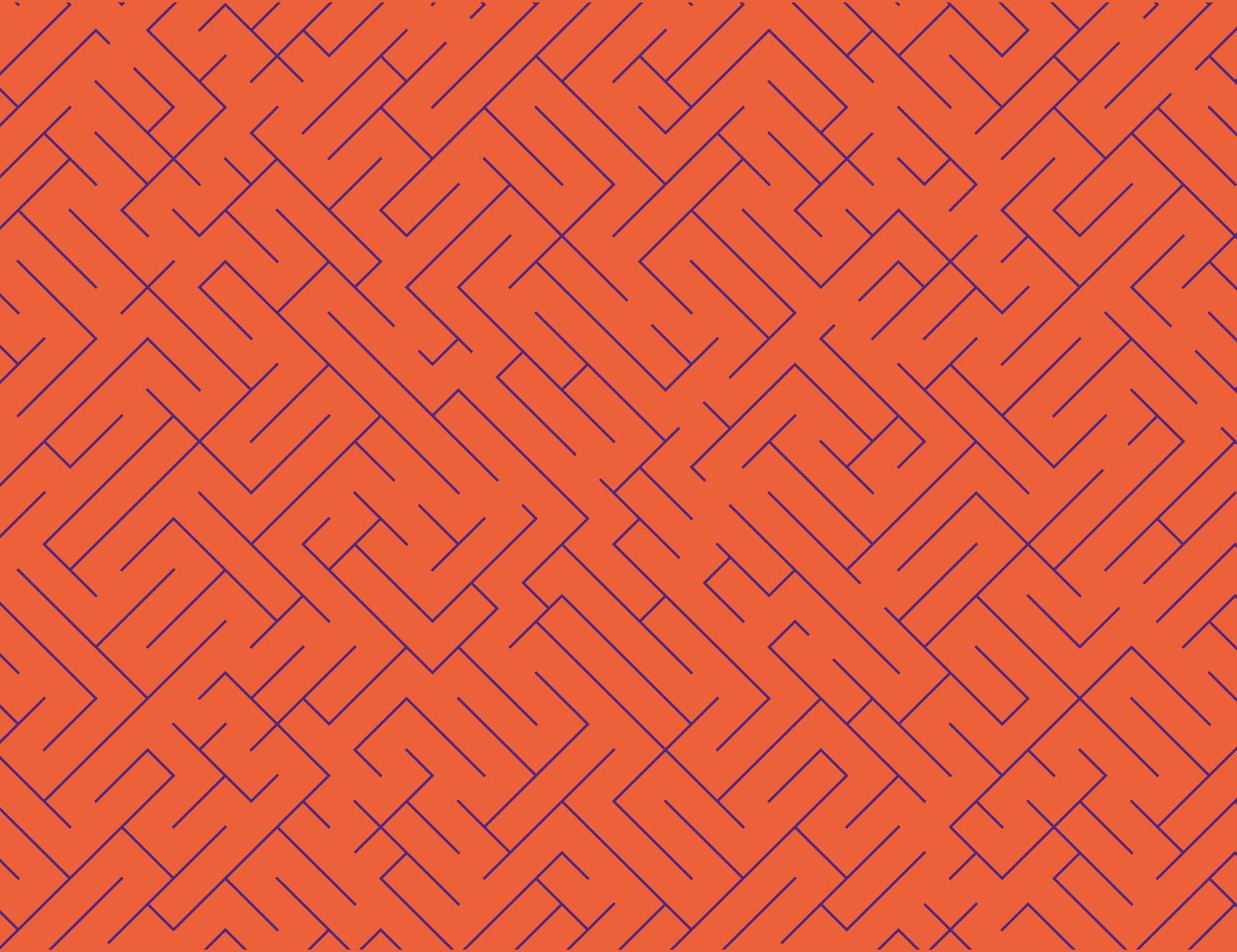


# Opening a new bank account



Building safety



**SURVIVING  
ECONOMIC  
ABUSE**



In partnership with



If you are experiencing economic abuse, opening a bank account independent of the abuser, can be one of the most important steps you take towards regaining control of your finances.

This information is designed to provide practical tips on opening a new bank account safely, and to guide your interactions with the bank if you wish to open a new account.

## Benefits and risks

---

**“My salary went into his business account, of which he had sole sign off. I suddenly had very limited access to money.”**

Access to a bank account in your sole name is a vital step to allow you to manage your finances independently of the abuser following economic abuse.

