

# Opening a Bank Account

A guide for people with learning disabilities



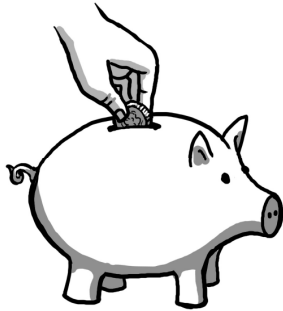
2019

## Some things to think about before choosing your bank:



- Is it easy to access?
- Does it feel safe to go there?
- What services does it offer?  
(Basic accounts, online banking, mobile banking or phone banking)

## Choose which type of account is best for you.



### Savings account

Savings accounts are good for putting money aside to save up to buy items or pay bills.

### Current account

Current accounts are good for



- Setting up Direct Debits for paying bills
- Getting benefits or wages paid directly into
- Getting money from Cash Machines by card whenever you might need it
- Paying in shops by card instead of carrying cash
- Shopping online

**Ask the bank what you might need to take with you to open an account.**

**You usually need:**

**One piece of identification from within the last 3 months with your address on it, like:**



- Jobcentre Plus letter
- Bank or Building Society statement
- Utility bill/utility statement (**not** a mobile phone bill)
- Council tax bill for current Council Tax billing year and dated in the last 12 months

**One piece of identification to prove who you are, like:**



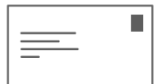
- Full and current passport
- Current UK full or provisional photocard driving licence
- A full and current 'old style' UK paper driving licence (issued before 1998 when photocard was introduced)
- Benefits/state pension notification letter - issued in last 12 months and confirming rights to benefits
- Current Blue disabled drivers pass

**Make an appointment with your chosen Bank.**

**Contact FAIR now to talk to one of our advisors. We are open 9-5, Monday-Friday.**

**Our services are:**

- ***Free***
- ***Confidential***
- ***Independent***



**95 Causewayside,  
Edinburgh EH9 1QG**



**0131 662 1962**



**fair@fairadvice.org.uk**

**www.fairadvice.org.uk**

**We can make home visits if needed.**



A Charitable Company limited by Guarantee.  
Registered in Scotland No 135696.  
Registered as a Scottish Charity No SC002280.

