How to Open a Bank Account After Being Released from Prison

newconnections

Opening a bank account is one of the most important steps you can take after leaving prison. It helps you receive wages or benefits, pay bills, and start building financial independence.

Why You Need a Bank Account

Having a bank account lets you:

- Get your **Universal Credit or benefits** paid directly to you.
- Receive **wages** from an employer.
- Keep your money **safe and secure**.
- Pay for things easily by card or online.
- Start **saving and budgeting** for the future.

Know Which Banks Are Re-entry-Friendly

Several UK banks and building societies work with prisons and probation services to help people open accounts before or after release.

Major banks that accept prison discharge documents or probation letters:

- **Barclays** – has partnerships with many prisons; accepts discharge letters.
- **Lloyds Bank** – runs a “Banking for the Vulnerable” scheme.
- **HSBC** – offers “Basic Bank Accounts” with fewer barriers.
- **Santander** – allows alternative ID for people without fixed addresses.
- **The Co-operative Bank** – has community banking partnerships.
- **Nationwide Building Society** – known for flexibility and working with reentry charities.

Gather the Identification You'll Need

Most UK banks follow **anti–money laundering regulations**, which means they must verify your identity and address.
If you've just come out of prison, you may not have standard documents — but there are accepted alternatives.

Main forms of ID (you only need one of each type):

Proof of Identity (Photo ID):

- Passport
- UK driving licence (full or provisional)
- CitizenCard or PASS card
- Prison discharge papers with your photo
- Prison/Probation Service photo ID
- Letter from your probation officer or your Approved Premises confirming your identity

Proof of Address:

- Letter from your probation officer, housing officer, or social worker
- Letter from your **approved premises** or **hostel**
- DWP (Department for Work and Pensions) letter showing benefit entitlement
- Letter from a recognised charity or support organisation confirming your residence
- Recent utility bill, tenancy agreement, or council tax letter (if available)

Tip: The **Prison Service, probation, or resettlement team** can help you get an official letter confirming your ID and address — most banks will accept this.

Choose the Right Type of Account

Basic Bank Account

- No overdraft (you can't go into debt).
- Free to open and run.
- You get a **debit card** and can receive wages or benefits.
- Good for people rebuilding their financial life.

Recommended: Ask specifically for a **"Basic Bank Account"** — all major UK banks must offer one by law.

Current Account

- Includes extra features like overdraft or cheques.
- You'll usually need a better credit history.
- You can upgrade later once you've built trust with the bank.

Visit or Contact the Bank

When you're ready:

1. **Bring your ID and proof of address** (or supporting letters).
2. Explain that you've recently been released from prison and are working to get back on your feet — many staff are trained to help.
3. Ask for a **Basic Bank Account** if you don't yet have standard documents.
4. Deposit a small amount if required (some banks open accounts with £0).
5. You'll receive your **debit card** in a few days and your PIN separately.

Set Up and Manage Your Account

Once your account is open:

- **Register for online or mobile banking.** If you are in an Approved Premises, support staff or your keyworker can assist you with this on the computer. Alternatively, if you have a mobile, you can download your chosen bank's app and follow the setup stages.
- **Keep your PIN and account details private.**
- **Check your balance regularly** to avoid unpaid transactions.
- **Set up direct deposits** for wages or benefits.
- If you move address, **inform your bank immediately.**

Start Building Your Financial Stability

After you've opened your account:

- Keep your account in good standing — avoid unpaid fees.
- Save a little each week, even £1 or £2.
- Learn about **credit scores and budgeting** (many banks offer free workshops).

Where to Get Help and Support

If you have problems with ID or getting accepted, these UK organisations can help:

Government and Official Support

- **Jobcentre Plus** – can issue letters confirming your benefits or address.
- **Probation Service** – can provide ID verification letters.

Charities and Re-entry Organisations

- **Nacro** – offers help with ID, finance, and resettlement.
  www.nacro.org.uk
- **Unlock** – supports people with criminal records in accessing banking and employment.
  www.unlock.org.uk
- **The St Giles Trust** – helps with ID, benefits, and housing.
  www.stgilestrust.org.uk
- **The Salvation Army** – offers reentry support and can provide letters for banks.
  www.salvationarmy.org.uk
- **Big Issue Foundation** – assists with financial inclusion and banking access.

Quick Checklist

Step	Task	Done
1	Gather ID (photo + address proof or letter)	☐
2	Choose bank or building society	☐
3	Ask for a Basic Bank Account	☐
4	Open account and get debit card	☐
5	Set up direct deposit for wages/benefits	☐
6	Learn online banking and budgeting	☐
		☐

Who we are

New Connections is an organisation which provides support for prisoners and ex-offenders with addiction and mental health challenges who are preparing for Parole or release after a substantial period of imprisonment.

New Connections provides support and guidance in prison through individual and group sessions and the agreement of individual recovery plans to give the ex-offender the opportunity to recover from their addiction and change the direction of their life away from drugs and crime.

If you are interested in hearing more about our work, have any questions, or know someone who could benefit from our services, please contact us via our website.

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