

Access to Banking



Access to banking



We understand the importance of a bank account for our new to UK friends, and want to work with you to find positive ways forward



- As the world becomes more digital, the best way to commence the journey for individuals is completing an online application. This session will cover the best practices and key customer screens for this journey



- Whilst we can now accept a share code / benefits letter being brought into branch as proof of identification, we know proof of address can be tricky for individuals in temporary accommodation. This call will also look at how housing partners, charity employees supporting our new to UK friends and other organisations can help to provide this proof



- We will also touch on other support that can help with upskill and education around UK banking and UK money culture

Please note that all banks will provide similar support
This guidance reflects Lloyds Banking Group (Bank of Scotland, Halifax and Lloyds)
Guidance is accurate as at April 2025, however, please refer to our public websites
for up-to-date guidance



Here are the links for the branch locators:

- [Find your nearest branch | Service | Lloyds Bank](#)
- [Find your nearest branch | Service | Halifax](#)
- [Find your nearest branch | Service | Bank of Scotland](#)

Once accounts are open, there is some great free support to help support digital skills and capabilities:

- [The Digital Helpline](#)
- The [Lloyds](#), [Halifax](#), [Bank of Scotland](#) Academies provide great resources to support this

The online journey



As best practice, a few things that are good for your service users to have ready / complete before starting their application:

- Address and previous address (including postal code)
- Date of arrival in UK
- Telephone number
- Email
- Tax identification number (if available/applicable)
- Thoughts on password (minimum of 8 characters including at least 1 number and 3 letters. No 'obvious' passwords)

Before starting the online journey, it is also a good idea that everyone is encouraged to:

- clear their cookies and cache history on their phones
- ensure they have the latest version of their device downloaded
- download the banking App (QR codes to follow)

Lloyds

Download our Mobile Banking app

Join over 7 million customers already using our app.

Scan to download our app



- ✓ Our app is fast, simple to use and secure.
- ✓ You can log on securely with your fingerprint or Face ID.
- ✓ Stay up to date with handy app notifications.



[How to set up our app](#) >

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Mobile Banking app: Our app is available to UK personal Internet Banking customers and Internet Banking customers with accounts held in Jersey, the Bailiwick of Guernsey or the Isle of Man. You need to have a valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply.

About you

First name (as shown on your passport/ID)

Middle name (if shown on your passport/ID)

Last name (as shown on your passport/ID)

Gender (as shown on your passport/ID)

Male

Female

Non-binary

Title

For example: Ms, Mr, Mx, Dr

Your phone number

Our services are designed to work best with a UK mobile number.



+44

07400 123456

- Names must be in the same order as the ARC / eVisa / ID
- Names must be spelt the same as on the ID

Date of birth

DD	Month 	YYYY
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Country of birth

+ Add another nationality

- **DOB must match the ARC / eVisa / ID**
- **Country of Birth must match the ARC / eVisa / ID card**

Are you a UK citizen?

Yes

No ✓

What is your nationality?

Syrian



+ Add another nationality

When did you arrive in the UK?

Month



YYYY

Time in the UK:

Do you have indefinite leave to remain?

Yes

No

- Nationality must match the ARC / eVisa / ID
- Date to UK (Not to recent accommodation)
- 'No' to indefinite leave to remain for asylum seekers and most refugees (exceptions include ACRS and ARAP where indefinite RTR)

Your address

If your address is not displayed, select the 'Address not listed' option to enter address manually.

Postcode

For example, SW1A 1AA



Need some help?



House / flat number

[British Forces Post Office Form](#)

[Cancel](#)

Find address

- **Postcode**
- **House / Flat / Room Number**

Building Number



Building Name



Street Name



Borough (optional)

Town/City



County (optional)

Postcode



- Enter the Address in this format
- Building Number = or room number
- Building Name =
- Street Name =
- Town =
- County =
- Postcode (prefilled from previous page) =

- **Other information we need to know (inc. tax identification number)**

Contact Details

Main phone number
Including Other phone number

Email address

Marketing Preferences
Marketing opt in to specify marketing preference via (Email / SMS / Post / Phone)

Income & Expenditure Details

Your total monthly income (after tax)

Will your monthly income be paid into this account?

How will you fund the account?
e.g. Bank Transfer, Electronic payments, Cash or Cheques

How will you use the account?
e.g. Bank Transfer, Electronic payments, Cash or Cheques

Employment status
If Employed (Occupation type, name of employer, start date). If self employed (Occupation type, company/ organisation name/ start date)

Your total amount of savings

Account Options

 **Club Lloyds**

£3 monthly fee, waived each month that you pay in £2,000 or more.

