

Basic Bank Accounts – Key Points

| Bank | Account Name | Age | Checks required | ID proof required | How to open | Other features |
|-------------------|---------------|-----|--|---|---|---|
| Bank of Scotland | Basic | 18+ | No credit check – ID and fraud checks only | Photo ID plus proof of address | Cannot apply directly – need to apply for standard account first | |
| Barclays | Basic Current | 18+ | No credit check – soft search | Photo ID plus proof of address. May accept benefit entitlement letter or specific immigration documents | App, online or at branch | Asylum seekers or those with no fixed address can apply |
| Co-operative Bank | Cashminder | 16+ | No credit check – credit reference check used (no impact on credit rating) | Photo ID plus proof of address. Addresses in and out of UK for past 3 years | Online or by phone | Allows online payments via Apple Pay, Google Pay etc. |
| Halifax | Basic | 18+ | Will try for credit check – otherwise soft search for BBA (no impact on credit rating) | Photo ID and 2 proofs of address. Otherwise combination of other documents e.g. birth certificate, medical card | Cannot apply directly – have to apply for standard account first Not on the list of current accounts Online, at branch or via app | Non-UK passport can be used for ID in the app |
| HSBC | Basic | 18+ | If apply via HSBC app then soft search; if apply for standard account then offered Basic account will need hard credit check | Photo ID and proof of address – can be done online via selfie-ID check | App, phone, online or at branch | Can access via HSBC's No Fixed Address programme if homeless or in housing difficulties and supported by a registered charity |

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| Lloyds | Basic | 18+ | No credit check - soft search | Photo ID plus proof of address. May accept HMRC tax notifications, benefits entitlement letters, | Online or telephone Cannot open directly – have to apply for standard account first. Not on the list of current accounts | Will accept foreign passport with UK visa for indefinite leave to remain (with at least 6 months left on it) Can use debit card worldwide |
| Metro Bank | Cash Account | 11+ | No credit check – soft search | Photo ID and proof of address. Will accept alternative forms of ID from asylum seekers, refugees, people in care homes/sheltered accommodation, child care leavers, hostel residents (letter from manager) and members of UK armed forces | Have to apply in-store | Technically a Junior Account Cannot set up Direct Debits Cannot use Post Offices for basic banking services |
| Nationwide | FlexBasic | 18+ | No credit check – soft search | Photo ID and proof of address address history for past 3 years required. Will accept Biometric Residence Permit, EU/EEA ID card or specified letters from UK government agencies. May accept letter from a 'responsible person'. | Check made if eligible for other current account when apply for basic account. Online or at branch (if ID cannot be verified online) | |

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| Royal Bank of Scotland Nat West | Foundation | 18+ | Credit check required | Photo ID plus proof of address. Uses Mitek digital ID verification system. May need to visit branch if cannot verify ID online. May accept alternative forms of ID under RBS 'Banking Facilities for All' scheme | Cannot apply directly – have to apply for a standard account first Online or at branch | Ukrainian refugees can apply for Foundation account directly – has dedicated account opening page online for Ukrainians |
| Santander | Basic | 16+ | May require credit check but will often use soft search | Photo ID and proof of address, May accept alternative forms of ID such as entitlement letter to state benefits | Online or at branch | Unable to make online payments via Google Pay, Apple Pay etc. |
| TSB | Cash Account | 18+ | No credit check – use soft search | Photo ID and proof of address. Need originals but may accept print-outs in certain circumstances. Only accept passport and driving licence online. If visit branch will accept state benefits notification letter, HMRC tax notification and blue disabled driver's pass | Online or at branch | Non-UK citizens require passport and proof of UK immigration status. Under 18 years old will require UK birth certificate or adoption certificate and UK medical card |

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| <p>Virgin Money (including Yorkshire & Clydesdale)</p> <p><i>Merges with Nationwide on 2nd April 2026 – may affect account T&Cs</i></p> | <p>M Account</p> | <p>16+</p> | <p>Credit check required but used for verification not credit score – credit check not used to refuse access to basic account</p> | <p>Photo ID and proof of address for online applications via Mitek secure digital service which includes submitting a live selfie, Non-standard ID often accepted</p> | <p>Phone or at branch</p> | <p>No fees when use card abroad or shop online in other currencies</p> <p>No charge for declined payment</p> <p>Can make online payments via Apple Pay, Google Pay etc.</p> <p>Has a 'financial wellbeing hub'</p> |
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