

## Why open a bank account?

- Helps build a banking history
- Cashing personal cheques can be difficult and expensive without a bank account
- You can have Housing Benefit paid directly into your Bank Account
- You can pay your landlord and bills by Standing Order or Direct Debit
- Provides a route to many other banking services
- Paying by direct debit can save you money on utility bills



## This information is provided by:

### Benefits Section,

Chesterfield Borough Council,  
PO Box 100, Revenues Hall,  
New Square, Chesterfield  
S40 1SN

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Telephone: **01246 345484**

Fax: **01246 345486**

Text: **07960 910264**

Email: [benefits@chesterfield.gov.uk](mailto:benefits@chesterfield.gov.uk)

Website: [www.chesterfield.gov.uk](http://www.chesterfield.gov.uk)

## Other useful contacts:

Financial Services Authority (FSA), consumer helpline: **0845 606 1234**

Website: [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)

Chesterfield Credit Union: **01246 278833**



## Basic Bank Accounts

## Basic bank accounts are available to everyone from most banks

A basic bank account can be helpful in attracting people without accounts to open one.

### How to open an account

The table shown indicates the names of “Basic Bank Accounts”, and the services included

- You should contact the bank directly to open an account and to confirm acceptable forms of identification. This will be a minimum of evidence of identity and evidence of address.
- CAB Money Advice can advise you on opening a bank account, household budgeting and getting benefit to help pay your rent. For free impartial, confidential and independent advice visit: 6 8 Broad Pavement, Chesterfield, S40 1RP Telephone: 01246 206164

Staff at Chesterfield Borough Council are not qualified to give financial advice on which account option is best for you. The table opposite gives general guidance only and should not be treated as a complete and authoritative guide to available accounts.

These details are subject to change. Refer to the bank for more information.

Name of bank	Name of account	Charge for unpaid direct debits	Direct debits, standing orders	Cheque book	Cash card	Debit card	Overdraft	Post Office account	If any of the following apply your application may be declined
Abbey 2 Central Pavement Chesterfield Tel 0845 7654321	<b>Basic current account</b>	£35.00	Yes	No	Yes	No	No	Yes	Undischarged bankrupt
Alliance & Leicester 9 High Street Chesterfield 01246 271155	<b>Basic cash account</b>	£25.00	Yes	No	Yes Machine only	No	No	Yes	Undischarged bankrupt Cases looked at individually
Barclays 37 Rose Hill, Chesterfield, 0845 7555555	<b>Cash Card Account</b>	£35.00	Yes	No	Yes	No	Considered	Yes	Contact Bank
Co-operative Bank PLC Elder Way, Chesterfield 08457 212 212	<b>Cashminder account</b>	£19.50	Yes	No	Yes	Yes Electron	No	Yes	Contact Bank
Halifax Central Pavement, or Knivesmithgate, Chesterfield Tel 0845 7203040	<b>Easy Cash</b> – can only be opened on-line or through the post	£35.00	Yes	No	Yes	No	No	No	Cases looked at individually
HSBC Market Place Chesterfield Tel 0845 7404404	<b>Basic Bank Account</b> – visit your local branch	£25.00	Yes	No	Yes	No	No	Yes	Cases looked at individually
Lloyds TSB 27 Market Place, Chesterfield Tel 0845 3000000	<b>Cash Account</b>	£20.00	Yes	No	Yes	Considered	No	Yes	Contact Bank
Nationwide 28 Knivesmithgate Chesterfield Tel 01246 340000	<b>Flex account</b>	£30.00	Yes	No	Yes	No	No	Yes	Contact Bank
	<b>Cash Card</b>	£30.00	Yes	No	Yes	Yes	Yes	Yes	Contact Bank
Royal Bank of Scotland 1 – 3 Stephenson Place Chesterfield 01246 208571	<b>Key account</b>	£38.00	Yes	No	Yes	Considered	No	Yes	Undischarged bankrupt
Natwest 5 Market Place Chesterfield Tel 0845 3031886	<b>Current Plus</b>	£28 - £38	Yes	Yes	Yes	Yes	Considered	No	History of fraud Undischarged bankrupt
Yorkshire 89 New Square Chesterfield Tel 01246 201901	<b>Ready cash</b> – visit your local branch	£35	Yes	No	Yes	Yes	No	Yes	Cases looked at individually