

Different types of basic bank account

This table shows which banks and building societies offer basic bank accounts and what services you can expect to get.

All these accounts accept *Automated Credit Transfer (ACT)* payments, offer cash withdrawals at the Post Office®, and a cash-machine card. None of them offer a cheque book or ask for a minimum amount to open an account.

Bank name and any special name for the account	Minimum age to open an account	Free buffer zone (see page 13)	Direct Debits and standing orders ¹	Charge for unpaid Direct Debit ² or standing order	Debit card (Solo, Electron, Maestro or Visa debit)	Bank branch counter access (balance, deposits and withdrawals)	Post Office® branch access	Free access to bank cash machines (ATMs) in the UK	If any of the following apply to you, your application may be declined
Bank of Ireland UK: Basic Cash Account (only available in Northern Ireland)	16	No	Yes	£42 ⁴	No	Yes	Yes	Yes	Undischarged bankrupt, record of fraud
Bank of Scotland: Cash Account	18 ³	£10	Yes	£10 (max 3 per day)	Visa debit	Yes	Yes	BoS, Halifax and Sainsburys ATMs	Undischarged bankrupt, record of fraud
Barclays: Cash Card Account	18 ³	No	Yes	£8 (max 1 per day)	Visa debit	Yes	Withdrawals only	Yes	Record of fraud
Clydesdale: Readycash	16	No	Yes	£35	Maestro	Yes	Yes	Yes	Undischarged bankrupt, record of fraud
Co-operative Bank: Cashminder	16	No	Yes	£15 (max £150 per quarter) ⁵	Visa debit	Yes	Yes	Yes	Record of fraud
First Trust Bank: Basic Bank Account	16	£10	Direct Debits only	£35	No	No	Yes (except deposits)	No, own ATMs only	Undischarged bankrupt, record of fraud, record of bad debts
Halifax: Easycash	16	£10	Yes	£10 (max 3 per day)	Electron	Yes (withdrawals over £300 only)	Yes (except deposits)	Any LINK machine	Undischarged bankrupt, record of fraud
HSBC: Basic Bank Account	18	£10	Yes	No ⁴	No	Yes (except withdrawals)	Withdrawals only	Yes	Undischarged bankrupt, record of fraud
Lloyds TSB: Cash Account	18 ³	£10	Yes	£10 (max 3 per day)	Visa debit	Yes	Yes	No, own ATMs only	Undischarged bankrupt, record of fraud
Nationwide Building Society: Flex Cash Card	18 ³	No	Yes	£15	Visa debit	Yes (withdrawals over £100) ⁶	Yes (except deposits)	Yes	Undischarged bankrupt, record of fraud
NatWest: Basic Account	18	£6	Yes	£6 (max £60 in any charging period)	Visa debit	Yes	Yes (except deposits)	No, own ATMs only	Undischarged bankrupt, record of fraud
Northern Bank: Northern Personal Access	14	No	Yes	No	Maestro	Yes	Withdrawals only	Yes	Undischarged bankrupt, record of fraud, record of bad debts
Santander: Basic Current Account	16	No	Yes	£25	No	Yes (withdrawals over £300 only)	Withdrawals only	Any LINK machine	Undischarged bankrupt, record of fraud
The Royal Bank of Scotland: Basic Account	18	£6	Yes	£6 (max £60 in any charging period)	Visa debit	Yes	Yes (except deposits)	No, own ATMs only	Undischarged bankrupt, record of fraud
Ulster Bank: Step Account	18	No	Yes	£10 (max £100 in any charging period)	Visa debit	Yes	Yes (except deposits)	Yes	Undischarged bankrupt, record of fraud
Yorkshire Bank: Readycash	16	No	Yes	£35	Maestro	Yes	Yes (except deposits)	Yes	Undischarged bankrupt, record of fraud

Explanatory notes

- 1 A bank may cancel a standing order or Direct Debit if, more than once, you don't have enough money in your account to pay it.
- 2 Correct at time of print but always check with the bank or building society.
- 3 16 and 17 year-olds can open a similar account.
- 4 The account may be closed if any Direct Debit or standing order is refused three times within a 12-month rolling period.
- 5 A quarter is a group of three charging periods starting in January, April, July or October.
- 6 No balance enquiries or printed 'mini statements' and only Nationwide bills can be paid.

This information is correct as at March 2012, but is subject to change. Please check with your chosen bank or building society.