5**    **What is a bank account?**
- Page 6**    **Why do I need a bank account?**
- Page 10**   **How do I choose a bank account?**
- Page 26**   **How do I open a bank account?**
- Page 39**   **Different ways of banking**



There are other books that will help you too:

- **Using a Bank Account**
- **Your Money – Your Home**
- **Moving On and Planning Ahead**
- **Your Money – Your Insurance**

And a special leaflet called:

- **Explaining Some of the Words Used in Banking**

You can download copies of these guides from our website:  
[www.unitedresponse.org.uk/making-money-easier](http://www.unitedresponse.org.uk/making-money-easier)

## What is a bank?



A **bank** is a place that can be used to keep your money safe.

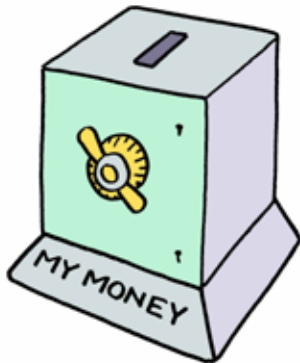
When we say **bank**...



...we also mean **building society**.

You can use a **bank** for lots of everyday things like paying bills, taking out money and many other things.

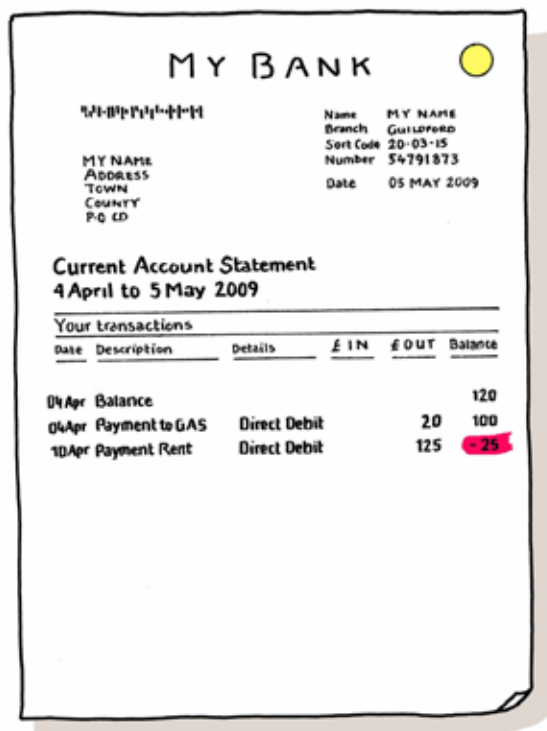
## What is a bank account?



A **bank account** is a special place in a bank where you can put your money to keep it safe until you need it.

Each person has a separate **bank account**.

No-one else can put their money in your **bank account**  
– it is just for you.



You can't see your **bank account**, but your bank will send you a **statement** which tells you how much money you have in there.

## Why do I need a bank account?

There are lots of good reasons for having a bank account.

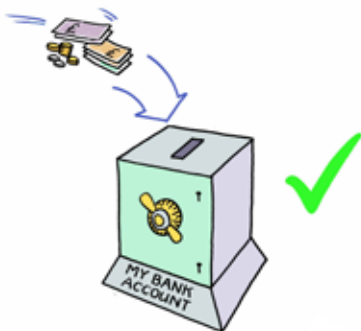
Here are some of them:

- To keep your money safe
- To pay your benefits into
- To pay your wages into
- To pay money presents into
- For paying your bills



On page 9 there's also a helpful **checklist** for you to complete.

## Keeping your money safe



It is a good idea to keep your money in a bank account because the **bank** will keep it safe for you. It is much safer to put your money there than to keep it at home.

You can **pay in money** to the **bank** and they will look after it for you. Then you can take the money out later, when you need it.



## Paying in your benefits

When you have a bank account you can have your benefits paid into it.



## Paying in your wages

You can have the money you earn from work paid into a bank account.



## Paying in money presents

You can pay in money that you get as a present to keep it safe.



You can pay **cheques** into a bank account.



You can give another person money as a present.

