

Some questions you may have about basic bank accounts

1. How do I keep track of my money with a basic bank account?

You will get a statement in the post, usually once every three months, showing what money has been paid in and what has gone out.

2. What if there isn't enough money in my account to pay my direct debit?

You can't go overdrawn with a basic bank account because you won't get an overdraft limit. If you pay your bills by direct debit or standing order and there isn't enough money in your account, then the bank will not make the payment. You may be charged a fee or the bank may close your account if it has to refuse a direct debit payment three times.

Help and advice

We can provide help and advice at all of our offices or by phone. If you want independent help or advice, we can provide a list of local organisations that can help.

Haddii aad u baahantahay macluumaad ama macluumaad dheeraad ah, telefoon kagala soo xidhiidh lambarka hoose, ama shakhsi ahaan u kaalay mid ka mida xafiisyada hoos ku sjilan. Waxa kale oo lagu siiyay saacadaha aannu furannahay

چنانچه شما احتیاج به کمک و یا اطلاعات بیشتر دارید، لطفاً با خدمات درآمد هائسلو بوسیله تلفن یا شماره زیر، و یا بطور شخصی با مراجعه به هر یک از دفاتر نوشته شده در لیست زیر، تماس بگیرید. ساعات کاری ما نیز در اختیار شما گذاشته شده است. خدمات ترجمه می تواند ترتیب داده شود، ولی شما باید به ما وقت دهید که مترجمی را فراهم نماییم.

જો તમને મદદ અથવા વધુ માહિતી જોઈતી હોય તો, મહેરબાની કરી હાઉન્સલો રેવન્યુ સર્વિસીઝને નીચે આપેલાં ટેલિફોન નંબર પર સંપર્ક કરો અથવા નીચે જણાવેલી અમારી કોઈપણ એક ઓફિસમાં રૂબરૂ આવીને મળો. અમારી ઓફિસના પુલ્કવાના સમયો પણ તેમાં આપેલાં છે. ગુજરાતી દુભાષિયા પણ હાજર થઈ શકે છે પણ ઇન્ટરપ્રિટરની ગોઠવણ કરવા માટે તમારે અમને થોડો સમય દેવો પડશે.

यदि आपको सहायता या अधिक जानकारी चाहिए तो कृपया हाउज़िंग लैबेन्स्यु सर्विसिज़ को नीचे दिए फोन नंबर पर फोन करें या नीचे लिखे हमारे किसी भी ऑफिस में जाएं। हमारी ऑफिस के खुलने के समय भी दिए गए हैं। हम अनुवाद भी कर सकते हैं परन्तु हमें अनुवादक का प्रबंध करने के लिए आपको हमें कुछ समय देना पड़ सकता है।

ਜੇਕਰ ਤੁਹਾਨੂੰ ਮਦਦ ਜਾਂ ਹੋਰ ਜਾਣਕਾਰੀ ਚਾਹੀਦੀ ਹੈ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਹੰਸਲੋ ਰੈਵਿਨਿਊ ਸਰਵਿਸਿਜ਼ ਨੂੰ ਹੇਠ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਫ਼ੋਨ ਕਰੋ ਜਾਂ ਹੇਠਾਂ ਦਿੱਤੇ ਦਫ਼ਤਰਾਂ ਵਿੱਚੋਂ ਕਿਸੇ ਇੱਕ 'ਚ ਆਪ ਆ ਕੇ ਮਿਲੋ। ਦਫ਼ਤਰਾਂ ਦੇ ਖੁਲ੍ਹਣ ਦਾ ਸਮਾਂ ਵੀ ਦੱਸਿਆ ਗਿਆ ਹੈ। ਪੰਜਾਬੀ ਬੋਲਣ ਵਾਲੇ ਦਾ ਪ੍ਰਬੰਧ ਵੀ ਹੋ ਸਕਦਾ ਹੈ ਪਰ ਇਸ ਲਈ ਤੁਹਾਨੂੰ ਪਹਿਲਾਂ ਸਾਨੂੰ ਦੱਸਣਾ ਪਵੇਗਾ।

