



ACCESS TO BANKING

Supporting your clients with account opening

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As part of Lloyds Banking Group's commitment to financial inclusion we want to ensure as many people as possible have access to a bank account and the necessary support to manage their money in a way that meets their needs.

We know that there are some specific groups who are at risk of financial exclusion and for whom opening a bank account is more challenging, including people experiencing homelessness, financial abuse, victims of modern slavery, refugees, asylum seekers and prisoners.

We also recognise that for many of these vulnerable groups, it is the support of local charities and organisations that enables them to get back on their feet. With that in mind, this leaflet aims to outline all the different ways Lloyds Bank, Halifax and Bank of Scotland can help your clients with access to banking.

If you're new to supporting your clients with access to banking, we'd suggest a good place to start is by making contact with your local branch, to see how they can help you. The link to our branch directories is at the back of this leaflet, along with a list of other useful contacts.

OPENING A BANK ACCOUNT

Dealing with finances can be scary and overwhelming, especially for your clients, many of whom are facing the added challenge of lack of identification.

Please don't be put off by a lack of traditional forms of ID. Often we find that we are still able to help and your local branch will be happy to assist you and your client.

There are many ways that a customer's identity and address can be verified in order to open an account. If standard forms of ID (e.g. passport, driving licence, utility bill) are unavailable we can look at other options, by exception. For example, a letter of introduction from a social worker, doctor, probation officer (or criminal justice social worker in Scotland), care home manager or in some cases a support worker may be acceptable.

Every case is individual. Branch colleagues will be able to review your client's case and provide useful guidance as to what might be able to be accepted. Depending on your client's circumstances you may also be able to support them to start the account opening process online, although a visit to branch would still be required to verify their identification.

Letters of introduction

Letters of introduction may be an acceptable form of ID when other standard forms of ID are unavailable.

Please note, when writing a letter of introduction you are confirming;

- A) the person is known to you
- B) You can verify their identity, possibly through additional checks carried out at your organisation.

The letter needs to:

- Be on your organisation's letter headed paper
- Have a telephone number for your organisation
- Confirm the full name and residential address (if applicable) of your client
- Confirm the client is known to you in a professional capacity
- Make your relationship with the client known, i.e. support worker
- Confirm how long you have known the client in this capacity
- Must be dated within one calendar month
- Be signed and dated by you.

English not first language

We appreciate that for customers whose first language is not English, it can be challenging to access banking services. As a support worker, you can help someone to understand the process and services, but it is also important for us to be sure that the customer has understood what they are signing up for when opening their account.

If you are able to, you can accompany a customer to a bank and translate for them. If you are translating for someone, you will need to show some ID. You can call us to book an appointment and check what ID you will need to bring in.

People leaving prison

A specific scheme is in place to help people who are in prison to open a bank account. Through this scheme specific banks are allocated to specific prisons. If you are supporting people in prison and want to find out more about supporting them to open bank accounts, speak to the prison about which bank you should approach. If for any reason someone has recently left prison and has not had a bank account opened through this scheme, we can help.

When your client needs extra help

If your client requires any form of additional support, it's worth flagging this when opening the bank account and we can discuss what options are available. This could be how we send letters, speak to them or set up appointments in branch. We will make a note of how we can best support them, privately on their account, which means that they won't have to repeat their story, but can expect us to be ready to help them in the way that works best for them every time they speak to us.



OUR SPECIALIST SUPPORT TEAMS

Domestic and economic abuse

Economic abuse is part of domestic abuse and the impacts can be long-lasting. Lloyds Bank, Halifax, Bank of Scotland and mbna have specialist teams that can support customers to sort out their finances if they have experienced domestic abuse. If you are supporting someone who has experienced domestic or financial abuse, please refer them to our specialist teams.

Serious Illness

Customers of Lloyds Bank, Halifax, Bank of Scotland and mbna can access a Serious Illness Support Team if they have received a serious illness diagnosis and are having some financial difficulties due to their circumstances. The team can offer guidance and short-term support to help alleviate money worries that can be associated with a diagnosis.

USEFUL LINKS AND CONTACT DETAILS

Bank account enquiries

Lloyds Bank
0345 300 0000

Halifax
0345 720 3040

Bank of Scotland
0345 721 3141



Branch finder

branches.lloydsbank.com/search

branches.halifax.co.uk/search

branches.bankofscotland.co.uk/search



Financial wellbeing and support information

lloydsbank.com/help-guidance/supportandwellbeing

halifax.co.uk/helpcentre/support-and-wellbeing

bankofscotland.co.uk/helpcentre/support-and-wellbeing



Get help with managing day-to-day finances

lloydsbank.com/help-guidance/customer-support/someone-to-manage-your-affairs.html

halifax.co.uk/helpcentre/someone-to-manage-your-affairs.html

bankofscotland.co.uk/helpcentre/someone-to-manage-your-affairs.html

Domestic and financial abuse specialist support

Lloyds Bank: **0800 0065 703**

Halifax: **0800 0854 475**

Bank of Scotland: **0800 1218 278**

mbna: **0800 028 0428**

Lines are open 8am–6pm, Monday to Friday.

Or email: FinancialAbuseSupportTeam@lloydsbanking.com to arrange a call back at an appropriate time.

Serious Illness specialist support

To contact the critical illness support team, call:

Lloyds Bank & Scottish Widows:
0800 015 0016

Halifax: **0800 028 2692**

Bank of Scotland: **0800 015 0166**

mbna: **0800 056 7288**

Lines are open 9am–5pm Monday to Friday.

If you need this communication in another format such as large print, Braille, or audio CD please email disability@lloydsbanking.com

We support calls via Relay UK and BSL SignVideo - please refer to the Customer support and financial wellbeing pages on our customer websites (see previous page for details).

Lloyds Banking Group is a financial services group that incorporates a number of brands including Halifax, BM Solutions and Scottish Widows Bank. More information on Lloyds Banking Group can be found at lloydsbankinggroup.com

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This information is correct as of March 2022.

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