## Paying bills



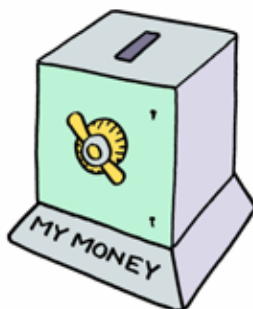
You can pay bills from a bank account.



You can pay rent from a bank account.



You can pay for shopping from a bank account.



**Anyone can need a bank account.**



## Why do I need a bank account?

### Checklist



Deciding if you need a bank account can be confusing. To help you decide, answer all 8 questions below. You may want to print this page first.

If your answer to a question is **YES**, put a tick in the **green circle**.

If your answer is **NO**, put a tick the **red square**.

If you don't understand or are unsure about any of these things, please get someone to help you.

		yes	no
1	Do you receive <b>benefits</b> ?	<input type="radio"/>	<input type="checkbox"/>
2	Do you have a <b>job</b> ?	<input type="radio"/>	<input type="checkbox"/>
3	Do other people give you <b>money</b> in the form of a <b>cheque</b> ?	<input type="radio"/>	<input type="checkbox"/>
4	Do other people send you money by <b>transferring</b> it directly to your <b>bank account</b> ?	<input type="radio"/>	<input type="checkbox"/>
5	Do you want <b>somewhere to keep your money safe</b> ?	<input type="radio"/>	<input type="checkbox"/>
6	Do you need to make <b>payments to people</b> ?	<input type="radio"/>	<input type="checkbox"/>
7	Do you have to pay <b>rent</b> ?	<input type="radio"/>	<input type="checkbox"/>
8	Do you have to pay <b>bills</b> ?	<input type="radio"/>	<input type="checkbox"/>

If you answered **YES** to any of these questions, **a bank account would help you to manage your money**.

## How do I choose a bank account?

There are lots of different **banks** and types of **bank account**. It is important to choose the right bank and the right **bank account** for you. This section will tell you about:



- Choosing the right bank
- Choosing the right bank account
- Different types of bank account
- Different types of bank account

On page **24** there's also a helpful **checklist** for you to complete.

You can make a photocopy of it and complete that if you prefer.



## Choosing the right bank

### Things to look for

When you are ready to choose a **bank**, talk to your advocate, your friends and your family. Ask them which bank they use.



When you use the same bank as your friends or family, it makes it easier to **transfer** money.



Have a look in your local town or village and see what banks are there.



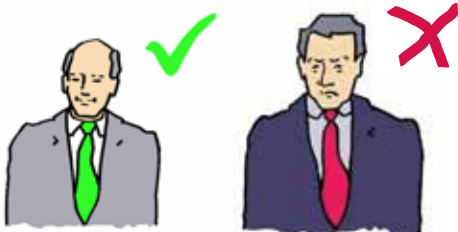
Make sure that the bank is easy to get into.



Go into the banks and see what information they have.



Talk to the customer advisers in the banks that you might like to open an account with.



Are they friendly?



Do they talk to you and tell you what you want to know?



Do they help you with any words that you may not understand?



Choose the bank with the friendliest and most helpful customer adviser.



Some **banks do not** have **cashiers** so you need to use machines instead. If you do not want to use a machine choose a bank that has cashiers (some banks call their cashiers **customer advisors**).

## Choosing the right bank account

### Things to ask



Talk to your advocate, friends and family to find out what type of **bank account** would be best for you.

You need to think about whether you are comfortable talking to people yourself.

If not, you may need someone to talk to the bank on your behalf. To do this you might need to set up a **third party authority**.

A **third party authority** must be someone you really trust who can help you look after your money.

### Be careful!



If you do set up a third party authority it means someone else can spend money on your behalf.

When you have chosen which bank is best for you, visit the bank again and talk to the **customer adviser**.



Tell the customer adviser what type of bank account you want.

Ask the person what the rules are for the bank account.



If you feel confident about doing your banking on the telephone (**telephone banking**), ask the customer adviser if you can do this. You can also ask if their telephone banking uses a machine or lets you speak to a real person.

If you prefer to use computers, **internet banking** might be good for you.

If you don't like either of these, you may just need a bank near you that you can go into.

You may also be offered other things with your bank account. Some of these things may cost money.



Take all the information home and talk to your advocate or your family so that you know what it all means.