اگر آپ کو مدد یا مزید معلومات درکار ہیں، تو براہ کرم ہائسلو ریویو سروس سے یا تو نیچے دیئے ہوئے فون نمبر پر رابطہ کریں، یا ہمارے دفاتر کی ذمہ داری سروس میں سے کسی ایک دفتر میں ذاتی طور پر چاکریں، ہمارے مفتی اوقات بھی بیان کئے گئے ہیں۔ اردو ترجمہ کی میا کیا جاسکتا ہے، لیکن اس کیلئے آپ کو ہمیں اتنا وقت دینا ہوگا کہ ہم آپ کیلئے ترجمان زبان کا انتظام کر سکیں۔

Revenues Services offices

The Civic Centre
Lampton Road
Hounslow

St Catherine's House
2 Hanworth Road
Feltham

All our offices are open from 8.45am to 5pm, Monday to Thursday, and from 8.45am to 4.45pm on Fridays.

Phone: 0845 602 5681 for more information regarding Local Housing Allowance.

Phone lines are open from 9am to 5pm, Monday to Thursday, and from 8.45am to 4.45pm on Friday.

Or email localhousingallowance@liberata.com

visit: www.hounslow.gov.uk
for more information on LHA



London Borough
of Hounslow

LOCAL HOUSING ALLOWANCE AND BANK ACCOUNTS

From April 2008 your housing benefit entitlement can only be paid directly into your bank or building society account.

Local Housing Allowance and Bank Accounts

With the introduction of the Local Housing Allowance from April 2008 your housing benefit entitlement can only be paid directly into your bank or building society account. Everyone claiming housing benefit is required to have a bank or building society account.

The Local Housing Allowance is a new way of giving you help with your rent if you are a private tenant and your income is low.

This change is fairer and more transparent, allowing you more choice and greater personal responsibility.

Why change to Local Housing Allowance (LHA)?

- LHA should make it easier for you to claim housing benefit.
- LHA should make it easier for you to understand how much benefit you will receive.
- LHA is based on local rents set by Rent Officers.
- We will no longer have to refer the rent to the Rent Officer.
- LHA is set every month.
- LHA is a flat rate of rent set according to the size of your family and the area the property is in.
- Rents will no longer be based on the number of rooms in a property.
- LHA rates are published every month.

Why can't I continue to receive payment by cheque?

- The government wants all benefits to be paid into a bank or building society account.
- Payment of benefits directly into your bank or building society account is safer.

- You will always receive your benefit payment on time.
- You will no longer have to worry about postal delays and postal strikes.
- You will no longer have to worry about lost cheques.
- Very soon all benefits will be paid directly into claimant's bank accounts.
- This will help you to learn financial and budgeting skills.

Advantages of having a bank account

- Provides a route to many other banking services.
- Helps build a banking history.
- Helps to build a credit history.
- You can pay bills by direct debit. Often discounts are offered if you pay this way.
- Budgeting is made easier as paying bills by direct debit spreads payments out on a monthly basis.
- Cashing personal cheques can be difficult and expensive without a bank account.
- You can have your housing benefit paid straight into your bank account.
- You can pay your landlord by standing order or direct debit.

What do I need to open a bank account

We have spoken to the local banks and building societies in Hounslow Borough and they welcome new applications. You can pick up a form and apply on the same day. Most of the banks also offer an appointment if you need help to complete the application form.

All banks will ask for certain documents before they can open an account for you. If you are not sure about having a full bank account, there is a simpler account called a basic bank account. To open a basic bank account you will need:

1. To confirm who you are. The bank will want one of the following:

- Full passport
- EU National ID card
- UK driving licence (photo card or paper)
- DWP benefit book/benefit entitlement letter
- National Insurance number
- Current Family Tax Credit letter/book
- Birth certificate

2. To confirm where you live the bank will want one of the following items:

- UK driving licence (photo card or paper)
- Utility bill less than 3 months old – gas, electricity, water, telephone (land line not mobile)
- Council tax bill for the current year
- Television licence renewal letter, less than 3 months old
- Letter from HM Revenues & Customs showing your name, address and National Insurance number
- UK bank, credit card or mortgage account statement less than 3 months old
- DWP benefit book/ benefit entitlement letter

How does a basic bank account work?

A basic bank account allows you to receive money and pay bills.

With a basic bank account you can:

- Have your wages, benefits, State pension and tax credits paid directly into your account.
- Pay in cheques for free.
- Take money out at cash machines with a cash card (this is usually free, but some machines make a charge).
- Withdraw money at the Post Office
- Pay your bills by direct debit. (you could save on gas, electricity and telephone bills).