Your bank account will allow you to access an independent income by receiving wages or benefits. It will also allow you to manage your own finances by making bills and other payments and keeping track of these.

Without your own bank account, you may not have access to the money you need to leave. Lack of access to an independent bank account can keep people trapped in a relationship with the abuser. You may, therefore, need to open a bank account before you can leave, but it is important to be aware of the risks and how you can do this safely.

If you have previously had a joint bank account with the abuser, or if the abuser has had access to a bank account in your name, making changes could put your safety at risk.

### Your safety

---

Only take any of the following actions if it is safe to do so. You are the best judge of whether making any changes to the way you bank might lead to further harm.

## First steps

---

If you are unable to access an independent income and cannot open a new bank account safely, speak to your local domestic abuse service. They will be able to support you to reach safety. You can find your local domestic abuse service by:

- calling the [Freephone National Domestic Abuse Helpline](#) (a free, confidential, 24-hour service run by Refuge) on **0800 2000 247**
- contacting your local authority
- searching the directory of local services on the Women's Aid website at [www.womensaid.org.uk/domestic-abuse-directory](http://www.womensaid.org.uk/domestic-abuse-directory).

**“He transferred money from the joint account to make us overdrawn, and we were both liable.”**

## Choosing a bank

---

If you are sure that opening a new bank account would not put you at risk of further harm from the abuser, you will need to decide which bank to open an account with. Here are some things to consider to help you decide on the right bank for you:

### A different bank from where a joint account is held

If you have had a joint account with the abuser, you may wish to open a new account at a different bank from the one where any joint accounts are held. Similarly, if you have other joint financial products, such as a mortgage, loan or credit card, you may wish to open an account at a different bank. This will avoid the risk of the abuser being able to access your new address or account details through accounts being linked accidentally.

### A different bank from the abuser

If you know where the abuser banks, you may wish to consider using a different bank. Even if you have not had a joint account with the abuser, this may help keep your account as separate as possible.

### A bank with a commitment to vulnerable customers

You may wish to check that the bank you are thinking of opening an account with has signed up to the UK Finance [Financial Abuse Code of Practice](#). The Code is a voluntary commitment from banks to support vulnerable customers, including customers facing economic abuse.

### A credit union

It is also possible to open a bank account with some credit unions, and opening a bank account with a credit union can sometimes be easier. They may offer more flexibility in the documents they can accept when opening the account, for example. Some credit unions require you to have a

link with the organisation, for example living in a particular area or working in a particular profession. You can find out more about credit unions at [www.findyourcreditunion.co.uk](http://www.findyourcreditunion.co.uk)

## Your banking address

---

If you choose to open a new bank account, you will need to consider very carefully the address that you provide the bank with. They may use this address to communicate with you, by sending you statements or other information about your account.

It is important to use an address where the abuser will not have access to the paperwork, and where correspondence will not put you at risk of further harm.

You may wish to use an address that will be unknown to the abuser and that will not link your details, for example a friend or family member's address. Some banks may be able to accept an address at a refuge or safe house with a PO Box, if you have left your home due to the risk of immediate danger. You will need to show proof of this address (see below) before you can open an account.

## Gathering documents

---

To open a new bank account, you will normally need to show one document to prove your identity, and a different document to prove your address.

The following documents are usually accepted by most banks.

### Proof of identity

- UK passport or UK biometric residence permit
- EU or EEA national identity card
- UK, EU or EEA driving licence
- Benefits entitlement letter issued within the last 12 months
- HMRC tax notification dated within the last 12 months
- Home Office immigration status document or application registration card

### Proof of address

- UK, EU or EEA driving licence
- Bank, building society or credit card statement issued within the last three months (including where you are a joint account holder)
- Benefits entitlement letter issued within the last 12 months
- HMRC tax notification dated within the last 12 months
- UK utility bill (gas, electricity, water, telephone landline) issued within the last three months
- UK, EU or EEA mortgage statement issued within the last 12 months
- Tenancy agreement from local council or housing association issued within the last 12 months

The abuser may have hidden important documents from you. If you do not have access to the original documents or are unable to take them safely, scanned copies or a screenshot of the documents may also be useful.

If you can't take copies, try to note down or memorise any important information, such as bank account numbers. Apps such as [Bright Sky](#) let you upload photos in a secure way, without any content being saved on the device you use.