If you are happy with all the information then you will be ready to open a bank account.

## Different types of bank account

There are lots of different types of bank account. The main ones are:

- **basic bank account**
- **current account**
- **savings account**
- **passbook account**

Use the **checklist** on page 24 to help you decide which type of bank account you need.

### Basic bank account



With a basic bank account you can **pay in money** to your account, you can **take out money** from a **cash machine**, and you can **pay bills**.



You will usually get a **cash card** to help you take money out of your bank account.



With a **basic bank account** you are not allowed to go **overdrawn** on your account. Your account is **overdrawn** when you spend more money than you have in your account.

## The Easy Picture Guide to Banking



When you have a basic bank account you need to know how much money you have paid in . . .



. . . AND how much money you have taken out . . .



. . . AND how much money you have left.

You can check the amounts using your **statements**.



With a basic bank account you won't get any **interest paid** to you.



You can pay your benefits and your wages into a basic bank account.

**A basic bank account is good to have as your first bank account.**





## Current account

A current account is like a basic bank account but with some extra things.



If you have a current account you may get a **chequebook**.



You can write out a **cheque** to take out money at the bank, to pay for things or to give as a present.



You will usually get a **debit card** to help you take money out of your bank account.

Also, if you have a current account you may be allowed to take out more money than you have in your bank account. This means that you CAN go **overdrawn**.



### Be careful!

If you go **overdrawn** in a **current account** you will have to pay the money back and the bank will make you pay them some extra money.

This extra money is called **interest charged**.

Banks charge you the extra money because they are providing an extra service by letting you spend more money than is in your **bank account**.

If you go **overdrawn** when you are not allowed to, the bank may also make you pay them even more extra money. This extra money is called a **bank charge** or **fee**.

Different banks and different bank accounts will charge you different amounts. Check this before you choose a current account.



You could talk to your family, friend or advocate about this.



When you have a current account you need to know how much money you have paid in . . .



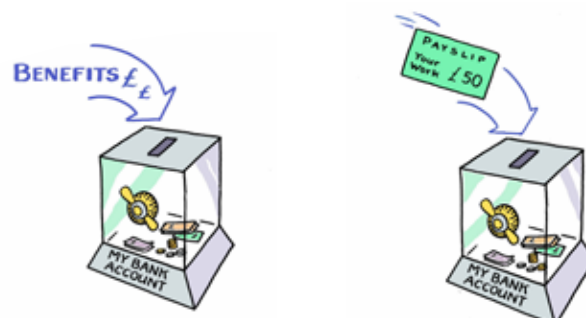
. . . and how much money you have taken out . . .



. . . and how much money you have left.

**You can check the amounts using your statements.**

You can pay your **benefits** and your **wages** into a **current account**.



## Savings account

A **savings account** is good if you want to save up for something because the **bank** often gives you some extra money to add to what you have put in.

This extra money is called **interest paid**.

The bank will pay you interest when you have money in your savings account. It is a kind of 'thank you' for keeping your money there.

The bank will pay different amounts of interest depending on how much money you have. The more money you have, the more interest you will get.





## Be careful!



Different savings accounts will pay you different amounts of interest. Check this before you choose a savings account.



There are other types of interest where you might need to pay money to the bank. Check which kind of interest it is.

Talk to your family or a friend, or ask the **customer adviser** at the bank to help you choose.



There are other types of interest where you might need to pay money to the bank. Check which kind of interest it is.



You can use a **savings account** to save money for something that costs a lot of money, like a holiday or a new computer.

Some **savings accounts** will give you a **cash card** to help you take out money from of your bank account.





If you have a **savings account** you are **only** allowed to spend the money that you have in there.

This means that you are **not** allowed to go overdrawn. Being **overdrawn** means that you have spent more money than you have in your **bank account**.



When you have a **savings account** you need to know how much is in there.



You can check the amount using your **statements** or your **savings book**, if you have one.



If you decide to have more than one bank account, it is a good idea to use a separate one to take out regular, smaller amounts of money. Then you can use your **savings account** to build up any money you want to save.

If necessary, you can **transfer** money from one bank account to another.



You can pay your **benefits** and your wages into a **savings account**.

You can **not** use it to pay bills by **direct debit** or by **standing order**.

