

## Basic Bank Accounts

This table shows a selection of basic bank accounts, the services they offer and how to apply.

All these accounts come with the following: No monthly fee • Debit card • Fee-free direct debits and standing orders • Manage your account online, in branch, by phone, on mobile

Bank name and account name	Charge for unpaid direct debits / standing orders?	Overdraft facility available?	Free 'buffer zone'?	Contactless payments?	Free text alerts?	Ways to apply	Website	Phone**	Notes
<b>Bank of Scotland:</b> Classic Account*	Yes - £10	✓	Yes - up to £25	✓	✓	Online only	www.bankofscotland.co.uk	0345 721 3141	Branches mainly in Scotland
<b>Barclays:</b> Basic Current Account	No	✗	No	✗	✓	Branch only	www.barclays.co.uk	0345 600 4545	Choice of Barclays Visa debit card, or cash card (for use in ATMs only)
<b>Clydesdale Bank:</b> Current Account*	Yes - £15	✓	Yes - up to £25	✓	✓	Phone, branch or online	www.cbonline.co.uk	0800 678 1230	Branches mainly in Scotland
<b>Co-Operative Bank:</b> Cashminder	No	✗	No	✗	✓	Branch or post	www.co-operativebank.co.uk	03457 212 212	
<b>Halifax:</b> Current Account*	Yes - £10	✓	Yes - £10	✓	✓	Phone, branch or online	www.halifax.co.uk	0345 720 3040	
<b>HSBC:</b> Basic Bank Account	No	✗	No	✗	✓	Branch or online	www.hsbc.co.uk	0800 169 5422	
<b>Lloyds Bank:</b> Classic Account*	Yes - £10	✓	Yes - up to £25	✓	✓	Phone, branch or online	www.lloydsbank.com	0345 300 0000	
<b>Metro Bank:</b> Current Account	Yes - £10	✓	No	✓	✗	Branch only	www.metrobankonline.co.uk	0345 08 08 500	Limited branch coverage - see website. No account management on mobile
<b>Nationwide:</b> FlexBasic Account	No	✗	No	✓	✓	Online only	www.nationwide.co.uk	0800 30 20 10	
<b>Natwest:</b> Select Account*	Yes - £6	✓	Yes - £10	✓	✓	Branch or online	www.personal.natwest.com	0345 030 3210	
<b>Post Office:</b> Standard Account	Yes - £15	✓	No	✓	✗	Branch only	www.postoffice.co.uk	0345 266 8977	Not all branches offer account opening - see website
<b>Royal Bank of Scotland (RBS):</b> Select Account*	Yes - £6	✓	Yes - £10	✓	✓	Branch or online	www.personal.rbs.co.uk	0345 303 0344	
<b>Santander:</b> Basic Current Account	No	✗	No	✗	✓	Phone, branch or online	www.santander.co.uk	0800 068 6069	Top-up debit card linked to account - see website for details
<b>TSB:</b> Cash Account	Yes - £10	✓	Yes - £10	✓	✓	Online only	www.tsb.co.uk	0345 835 3863	
<b>Ulster Bank:</b> Current Account*	Yes - £10	✓	No	✗	✓	Branch or online	www.digital.ulsterbank.co.uk	0800 046 6486	Branches in Northern Ireland only
<b>Virgin Money:</b> Essential Current Account	No	✗	No	✗	✗	Branch only	www.uk.virginmoney.com	0345 600 6103	Limited branch coverage - see website. No account management on mobile
<b>Yorkshire Bank:</b> Current Account*	Yes - £15	✓	Yes - up to £25	✓	✓	Phone, branch or online	www.ybonline.co.uk	0800 678 3380	

\*If you apply and don't meet the qualifying criteria for this account, you may be offered the bank's basic account (a fee-free bank account with no overdraft facility). You cannot apply directly for these basic bank accounts.

\*\*Calls to 0800 numbers are free from landlines and mobiles. Calls to 0345 numbers cost no more than calls to geographic numbers (starting 01 or 02) from your landline or mobile, and are included in free call packages. This information is correct at time of print, but may be subject to change. Please check with your chosen bank.