Understanding the Prisoner Banking Programme

newconnections

The Prisoner Banking Programme is a UK government scheme that helps people in prison open a basic bank account before they're released.

It's designed to make it easier for you to manage money, get paid, and restart your life when you leave prison.

Why it exists

Before this programme started, many people left prison without a bank account.
That made it hard to:

- Get a job (employers pay by bank transfer)
- Receive benefits like **Universal Credit**
- Pay rent or bills
- Keep money safe

The Prisoner Banking Programme was created to fix that problem — so that everyone leaving prison has a safe place for their money.

Note: **Not all prisons work with banks;** participation in the UK's Prisoner Banking Programme is not universal, though many institutions do partner with banks to help inmates open basic bank accounts before release.

How it works

1. **Your prison may work with certain banks** — for example, Barclays, HSBC, Lloyds, Santander, The Co-operative Bank, or Nationwide.
1. **A probation officer, offender manager, or support worker** helps you apply for a **basic bank account.**
1. The bank uses your **prison ID and release papers** instead of normal ID (like a passport).
2. If your application is approved, the account is opened before you're released.
1. When you leave prison, you'll already have your **debit card and account details** ready to use.

What a Basic Bank Account is

A Basic Bank Account is simple and free. It lets you:

- Get your wages or benefits paid in
- Take money out at ATMs
- Pay for things with a debit card
- Use online or phone banking

It **doesn't** let you go overdrawn (spend money you don't have), so you can't get into debt.

Who can get one

You can usually apply if:

- You're in a prison that's part of the scheme
- You have between six weeks and twelve months remaining until your release date
- You don't already have a working bank account

Not every prison works with the same bank, so your offender manager will tell you which one your prison uses.

What you'll need

You usually won't need a standard ID like a passport. Instead, staff will help you provide:

- Prison ID or photo card
- Release papers
- A letter from prison or probation confirming your identity an address

These are accepted by the banks that take part in the scheme.

What happens after release

When you're released:

- You'll already have your **account number and sort code.**
- You can give these details to your employer, Jobcentre Plus, or **DWP for benefit payments.**
- **Your debit card and PIN** will be posted to your address, or given to you before release (depending on the prison).
- You can start using your account straight away.

Benefits of joining the Programme

- You leave prison **ready for work or benefits.**
- You don't need to carry large amounts of cash.
- You have a safe place for your money.
- It helps you **build independence and stability.**

If you're interested

Tell your **POM, COM, offender manager, or key worker** that you'd like to apply for the **Prisoner Banking Programme.**

They'll explain which bank your prison works with and help you fill out the forms.

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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