## Passbook account



You can get a **passbook account** at some **building societies**. A **passbook account** is like a **basic bank account** but you will have a **passbook**.

You use your passbook to **pay in money** and to **take out money** at the bank.



The **passbook** shows you how much money you have put in and how much you have taken out.



If you have a **passbook account** you are allowed to spend **only** the money that you have in there.

## Different types of bank account Checklist

### What sort of bank account is best for me?



Deciding which sort of bank account is best for you can be confusing. To help you decide, answer all 3 groups of questions in this checklist. You may want to print these pages first.

If your answer to a question is **yes**, put a tick in the **green circle**.

If your answer is **no**, put a tick the **red square**.

**If you don't understand or are unsure about any of these things, please get someone to help you.**

### Start by answering this first group of questions:

	yes	no
1 Do you get money from <b>benefits, wages</b> or <b>presents</b> ?	<input type="radio"/>	<input type="checkbox"/>
2 Do you want to pay <b>bills</b> ?	<input type="radio"/>	<input type="checkbox"/>
3 Do you want to use a <b>cash machine</b> to take out money?	<input type="radio"/>	<input type="checkbox"/>
4 Do you want to <b>never spend more than the money you have</b> ?	<input type="radio"/>	<input type="checkbox"/>
5 Do you want to pay <b>regular amounts</b> ?	<input type="radio"/>	<input type="checkbox"/>

If you answered **yes** to all five questions above, or if you have not had a bank account before, then a **basic bank account** is probably best for you.

**See page 15**



Now answer this second group of questions in case there are more things you want to be able to do:

	yes	no
6 Do you want to <b>write cheques</b> ?	<input type="radio"/>	<input type="checkbox"/>
7 Do you want to use a <b>bank card when out shopping</b> ?	<input type="radio"/>	<input type="checkbox"/>
8 Do you want to <b>pay for things over the telephone</b> ?	<input type="radio"/>	<input type="checkbox"/>
9 Do you want to use the <b>internet to buy things</b> ?	<input type="radio"/>	<input type="checkbox"/>

If you answered **yes** to some or all of the four questions above, then a **current account** is probably best for you. **See page 17**

If you answered **no** to all four questions above, then a **basic bank account** will still be best for you.

**See page 15**

Finally answer this third group of questions:

	yes	no
10 Do you get money from <b>benefits, wages or presents</b> ?	<input type="radio"/>	<input type="checkbox"/>
11 Do you want to <b>get interest on your money in the bank</b> ?	<input type="radio"/>	<input type="checkbox"/>
12 Do you want to <b>save for special things</b> ?	<input type="radio"/>	<input type="checkbox"/>

If you answered **yes** to **all** three questions above, then a **savings account** is probably best for you. **See page 20**

You can have more than one **bank account**. You could have a **basic** or a **current account** for things you buy every day and you could have a **savings account** to help you save for things, like a holiday.

## How do I open a bank account?

When you have chosen a **bank account**, you need to ask the **bank** to open the account for you. This section will tell you about:

- Going to the bank of your choice
- What to take with you
- What you will be asked
- Completing a form
- What you will be sent

### Going to the bank of your choice



When you want to open a **bank account** you need to go into the **bank** and speak to the customer adviser.

The customer adviser will help you to open a **bank account**.

Try and go at a time when the **bank** will be quiet. 10am on a Tuesday, Wednesday and Thursday morning may be a nice quiet time to visit the bank.



Try not to go at times when the bank is busy, such as Monday mornings or Friday afternoons. The bank might also be busy at lunchtimes or on Saturdays.

It is always a good idea to take someone with you.

## What to take with you

You will need to take some **identification** with you.

