

Preparing a private bank account

For Advisers

Advisers need to be careful when considering whether or not a client should open a bank account before they leave their situation.

The biggest issue is that there is no way of being 100% sure that they will get no post to the house. Banks will do their best, but there is no guarantee.

As an alternative – and this can be emotionally demanding - on the day of departure, a client can go to their bank and take out the money (half if it is a joint account). They can then go and open a new account with another bank and a new address.

Remember - not every option is safe for every client but they are options that can be discussed. It is worth noting that sometimes people who are living with high levels of risk over a period time begin to minimise these risks for all sorts of reasons. The adviser should trust their own instinct if they feel that the person is underestimating the risk they are facing, and not give unsafe options.

Preparing a private bank account

It is much easier for you if you are able to set up your own private bank account - without anyone else knowing - whilst still at home. Not only will you often have access to all the necessary ID, but it also means that you will already have a bank account available to you if you do leave home. This not only helps you with building up a small savings cushion before you leave, but also means that you don't have the added stress of trying to get a bank account when you are in a refuge or temporary safe place.

IF you have enough freedom to access your own ID, the best thing to do is to apply for a simple bank account: most current accounts are suitable.

This can be done in person or online: either way, there are always still a few forms of ID you need to submit in person. These are split into two types:

Who you are

For this, you will need to provide:

- o A passport
- o A driving license
- o An EU national ID card

Where you live

For this, you can use:

- o A driving license (as long as you haven't used it to prove who you are).
- o A utility bill (council tax, gas, water or electricity). Other bills, like mobile phone statements, won't be accepted.
- o A mortgage statement.
- o A bank or credit card statement.

It has to be the original, sent to the address that will be registered as your home,

and it has to be within the last 6 months (12 for the mortgage statement).

How to do it

The problem is making sure that no information on this new bank account is sent to your home, where it may be intercepted.

Most banks offer online banking now, which means that you can choose to have paperless billing. This is really useful for minimising post, but it's not foolproof and it doesn't stop other information from your bank being sent through to the home.

It's never simple, but here are some options.

- 1** – Update the address on your driving license to the address of someone you trust. This doesn't cost anything and takes a few weeks once you post off the license.
- 2** – Use your passport and driving license to open a new account in your own name. Immediately move to paperless billing, and change your address online as soon as possible. Whether or not you change your driving license address back will depend on how soon you plan to leave home.
- 3** – Email any account information to yourself to remove a physical paper trail.
- 4** – If any promotional material does arrive in the post, this can be regarded as standard advertising junk **if** the bank is the same as your existing/joint one.
- 5** – If the bank does send information to the home and it is intercepted, this can always be blamed – in the short term - on identity theft.

This all obviously will need you to have some personal freedom: not all people are in a position to do this.

Remember – It's **not** criminal to have an address on your driving license which does not match where you live. However, if stopped by the police whilst driving a vehicle, they can potentially fine you up to £1000 for this. That's why we recommend changing it back unless you're planning on leaving soon. Changing your address is free, and can be done online at the [gov.uk](https://www.gov.uk) website.