## Alternative documents

---

The abuser may have withheld information about bills in your name, making access to documents difficult. It may also be difficult to find proof of your address if you are using a different banking address from the address where your bills are registered.

If you do not have access to the documents usually required to prove your identity and address due to the abuse, the bank may be able to consider alternative documents. These could include letters from a refuge, social worker or local authority.

Banks and building societies who have signed up to the Financial Abuse Code of Practice have committed to considering alternative documents as proof of identity and address where no other documents are available as a result of the abuse.

If the bank is refusing to consider alternative documents as proof of your identity, you may wish to consider making a complaint.

## Reporting economic abuse to your bank

---

Before opening a bank account, you may wish to speak to the bank about the abuse you are facing. This can be especially useful if you need to ask them to consider alternative documents to prove your identity or address.

The bank has a duty to support you, and you won't be penalised or blacklisted for reporting abuse and seeking their support. They may be able to suggest ways of ensuring any new banking information is safe and secure to help prevent further abuse.

If you are nervous about speaking to the bank about the abuse you have experienced, you might want to ask someone you trust to go with you to support you.

Here are some things you may wish to consider if you are speaking to the bank about economic abuse:

### Speak in private

Ask if there is a room where you could speak to a member of staff in private so that your conversation is confidential.

### Speak to the vulnerable customer team

Ask whether you can speak to someone in the bank's vulnerable customer team, if they have one. A member of this team may have more specific knowledge on economic abuse to support you, especially if you are asking for them to consider alternative documents to prove your address and identity.

### Ask about policies to support vulnerable customers

The bank may have specific policies on supporting customers facing economic abuse, which may include accepting alternative documents.

**"My bank were aware of the abuse and they always found a room for me, as it is difficult explaining such distressing personal information in open plan spaces."**

## The right account for you

---

Many of the main banking providers offer a **basic bank account**, often called a **fee-free account**. This type of account is designed for people who may not be able to open a standard current account, for example, because of a low credit score. This type of account does not have an overdraft and you will not face charges as you would if you were overdrawn.

Some banks also offer accounts with an **untraceable sort code**. Usually, a sort code can be used to find the location of the bank branch, which could disclose a new area if you have moved. An untraceable sort code could not be used in this way and may help keep your location secure.

You may wish to ask the bank if they offer a basic or fee-free account, and if they offer accounts with an untraceable sort code. You may also wish to ask if they provide accounts with any other safety features that could protect your details and help prevent risk of further economic abuse.

## Your bank account details

---

If you open a new bank account, keeping the details safe from the abuser could help prevent the risk of further harm and limit the abuser from regaining access to your finances.

- Choose PIN numbers and passwords that the abuser will not know or be able to guess. Consider also using answers to bank security questions that the abuser would not know.
- Ask your bank to issue a new card or PIN at any time if you are worried that someone may have access to these details.
- Ask the bank to add a note to your account or flag your account if you are concerned about the risk of someone trying to gain access. This is an alert for any staff members so they are aware of your concerns.
- Ensure that access to your mobile banking app or online banking portal is secure. You may like to add two-factor authentication to the account, which means you need to provide more than one piece of information to log in. This provides an additional layer of security. Ask your bank if they offer this.

**“He had access to all of my bank statements and accounts; I didn’t know anything about his finances. It was yet another method of control.”**

- Use a device for online banking that the abuser does not have access to. If you have concerns about the abuser accessing the device you normally use for online banking (either in person or remotely through cloning your device), using an alternative device will help keep your account secure.
- Ask your bank to contact you in the way that you feel is safest. This could be requesting post only or online correspondence only. If receiving correspondence online, ensure any apps or email accounts are secure.

## Further support

---

If you are experiencing economic abuse, you are not alone. We have more information that can support you to take steps towards safety and begin to regain control of your finances.

Visit [www.survivingeconomicabuse.org/resources](http://www.survivingeconomicabuse.org/resources) for information including:

- How banks can help
- Steps you can take towards economic safety
- Organisations that can help

### Your safety

---

Remember to only take any of the steps outlined in this resource if you are sure that doing so would not put you at risk of further harm from the abuser.

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We are determined that women are supported to survive and thrive.

Money Advice Plus is a specialist Money and Debt Advice Charity. It is the only charity with a national service dedicated to supporting domestic abuse survivors with their money worries to increase financial stability.

## For more information

---

Visit [www.survivingeconomicabuse.org](http://www.survivingeconomicabuse.org)

Created September 2019  
Next review September 2020

Registered charity number 1173256