**Identification** is sometimes called **I.D.** for short. It means something that proves who you are.

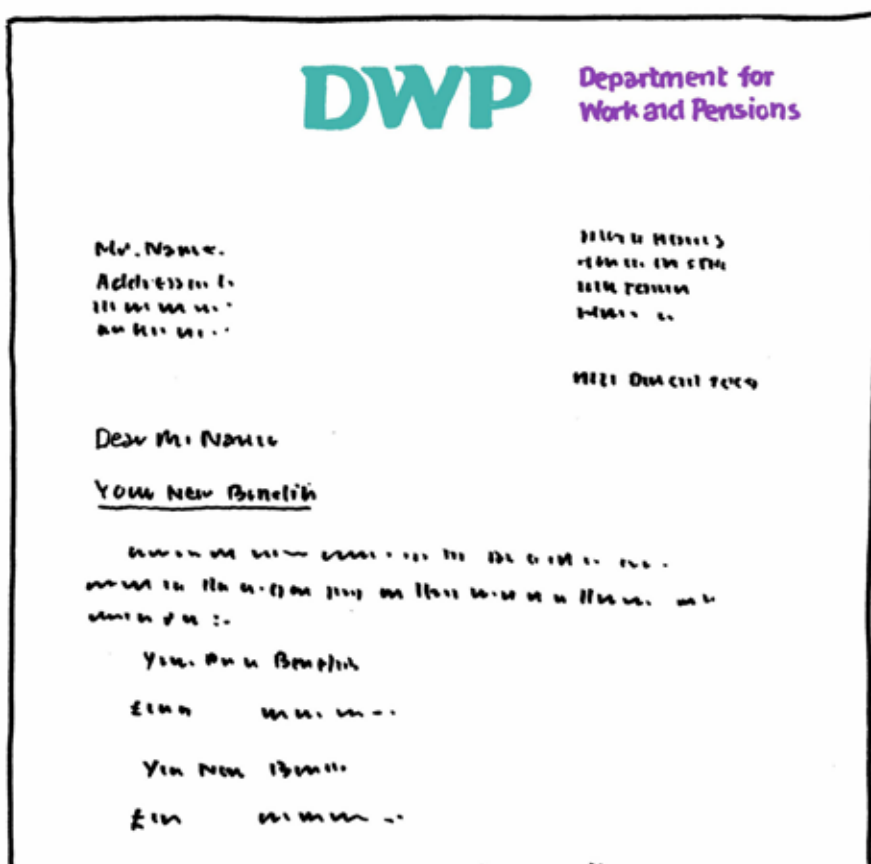
The **bank** will need to see identification to open an account for you. Different **bank accounts** will need different types of **identification**.

When you go to open a bank account, take as many pieces of identification as you can find.

Things you could take for identification are:

### A recent letter about your benefits

You need a letter that you received within the last 3 months. If you don't have a recent letter, you can ask the benefits agency to send you a new one.





## A recent letter from your social worker or support worker

You need a letter that you received within the last 3 months. If you don't have a recent letter, you can ask your social worker or support worker to send you a new one.



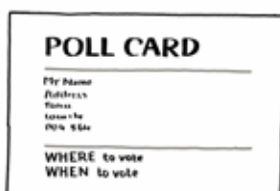
- A **passport** with your photograph on it.



- A **driving licence** with your photograph on it.



- A **travel pass** with your photograph on it.



- A **voting card**.



- A **medical card**.



The bank will then do some checks before you can open an account. They will check who you are and where you live.

If the bank will not let you have a bank account, ask them why. Then talk to your advocate or family about what to do.

## What you will be asked

The **customer adviser** will ask you some questions. Some of the questions will be:



- What is your **full name**?
- What is your **date of birth**?
- What is your **address**, including your postcode?
- How much money do you **get** each month?
- How much money must you **pay out** each month?
- Do you **pay income tax**?

It will help if you make a list of the answers to these questions before you go to the **bank**.

**Important!**

If you do **not** pay income tax, it could mean that you will get more **interest paid** to you.



If you are not sure whether or not you pay income tax, talk to a friend or advocate, or ask the customer adviser.

**Completing a form**

The **customer adviser** will use the things you tell them to fill in a form. This may be done on a computer and then printed out.



The customer adviser will ask you to look at what is on the form to check that it is OK. Always read what has been put on the form with your advocate.



## Important!

If you do not know what something means – **ask!**

And if something on the form is wrong, tell the **customer adviser**.



When you have checked the form is OK, the customer adviser will ask you to sign something to say that you are happy with it.



## Be careful!

**Never** sign anything if you are not sure about it.



## Important!

It is important that when you sign your name it always looks the same. This is how the bank checks that **it is you**.



