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Basic bank accounts are designed specifically for those who are not eligible for a standard current account due to bad credit history, including those who have gone bankrupt or IVAs. There's no credit check, and only basic identity documents are required to open one. These accounts are not offered by all banks (although the nine largest banks are required to offer them) and they are rarely advertised because they do not turn a profit to the bank, so it is best to do your research first. Currently the issuers that offer them are: Bank of Scotland, Barclays, Clydesdale, Co-op, Halifax, HSBC, Lloyds Bank, Nationwide, Santander, TSB, Virgin Money, Royal Bank of Scotland, Ulster Bank, and Yorkshire Bank. Applying for a basic bank account is simple and can be completed online or in a branch. It is worth noting that if you are entitled to a standard current bank account, you will most likely not be offered a basic bank account. To apply for a basic bank account, you will need to meet certain criteria: a UK resident over the age of 16-18 (depending on the account), and provide some form of identification indicating your address, such as passport, driver's license, government entitlement letter, recent utility bills or correspondence from HMRC. Basic bank account applicants do not have to pass a credit check in order to be accepted, but some banks may perform a credit check in your name and address to confirm your identity. Major bank accounts are free to use, and offer traditional banking services such as direct debits, standing orders, and either a debit card or a simple cash card. You can pay your salary in your main bank account, pay your bills, use your debit card for purchases both in the store and online, or use your cash register to withdraw money from an ATM. Since January 2016, banks do not charge any fees or fees for unpaid direct debits from the basic bank account. However, the recipient of any unpaid direct debit can charge for such a default, so it is always advisable to budget carefully. Basic accounts do not offer an overdraft facility (although some offer a very small buffer), a checkbook, or any interest on any savings you may have. It is also worth noting that while the use of a basic bank account is free, your bank may charge for using your card abroad, both at ATMs and using a debit card for foreign transactions. While the main accounts offer no-frills banking, there are differences between each vendor's accounts. You have to ask yourself a series of questions before statement to help you get the best basic bank account: Will you probably need to visit the office to pay in cash or checks regularly, or withdraw cash from an ATM? If so, it makes sense to choose a bank that has a branch and/or cash office near where you live or work. You will need a debit card with or enough cash card? It is wise to check with the banks you compare to see what they offer. You may have to shop abroad regularly? If this is the case, given the fees that banks can charge, then it may make sense to

look for a separate form of payment for things such as a prepaid card. Will a prepaid current account be more appropriate? Prepaid bank accounts are not free, most charge an annual or monthly fee, and there are fees associated with most of the actions you take through your account (at-account withdrawal, purchase, top-up of your card, etc.) however, some of these products offer the opportunity to start restoring your credit score. So, if repairing your credit rating so that you can get a standard current account is your top priority, a prepaid bank account may be the best choice. No, but the nine biggest banks do - they include Bank of Scotland, Barclays, Clydesdale, Co-op, Halifax, HSBC, Lloyds Bank, Nationwide, Royal Bank of Scotland, Santander, TSB, Ulster Bank, Virgin Money and Yorkshire Bank. Also, not all banks advertise their main bank accounts (because they don't make any money from them), so you may have to apply specifically for one.No. These accounts are specifically designed for people who will struggle to get a regular bank account, either because their credit rating is less perfect, or because they are new to the loan altogether. In fact, banks usually do not offer you a basic bank account unless you are able to be eligible for their standard current account. You will be able to pay the money in your account, and pay your bills, either on a direct debit or a permanent order. Most accounts also offer a debit card, which you can use to pay in-store or online. Accounts that do not offer a debit card usually offer a cash card as an alternative that you can use to take money from your account through an ATM. Yes. The fee for the bill itself, the fee for direct debits, standing orders or even (from 2016) is not charged for payments.No. Basic bank accounts do not offer an overdraft facility. You can only spend what you have in your account. Yes, you can use a debit card to buy goods abroad or take money from an ATM. Be careful though: inevitably there will be fees involved, either in the form of a foreign transaction fee or a cash withdrawal fee, so check the terms with your bank before you travel. There may be cheaper ways to spend or take money abroad, such as with a prepaid tourist card. Free current accounts, as it should be are bank accounts that do not charge a regular monthly fee, or a fee for conducting basic banking transactions such as direct debits, standing orders, deposits or withdrawals, or through online or mobile banking. Banks have to make a profit somewhere, a profit, - and, depending on your financial management, a free bank account can be quite expensive. In addition, with many accounts, free is free only if you comply with account terms such as paying the minimum amount each month, creating a minimum number of direct debits, or using a debit card a certain number of times a month. Make sure you make sure you will meet the selection criteria for any account before you apply. Perhaps the most significant cost to an account holder that exceeds their balance sheet regularly, and is undoubtedly the most significant money spinner for banks, is in their overdraft fees. Banks can charge a huge variety of fees and fees on overdrafts, including any combination of daily fees, monthly fees and various interest rates. To add to the mix, some offer a free overdraft up to the set limit, while others offer a small buffer. If you want to apply for a new bank account and you use your overdraft regularly, it would be wise to