- ✓ Earn credit interest on your money - on balances up to £5,000, when you pay out two different Direct Debits each month
- ✓ Choose a yearly benefit from:
 - 12 months of Disney+ 
 - 6 x cinema tickets at ODEON or Vue cinemas
 - An annual Coffee Club and Gourmet Society membership
 - An annual magazine subscription

Club Lloyds

 **Club Lloyds Silver**

Club Lloyds Silver

 **Club Lloyds Platinum**

Club Lloyds Platinum

 **Classic**

Free everyday banking when you stay in credit.

- ✓ Contactless debit card
- ✓ Mobile Banking app
- ✓ Get up to 15% cashback - earn cashback with Everyday Offers when you pay by credit/debit card or Direct Debit with selected retailers*
- ✓ Overdraft facility available**

* Merchant offers and cashback amounts vary. Internet Banking registration required. T&Cs apply.

** All overdrafts are subject to our assessment of your circumstances, and are repayable on demand.

Classic

 **Silver**

Silver

 **Platinum**

Platinum

- **Overdrafts won't be available at this stage**

Overdraft requests (optional)

What Planned Overdraft limit would you like?

How many people who live with you depend on you financially?

Your monthly share of mortgage or rent payments

What do you spend each month on childcare, maintenance and education?

Are you aware of any upcoming changes in your circumstances?

- 
- **Next Steps:**
 - **Complete the Credit Search**
 - **Confirmation of account**
 - **Make a note of the reference number and bring this to branch**
 - **Internet Banking Passwords – 8 Characters including at least 1 number and 3 letters. No ‘obvious’ passwords (e.g. name). Keep secure.**

Identification and Address Verification



For identification for new to UK individuals, we can accept:

- Non UK passports (most can be accepted digitally on the App)
- eVisa – share code required in branch
- Application Registration Card

For address verification for new to UK individuals, documents including:

- NHS registration letters dated in last month
- Letter of introduction from hostel manager, case/key/support/refugee/social worker, doctor, base commander, housing officer:
 - To accept a letter of introduction, the employee must be able to vouch for the applicant, confirm their address and be supporting them in a professional capacity. Essentially letters of introduction need to:
 - Be on the organisations headed paper and dated within the last month
 - Include a 'wet signature' of the employee (not volunteer and not signed per pro) who is confirming the address. Employee must have a professional relationship with the individual, and be able to validate their address
 - Confirm full name and full address of applicant
 - Include the introducer contact details

Example Letter



Example Letter of Introduction example

Please ensure each letter is on
original headed paper not copies

INSERT:

Lloyd's Bank / Halifax / Bank of Scotland Bank
Branch ADDRESS
Date: (must be dated within last month)

Dear XXX

I am a **Case Worker / Housing Officer etc (INSERT JOB TITLE)** at **(INSERT ORGANISATION NAME)**

I would like to introduce the applicant below to open a new bank account. I am currently working with them in my professional capacity supporting them with **INSERT HOW YOU ARE SUPPORTING THE APPLICANT** and have known the applicant for **INSERT LENGTH OF TIME KNOWN MEMBER FOR** months / years.

I can certify that their name, address and personal details below match the records we have / match Home Office records. **I can also confirm the photograph attached is a true likeness of them. (If possible)**

Full Name:	
Nationality:	
Date of Birth:	
Full Current Address including Post Code:	
Tel No:	
eVisa Share code:	

Please accept this letter of introduction to confirm their address

Should you require any further confirmation, please contact me on the details below.

Staff full name:

Staff job title:

Staff signature:

(Must be wet signature, electronic signature not accepted)

Email address:

Tel no:

For awareness



- Whilst someone may have an account initially opened, **all** UK banks receive a notification order from the Home Office on a quarterly basis to close the bank accounts of anyone named on their databases as having a refugee or immigration application declined. This is called the Disqualified Person List (DPL). Anyone who has a query with this needs to follow guidance issued (Citizens Advice, Migrant Help etc)
- Accounts may be declined for a range of reasons and unfortunately the reason for doing so cannot always be provided, as this could be for security / legal reasons. This is very unlikely to impact new to UK individuals though
- If an account was closed following a previous abusive incident in a branch – no accounts within the LBG brands will be allowed to be opened (Lloyds, Halifax and Bank of Scotland), and a bank account would need to be sourced elsewhere.

Banking and Digital Education



- We have free banking, digital, and employment education support through our [Lloyds Academy](#) and [The Digital Helpline](#)



Questions?