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# BANKING AND FINANCE

*This chapter tells you what you will need to do to open a bank account in the UK.*

Before you leave for the UK it would be a good idea to check with your bank here in Ireland and see if you can use your ATM card in the UK.

If you can use your ATM card in the UK, it will save you having to carry large amounts of cash with you as you will be able to withdraw money as you need it. Make sure to ask your bank how much it will cost to use your Irish ATM card in the UK as there may be higher charges as they are not in the 'Euro Zone'.

## Do I need to open a bank account when I move to the UK?

Yes you will need to open a bank account in the UK in order to have your wages or benefit payment paid into your account.

In order to open a bank account you will need to complete an application form and provide certain personal information. For some accounts you will also need to pay money in and the bank may want to check your credit history.

### **In order to open a bank account you may be asked to provide:**

- Proof of identity, for example, passport, drivers licence
- Proof of address for example, household bill, tenancy agreement
- Proof that you are a student, if relevant.

### **You will also need to:**

- Complete an application form
- Put money into your account depending on the type of account you open.