find out which account would be best for your financial situation. There is no easy way to choose an overdraft fee structure that is better than others - it all depends on how often you use your overdraft, how much you tend to go overdraft, and over what period. For example, if you only routinely dip into an overdraft in the last two days of the month before your paycheck, the daily fee may work less than the monthly fee plus interest - but if you're in overdraft for most of the month, then you might be better off with the interest fee. Remember that overdraft fees are what banks advertise for organized overdrafts, meaning that they must be activated in advance, and there will be no overdraft limit in place. If you go overdraft without an agreement with your bank in advance, or you exceed any organized overdraft, you may fall foul on inconsistent overdraft fees, which are always much, much worse. When planning an overseas vacation, most of us take the time to choose our flights, arrange travel insurance and be sure to pack enough sunscreen (if necessary). But you may not think to inform your bank before leaving, or give a second thought on how much you will pay in fees for using a debit card abroad. If you plan to use a debit card abroad to access foreign currency or foreign purchases, you should inform your bank about the dates and where you are going before leaving. This is not always important, but it ensures that any foreign activity in your account will not be considered suspicious by your bank. If you don't tell them, there's a danger that your card will be frozen, you won't be able to make payments or take out cash. You should also check the fees associated with spending abroad. Banks may charge for a foreign transaction (2%-3%) Every time you use a debit card abroad to make a purchase, and some can also charge a flat fee on top of this (about 1 euro each time). In addition, if you use a foreign ATM to take cash, you may be charged with foreign cash (2%-3%) and the aforementioned fee for foreign transactions. If you don't have enough money in your account to cover a regular payment (direct debit or standing order), or you issue a check without enough credit to cover it, your bank may charge you a refund fee. These fees vary from bank to bank, so it's always worth checking out. Banks have an additional range of fees that they impose for other services outside of day-to-day banking. They may include: Special presentation of the cheque (to confirm that the cheque is paid to you will be paid)Payment of a foreign cheque (conversion to sterling for clearing)Providing a copy of the checkSaming or additional card reader (if applicable)Providing copies of SEPA claims (e-transfer within Europe in euros) Making SWIFT payment (international payment outside Europe in other currency)Request a banker's certificate / Status Request (when a third party asks for the bank's opinion on your financial situation)Request a certificate of balanceRequesting annual tax certificateIt is not all doom and gloom, That's a good one, though The UK banking market is dynamic and highly competitive, which is great news for consumers - and with a seven-day switching guarantee, moving your bank account has never been easier. Banks are always trying to hang out from the crowd to attract new customers, and as they usually can't compete on price (because they're free!), free bank accounts can come with a number of goodies to tempt even the most persistent account holder. Such benefits can include: Switching the incentive (mostly in the form of cash, but sometimes as a gift voucher)Cashback every month (when you meet the criteria)Cashback when using a debit card with limited retailersEnhanced to earn loyalty points (with supermarket or store accounts) In loan interest (this, Generally limited to a certain amount, and sometimes only offered over a fixed period) interest-free overdraft (or small buffer) As we discussed above, free bank accounts offer free day-to-day banking services - but they usually charge for other services such as overdrafts or failed payments. To take the term literally, there is one type of account that is almost free and it is the main bank account. This type of account is specifically designed for, and is only available to those who are not in access to a standard current account (those who have gone bankrupt, or who are new to the UK, for example). Basic bank accounts offer all standard bank services of a regular account (direct (direct constant orders, withdrawal of money from the ATM, etc.), but without overdraft. With this type of account, you don't even pay fees for unpaid direct debits or standing orders. However, while almost free, there may still be fees for transactions like using your card abroad or making a CHAPS payment. Since January 2016, the main bank accounts have been offered by the top nine banks, although they are rarely advertised. If you are interested in such an account, you can search and apply online, over the phone, or branch. Here's a list of some of the banks that offer major bank accounts: Bank of Scotland - Major AccountsBarclais - Major Bank AccountsClydesdale - ReadyCash Current AccountCo-op - Cashminder AccountHSBC - Main Bank AccountNationNation - Flex Basic AccountsNatWest - AccountRoyal Bank of Scotland - Main AccountSantander - Core Current AccountUlster Bank - AccountVirgin Fund - Major Oldshire Current Account - ReadyCash Current AccountWhile Free Bank Accounts allow you to manage your day-to-day finances, When choosing an account, you should take a close look at your financial habits to really get the best value for money. Paying the bill can offer benefits, both in lifestyle and financial terms, and even prove to be cheaper than opting for a free option. For example, if you use your bill to pay utility bills, you can choose a paid account that offers interest back as a cashback. Or, if you keep a large balance in your account for an extended period, you can choose a paid account that offers an increased interest rate, or access to a high interest savings account that can really make your money work for you. Finally, packaged accounts that offer a range of benefits, including travel insurance, mobile insurance, breakdown coverage, and more for a monthly fee, can save time and money. However, you should make sure that you are entitled to the perks on offer, that they are cheaper than buying benefits separately, and that you will actually use them. Their. axis bank demat account features pdf

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