

Supporting refugees to open bank accounts

The resettled family you support will be required to register with the [Jobcentre Plus](#) within three working days of arrival in order to claim their [benefits](#). In order to receive benefits, refugees must have a UK bank account. However, newly arrived refugees often lack the specific documents required to open a bank account: proof of address or necessary identification documents.

By asking the right questions and researching ahead of time, Groups have found different solutions to this dilemma. And remember, if one bank can't accommodate your specific needs, try the next bank! Don't forget that there are online banks as well as those with branches.

Proof of address

Providing proof of address to open a bank account presents a challenge for many Groups because it's not possible to set up bills in someone's name before they arrive in the country. It's necessary for banks to be able to verify someone's identity and proof of address, but banks will have different policies over what they accept, so it's worth asking the right questions. Groups have found that some banks accept the following alternatives:

- A letter from the Local Authority stating that the refugees will be living at their address. If the bank will accept this, you must check that your Local Authority is happy to provide this
- A letter from the Jobcentre

[Monzo](#), has a system for refugees to open a bank account without proof of address.

Biometric Residency Permits (BRP)

Although the [BRP](#) card is an accepted form of ID for most banks, you cannot guarantee that it will arrive in time to open an account for the refugees you support. The resettled family may have valid Syrian passports at the time of arrival but if they lack any form of official documentation, most banks will accept their [Entry Clearance Visa](#) and [EU Uniform Format Form](#) (EUUFF) as acceptable ID. These documents are evidence of the refugee's right to live in the UK but will not have an address listed so be sure to check with the bank if they will accept these forms of ID along with a letter from the Local Authority or the Jobcentre stating the address of the refugees.

Asking the right questions

The following are questions to help guide you when researching different banks in your area:

- What is the registration process for opening a new bank account?
- What documentation will the family need to present to open a bank account?
- Will a EU Uniform Format Form and the Entry Clearance Visa suffice as ID if the BRPs have not arrived?
- Would a letter from the Local Authority stating that the refugee lives at the address suffice as proof of address if the Local Authority is happy to provide this?
- What will the bank require to open an account for multiple people in the same family?

Empowerment over finances

As with all of your activities to support refugees, you'll be enabling people to make a choice, so it is worth explaining that the initial bank account that is opened can be changed, and once the family is ready, you can discuss options with them. Also, don't assume that families will want to open joint accounts; this is a choice that they will make, and we'd encourage you to feel comfortable helping them to explore what is available to them.

Keep in mind that refugees may be more used to paying with cash so do make time to talk this through – also talk through internet banking, cash points which charge vs those who don't

Helping them to budget – what can your Group offer (initially and over time) without doing it for them