



# Bank Accounts



Many people use a bank account to manage their day to day money. There are different types of bank accounts that you can choose from to suit your own personal circumstances:

**Basic Bank Account:** You can pay in cash, benefits, wages and pensions. You can also pay in cheques for free. You will get a cash card. You can set up direct debits and standing orders. You cannot go overdrawn by more than £10 (if at all).

**Current Account:** You can pay in cash, cheques, benefits, wages and pensions. You will get a cash card or debt card and cheque book. You may get an overdraft, interest on your money and extra facilities or services such as travel or mobile phone insurance

**Savings Account:** You will usually receive interest on your money. You may get a passbook or cash card to access money. Access depends on the type of account opened. It may be instant, fixed notice (e.g., 30 or 90 days notice required to withdraw money) or via internet or post only.

Banks will ask you to provide identification and address verification before you open an account. This is to help prevent criminal activity and also to protect your money. The identification requested may vary from bank to bank. Banks will ask you to provide one document to **prove your identity** and another separate document to **prove your address**. The general rule is that you cannot use the same document to prove both your identity and your address.

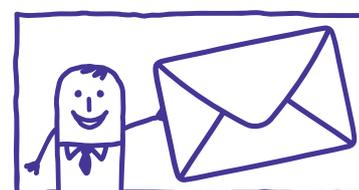
The table below details some of the documents that may be accepted:

Documents to Prove Your Identity	Documents to Prove Your Address
Valid UK Passport	Council Tax Bill for the current year
Benefit Entitlement Letter issued from Jobcentreplus	Benefit Entitlement Letter issued from Jobcentreplus
Birth certificate (usually if you are under the age of 18)	Gas or Electricity Bill (within last 3 months)
Current Full UK Driving Licence	Current Full UK Driving Licence
Current Provisional UK Driving Licence	Current Provisional UK Driving Licence
HMRC Tax Notification Correspondence	Credit Card or Mortgage Statement
Letter from GP	Telephone Bill (within last 3 months)
Young Scot Card (if under the age of 18)	Local Authority Tenancy Agreement

## Getting in touch



[www.renfrewshire.gov.uk/adviceworks](http://www.renfrewshire.gov.uk/adviceworks)



Visit or write to:  
Advice Works, 25 Church Street, Johnstone PA5 8FA

# ADVICE WORKS

## Drop-in times



### **Erskine**

Erskine Library  
Bridgewater Shopping Centre  
Bridgewater Place  
PA8 7AA

**Friday, 9am to 11am.**

### **Johnstone**

Johnstone Town Hall  
25 Church Street  
PA5 8FA

**Monday to Thursday,  
9am to 11am.**

### **Paisley**

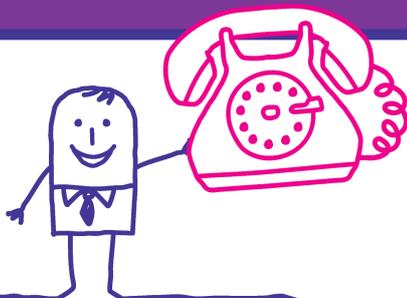
Customer Service Centre  
Renfrewshire House  
Cotton Street  
PA1 1BU

**Monday, Tuesday and  
Friday, 9am to 11am  
and 1pm to 3pm.**

### **Renfrew**

Renfrew Health Centre  
Ferry Road  
PA4 8SB

**Wednesday and Thursday,  
1pm to 3pm.**



**HELPLINE**  
**0300 300 1238**  
10am-4pm Monday to Friday



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