



DO YOU NEED A BANK ACCOUNT?

Basic Bank Accounts

Sometimes it is hard to open a bank account when you are in debt or suffering financial distress.

The following is a list of Banks and facilities offered as basic cash accounts. Applications are dealt with on an individual basis.

Bank	Account offering	Minimum Deposit to Open Account	Cash withdrawal	Cheque facilities	ATM/Cash Card	Charges for unpaid Direct Debits	Debit/Solo or Electron Card
Abbey National (n1)	Cahoot Cash Account	Min. £250 per month	Yes	No	Yes	Yes	Yes
Alliance & Leicester (n1)	Basic Banking Account	None	Yes	No	Yes	No	Yes
Bank of Ireland		None	Yes	No	Yes	Yes	No
Bank of Scotland (n2)	Easycash Account	None	Yes	No	Yes	Yes	No
Barclays Bank Plc (n3)	Cash Card Account	None	Yes	No	Yes	Yes	Yes
Clydesdale Bank Plc (n4)	Cashmaster Account	None	Yes	No	Yes	Yes	Yes
Co-operative Bank Plc	Cashminder Account	£1 initial deposit	Yes	No	Yes	No	Yes
Halifax Plc (n2)	Cardcash Account	£50 initial deposit	Yes	Possible	Yes	Yes	Yes
HSBC Plc	Basic Bank Account	None	Yes	No	Yes	No	No
Lloyds TSB Plc	Bank Account	None	Yes	No	Yes	No	No
Nationwide Building Society	Cash Card Account	£1 initial deposit	Yes	No	Yes	Yes	No
Natwest Bank Plc (n5)	Step Account	None	Yes	No	Yes	Yes	Yes
Northern Bank Plc	Cash Master Account	£1 initial deposit	Yes	No	Yes	Yes	No
Post Office Ltd (Via Citibank Plc)	Post Office Card Account	None		No		No	No
RBS Plc (n5)	Key Account	None	Yes	No	Yes	Yes	No
Yorkshire Bank Plc (n4)	Readycash Account	None	Yes	No	Yes	Yes	Yes
Woolwich Plc (n3)	Instant Cash Account	£1 initial deposit	Yes	No	Yes	Yes	No

Leaflet produced by Personal Debt Solutions for information purposes only. Correct at the time of press. ("n1" indicates banks linked to each other)

Freephone for your debt worries: **0800 107 00 50**