

# Basic bank accounts

Bank	Name of account - specify this when applying	Website & phone number for further information	Direct Debit & Standing Order	Online & Phone banking	Cash machine access	Debit card	Post Office counter	Reasons stated for refusing application	Other info
Bank of Ireland	Basic Cash Account	0800 0850 444 <a href="http://www.bankofireland.co.uk">www.bankofireland.co.uk</a>	Both	Both	Any cash machine	No	Yes	Undischarged bankrupt, record of fraud	Available in Northern Ireland only
Bank of Scotland	Cash Account	0845 721 3141 <a href="http://www.bankofscotland.co.uk">www.bankofscotland.co.uk</a>	Both	Both	Lloyds, Halifax, Bank of Scotland, TSB and Sainsburys only	Visa Debit	Yes	Undischarged bankrupt, record of fraud	
Barclays	Cash Card Account	0800 051 6194 <a href="http://www.barclays.co.uk">www.barclays.co.uk</a>	Both	Both	Any cash machine	Visa Debit	Withdrawals only	Record of fraud	Can only be opened in branch. No online banking for undischarged bankrupts.
Clydesdale Bank	Ready Cash	0845 602 5450 <a href="http://www.cbonline.co.uk">www.cbonline.co.uk</a>	Both	Both	Any cash machine	Maestro	Yes	Undischarged bankrupt, record of fraud	
Cooperative Bank	Cashminder	0845 7212 212 <a href="http://www.co-operativebank.co.uk">www.co-operativebank.co.uk</a>	Both	Both	Any cash machine	Visa Debit	Yes	Undischarged bankrupt, record of fraud	
Danske Bank	Danske Basic	0800 66 00 33 <a href="http://www.danskebank.co.uk">www.danskebank.co.uk</a>	Both	Both	Any cash machine	Maestro	Withdrawals only	Undischarged bankrupt, record of fraud, some bad debts.	Available in Northern Ireland only. Previously Northern Bank.
First Trust Bank	Basic Bank Account	0289 034 6160 <a href="http://www.firsttrustbank.co.uk">www.firsttrustbank.co.uk</a>	DD only	Both	Any cash machine	No	Yes (except deposits)	Undischarged bankrupt, record of fraud, some bad debts.	
Halifax	Easycash	0845 720 3040 <a href="http://www.halifax.co.uk">www.halifax.co.uk</a>	Both	Both	Any cash machine	Electron	Yes	Undischarged bankrupt, record of fraud	
HSBC	Basic Bank Account	0800 032 4738 <a href="http://www.hsbc.co.uk">www.hsbc.co.uk</a>	Both	Both	Any cash machine	Visa Debit	Withdrawals only	Undischarged bankrupt, record of fraud	
Lloyds	Cash Account	0845 3000 000 <a href="http://www.lloydstsb.com">www.lloydstsb.com</a>	Both	Both	Lloyds, Halifax, Bank of Scotland and TSB only	Visa Debit	Withdrawals only	Undischarged bankrupt, record of fraud	
Metro Bank	Cash Account	0345 08 08 500 <a href="http://www.metrobankonline.co.uk">www.metrobankonline.co.uk</a>	No	Both	Any cash machine	Master Card Pay Pass	No	Undischarged bankrupt, record of fraud	Branches in London region only.
Nationwide Building Society	Cash Card Account	08457 30 20 10 <a href="http://www.nationwide.co.uk">www.nationwide.co.uk</a>	Both	Online	Any cash machine	Visa Debit	Yes (except deposits)	Undischarged bankrupt, record of fraud	Cash Card account can only be opened by phone or online, not in branches
Natwest	Basic Account	0800 200 400 <a href="http://www.natwest.com">www.natwest.com</a>	Both	Both	Natwest, RBS and Ulster Bank only	Visa Debit	Yes	Undischarged bankrupt, record of fraud	
Post Office	Card Account	08457 22 33 44 <a href="http://www.postoffice.co.uk">www.postoffice.co.uk</a>	No	No	No	No	Withdrawals at Post Office only	None	No credit check. Only state pensions, benefits and tax credits can be paid in.
Royal Bank of Scotland	Basic Account	0808 100 3081 <a href="http://www.rbs.co.uk">www.rbs.co.uk</a>	Both	Both	Natwest, RBS and Ulster Bank only	Visa Debit	Yes	Undischarged bankrupt, record of fraud	
Santander	Basic Current Account	0800 707 6692 <a href="http://www.santander.co.uk">www.santander.co.uk</a>	Both	Both	Any cash machine	No	Withdrawals only	Undischarged bankrupt, record of fraud	
TSB	Cash Account	0845 9758 758 <a href="http://www.tsb.co.uk">www.tsb.co.uk</a>	Both	Both	Lloyds, Halifax, Bank of Scotland and TSB only	Visa Debit	Withdrawals only	Undischarged bankrupt, record of fraud	
Ulster Bank	Step Account	0800 046 6486 <a href="http://www.ulsterbank.co.uk">www.ulsterbank.co.uk</a>	Both	Both	Natwest, RBS and Ulster Bank only	Visa Debit	Yes	Undischarged bankrupt, record of fraud	Aimed at Northern Ireland residents only.
Yorkshire Bank	Ready Cash	0845 602 6198 <a href="http://www.ybonline.co.uk">www.ybonline.co.uk</a>	Both	Both	Any cash machine	Maestro	Yes	Undischarged bankrupt, record of fraud	

1. All the above accounts offer withdrawals at Post Office branches and Automated Credit Transfer (allowing wages, benefits etc to be paid into the account by BACS).
2. None of these accounts offer a cheque book or overdraft, although some may offer a small 'buffer zone' (a short term overdraft, typically of £10.00).
3. All of these accounts have penalties for bounced Direct Debit or Standing Order. Check with the bank to confirm their current Terms & Conditions.
4. All of the above information is subject to change, and it is advisable to check with the bank.