

## Opening a Bank Account without a Proof of Address

When you want to open an account with any bank or building society, you will be asked to provide evidence of your identity and confirmation of your address. If you are renting a property with a partner, if you are homeless or if you have just moved to the country, this might be difficult.

Below are some important information for you:

<b>Generally valid proof of address:</b>	<ul style="list-style-type: none"><li>• Utility bills (Less than 3 months old)</li><li>• Council Tax bills (of current financial year)</li><li>• Tenancy agreement or Council Rent Book</li><li>• Mail Order Statement (Less than 3 months old)</li><li>• Pension Book</li><li>• Medical/NHS card with address</li><li>• UK Photocard Driving Licence with current address and full paper counterpart</li><li>• Motor insurance or home insurance certificate issued within the last 12 months</li></ul>
<b>Be aware:</b>	<ul style="list-style-type: none"><li>• Passports, National Insurance Cards or Birth Certificates are not classed as adequate proof of address as these do not prove your address, just your identity.</li><li>• Passports, National Identity Cards and Travel documents must be current, i.e. unexpired.</li><li>• Letters should be of recent date, or, in the case of students, the course dates stated in the Letter of Acceptance should reasonably correspond with the date of the account application to the bank. All documents must be original.</li></ul>
<b>If you don't meet the standard verification, you can use:</b>	<ul style="list-style-type: none"><li>• <b>People claiming benefits</b> – Entitlement letter issued by DWP, HMRC or local authority, or identity confirmation letter issued by DWP or local authority.</li><li>• <b>People in care homes/sheltered accommodation/refuge</b> - Letter from care home manager/warden of sheltered accommodation or refuge.</li><li>• <b>Homeless persons</b> - A letter from the warden of a homeless shelter or from an</li></ul>

	<p>employer if the customer is in work, should be sufficient evidence.</p> <ul style="list-style-type: none"> <li>• <b>People on probation</b> - Letter from the customer's probation officer, or a hostel manager, would normally be sufficient.</li> <li>• <b>Prisoners</b> - Letter from the governor of the prison, or, if the applicant has been released, from a police or probation officer or hostel manager would normally be sufficient.</li> <li>• <b>International students</b> - Passport or EEA National Identity Card and letter of acceptance or letter of introduction from the institution at which they are to study at.</li> <li>• <b>Foreign nationals working temporarily in the UK</b>- whose lack of banking or credit history excludes them being offered anything more than a basic bank account - national passport, or national identity card</li> </ul>
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**A Prepaid Account Card can also be the perfect alternative to a bank account.**

A prepaid card is a payment card that is pre-loaded with money. Once you've loaded money onto your card you can then use it to shop online, abroad or even take cash out of an ATM. Prepaid cards are similar to credit cards in that they look the same, and have the same CHIP and PIN facilities, but are different in one important aspect, there's no credit, so you don't need to worry about spending over your budget.

- Some prepaid cards allow you to use them like a bank account and have your wages paid directly to your card's account – without any links to any other account you may have.
- There are no unexpected bank charges and very little paperwork to fill in to get an account.
- Just use it like a bank account - pay bills online and set up regular payments for everything from your gas and electric bill to your broadband.
- For further information, go and visit your closest Orange or Virgin stores or check online for the best 10 pre-paid cards: <http://www.money.co.uk/prepaid-cards.htm>