

Different types of basic bank accounts

This table shows which banks and building societies offer basic bank accounts and what services you can expect to get.

All these accounts accept **Automated Credit Transfer (ATC) payments**, offer cash withdrawals at the Post Office®, and a cash-machine card. None of them offer a cheque book.

Bank name and any special name for the account	Minimum age to open an account	Minimum amount to open an account	Free buffer zone	Direct debits and standing orders ¹	Charge for unpaid direct debit	Charge for unpaid standing order	Debit card (Solo, Electron or Maestro)	If any of the following apply to you, your application may be declined
Abbey: Basic Account	16	None	No	Yes	£5-£35 (check with bank)	£5-£35 (check with bank)	No	Undischarged bankrupt, record of fraud
Alliance & Leicester: Basic Cash Account	16	None	No	Direct debits only	£25	No standing orders	No	Undischarged bankrupt
Bank of Ireland: Basic Cash Account (only available in Northern Ireland)	16	None	No	Yes	£38 ³	£38	No	Undischarged bankrupt, record of fraud
Bank of Scotland: Easycash	16	None	£10	Yes	£15	£15	Yes	Undischarged bankrupt, record of fraud
Barclays: Cash Card Account	18 ²	None	No	Yes	£15	£15	No	Record of fraud
Clydesdale: Readycash	16	None	No	Yes	£35	£35	Yes	Undischarged bankrupt, record of fraud
Co-operative Bank: Cashminder	16	None	No	Yes	£19.50 ³	£19.50	Yes	Record of fraud
First Trust Bank: Basic Bank Account	16	None	£10	Direct debits only	£38	No standing orders	No	Undischarged bankrupt, record of fraud, record of bad debts
Halifax: Easycash	16	None	£10	Yes	£15	£15	Yes	Undischarged bankrupt, record of fraud
HSBC: Basic Bank Account	18	None	£10	Yes	No ³	No	No	Undischarged bankrupt, record of fraud
Lloyds TSB: Cash Account	18 ²	None	£10	Yes	£20 (max 3 per day)	£20 (max 3 per day)	Yes	Undischarged bankrupt, record of fraud
Nationwide Building Society: Flex Cash Card	16	£1	No	Yes	£30	£30	No	Undischarged bankrupt, record of fraud
NatWest: Step Account	16	None	No	Yes	£38 ^a	£38 ^a	Yes	Undischarged bankrupt, record of fraud
Northern Bank: Northern Personal Access	14	None	£10	Yes	No	No	No	Undischarged bankrupt, record of fraud, record of bad debts
The Royal Bank of Scotland: Key Account	16	None	No	Yes	£38 ^a	£38 ^a	Yes	Undischarged bankrupt, record of fraud
Ulster Bank: Step Account	16	None	No	Yes	£30	£30	Yes	Undischarged bankrupt, record of fraud
Yorkshire Bank: Readycash	16	None	No	Yes	£35	£35	Yes	Undischarged bankrupt, record of fraud

Explanatory Notes

- ¹ Correct at time of publication but always check with the bank or building society
- ² 16 and 17 year-olds can open a similar account
- ³ The account may be closed if a direct debit is refused three times
- ^a Bank may cancel SOs/DDs if you don't have enough money in your account to pay them on more than one occasion.

Source: British Bankers' Association, May 2008

This information is correct as at time of print, but is subject to change. Please check with your chosen bank or building society. We will update this table quarterly.