If you find it difficult to sign your name, tell the customer adviser, who will suggest something else instead.

The person at the helpdesk will tell you when you can start using your **bank account**.

This might not be straight away. You might need to wait for some things to be sent to you. You can ask the customer adviser how long this might take.



Remember to tell the customer adviser how you would normally like to be contacted by the bank. This might be by post, telephone or email.

## **What you will be sent**

When you open a bank account, you will be sent some things to help you use it.

You will be sent different things depending on what type of bank account you have.

These different things may come in separate envelopes – don't worry if they are not all together.



### **Important!**

It is a good idea to put all the things for your bank account in a safe place.



## Some of the things you may be sent are:

### A Letter

The **bank** will send you a letter.

This will tell you about the bank account you have opened. It will tell you about the other things you will get.

The letter will tell you what your bank **sort code** is. It is usually made up of 6 numbers.

It will tell you what your **bank account number** is. Every bank account has a different number. You must keep your number safe.

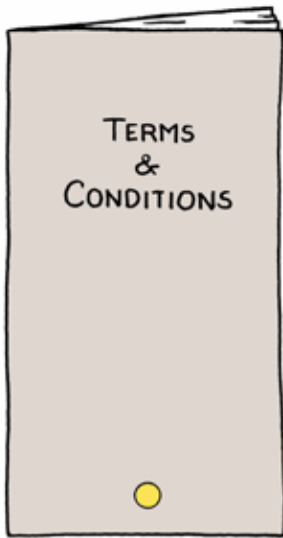
The letter will also tell you about the ways that you can use your account and the ways that you can **pay in money** and **take out money**. You may need to remember your bank **sort code** and **bank account number** to do these things.



### Important!

It is very important that you read this letter carefully.

## A Terms and Conditions booklet



You will get a booklet to tell you about the bank's **terms and conditions**.

These are the rules for using your bank account.

This might include how long it will take for money to go into your bank account and how much money you can take out.

You can ask for this booklet to be in large print. There might be a bit for you to sign and send back to the bank to say that you agree to follow the rules.

It's OK to take the booklet away and think about it before coming back and signing it.



**Be careful!**

**Never** sign anything if you are not sure about it.



## A bank card

You will get a **bank card**.



### Important!

The bank card is very important as it can be used to get money from your bank account. Some cards can also be used to pay for things.

You must **always** keep it safe.



You can use your card in a **cash machine**. Most banks have machines outside and inside.

There are also cash machines at other places, like supermarkets and railway stations.



## A Personal Identification Number (PIN)

You will have a special number to use with your bank card. This number is called your **PIN**. It is usually made up of 4 numbers.



### Important!



You must **always** keep your **PIN** secret. You must **never** tell anyone your **PIN** – not even your friends or the bank workers.



You will need to remember your **PIN** when you want to use your **bank card**.

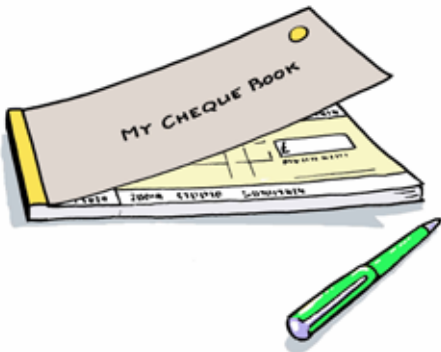
You can change your **PIN** at a **cash machine** to one you can remember more easily, like a number pattern or a number that is special to you.

Most banks have machines outside and inside where you can do this. There are also cash machines at places like supermarkets and railway stations.



### Important!

It can be safer to use a machine **inside** the bank, if there is one.



## A chequebook

With some kinds of bank account you can ask for a **chequebook** containing a number of **cheques**.



You can **write out a cheque** to take out money at the **bank** or to **pay for things**.



## A paying-in book

With some kinds of **bank account** you will get a **paying-in book**. You use the paying-in book to **pay in money** at the bank.

In the book there are a number of **paying-in slips** for you to fill in each time you want to pay in some money.



You use a **paying-in slip** to pay in money at the bank. The bank worker will stamp it to show that you have paid money in to your bank account.

If you prefer, you can use your paying-in slip at a **paying-in machine**, where you will get a **receipt**.



## A passbook

If you have a **passbook account** you will have a **passbook**.

You use your **passbook** to **pay in money** and to **take out money** at the bank.



## Leaflets and other information

You might also be sent some leaflets and other information. This might be about other things that you can get from the bank.

If you think that you might want any of these other things, it's a good idea to first talk to your advocate or a friend.



## Different ways of banking

This section will tell you about:

- **Going to a bank**
- **Telephone banking**
- **Internet banking (banking online)**

### Going to a bank

With most **bank accounts** you can go into the **bank** to do your banking.



### Telephone banking

Some **banks** will let you use the **telephone** to do your banking.



### Be careful!

It must always be **you** that makes the phone call. If you are not happy doing this, telephone banking may not be right for you.

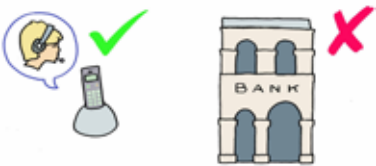
If anyone else tries to call, your **bank account** may be stopped. That would mean that you **can't** take out any of your money.

Some **banks** will **charge** you for the calls you make to them. Remember to ask how much calls will cost.





Some of the banks let you use the telephone to do your banking and you can also go into the bank in the high street.



Other banks are **only** on the telephone.



If you want to use telephone banking you will need to ring a special telephone number.

When you do this you will need to know your **bank account number** and bank **sort code**.

You will also need to remember a **special secret number** called a **personal identification number** or **telephone PIN** which the bank will give you.

You may also be given a **secret password**. You can change your password to one you can remember more easily, like a shape or something that is special to you.



And as well as these you will need to remember some other personal **security details**.

If you are not good at remembering words or numbers then telephone banking may not be good for you.



## Important!



You must **always** keep your **Telephone PIN** secret.

You must **never** tell anyone your **PIN** – not even your friends or the bank workers.

You must also keep your bank account number, password and security details secret and safe.

You **can** tell the bank worker your **bank account number, sort code** and **security details**, but you will only ever be asked for **part** of your password, not all of it.

You should **never** be asked for the whole password.

If a bank worker does ask you for your whole password, or if you are worried, **do not** tell them. Afterwards tell your bank what happened.

If a bank only offers **telephone banking** it can be harder to sort out any problems you might have.



With telephone banking you can ring up to find out how much money you have in your bank account at any time of the day or night.



**Telephone banking means that you can manage your bank account from home.**



## Internet banking (banking online)

Some banks will let you use the internet to do your banking.



Some of the banks will let you use the internet to do your banking **and** you can also go into the bank in the high street.

Other banks are **only** on the internet.



## Important!

If a bank only offers internet banking it can be harder to sort out problems with your account.

If you want to use internet banking you will need to know your **bank account number** and **sort code**.



You will also need to remember some special secret details which the bank will give you, such as a **personal identification number** or **internet PIN** and a **password**.

You can change your password to one you can remember more easily, like a shape or something that is special to you.

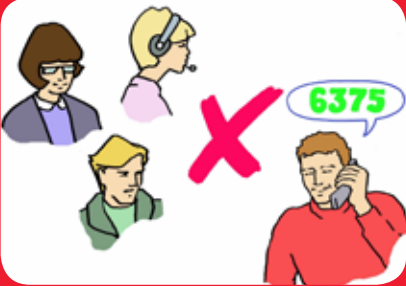
And as well as these you may need to remember some other personal **security details**.

If you are not good at remembering words or numbers then internet banking may not be good for you.

**Important!**

You must **always** keep your **internet PIN** and password secret.

You must NEVER tell anyone your PIN or password – not even your friends or the bank workers.



You must also keep your bank account number, password and security details secret and safe from all other people, except the bank workers.



With internet banking you can see how much money you have in your **bank account** at any time of the day or night.

**Internet banking means that you can manage your bank account from home.**

You are now ready to use your bank account. To help you do that, read the next 'Making Money Easier' Guide, called:

## Using a bank account

You can download it from our website:

[www.unitedresponse.org.uk/making-money-easier](http://www.unitedresponse.org.uk/making-money-easier)



# Making Money Easier

## Acknowledgements

**Choosing and opening a bank account**

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