

If you would like more information in your own language, please contact us at the address shown in the box below.

Albanian

Nese deshironi me shume informacion ne gjuhen tuaj, ju lutemi te na kontaktoni ne adresen e dhene ne kutine me poshte.

Arabic

إذا أردت معلومات إضافية بلغتك الأصلية الرجاء الاتصال بنا في العنوان المدون ضمن الإطار أدناه.

Bengali

যদি আপনার নিজের ভাষায় লেখা আরও তথ্য চান তাহলে দয়া করে আমাদের সঙ্গে যোগাযোগ করুন, তলার বক্সে আমাদের ঠিকানা রয়েছে।

Chinese

如果你需要用中文印成的資料，請按低端方格內提供的地址與我們聯繫。

Farsi

اگر مایل به اطلاعات بیشتر به زبان خود هستید، لطفاً با ما از طریق آدرس زیر تماس بگیرید.

French

Pour tout renseignement complémentaire dans votre propre langue, veuillez nous contacter à l'adresse figurant dans l'encadré du bas.

Polish

Jeśli życzy sobie Pan/i więcej informacji w swoim języku, proszę się z nami skontaktować pod adresem podanym w dolnej ramce.

Punjabi

ਜੇਕਰ ਤੁਸੀਂ ਪੰਜਾਬੀ ਵਿਚ ਹੋਰ ਜਾਣਕਾਰੀ ਲੈਣੀ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਹਿੱਸਾ ਕਰਕੇ ਹੇਠ ਲਿਖੇ ਖਾਨੇ ਵਿਚ ਦਿੱਤੇ ਪਤੇ 'ਤੇ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।

Somali

Hadii aad u baahan tahay faahfaahin intaa kabadan oo ku soobsan afkaaka hooyo ama Af Somali fadlan lana soo xiira cinwaanka hoos ku qoran.

Spanish

Si usted desea más información en su propia lengua, por favor contáctenos en la dirección al pie del formato.

Tamil

உங்கள் மொழியில் மேலதிக தகவலைப் பெற விரும்பினால், அடியிலுள்ள பெட்டிக்குள் தரப்பட்டுள்ள விவரத்தில் எம்முடன் தொடர்பு கொள்ளுங்கள்.

Urdu

اگر آپ اپنی زبان میں مزید معلومات حاصل کرنا چاہتے ہیں تو براہ کرم ہم سے اس پتے پر رابطہ قائم کریں جو کہ نیچے کے بکس میں درج ہے۔

You can also get this information in large print, in Braille and on audiotape.

#### Contact details:

Write to: Merton Benefits Service, PO Box 610, Civic Centre, Morden SM4 5ZT

Visit: Merton Link at the Civic Centre, London Road, Morden SM4 5DX

Telephone: 020 8274 4903

Email: [Housing.Benefits@merton.gov.uk](mailto:Housing.Benefits@merton.gov.uk)

Fax: 020 8545 3960

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MERTON COUNCIL  
PUTTING YOU FIRST

# Housing Benefit Basic Bank Accounts



[www.merton.gov.uk](http://www.merton.gov.uk)



## Information about Basic Bank Accounts

We have a policy to pay Housing Benefit (HB) by direct credit to a bank account. To do this you will need a bank account. If you do not have a bank account we recommend you open a Basic Bank Account.

These accounts allow you to receive your income and withdraw cash from cash machines but do not allow you to have an overdraft facility, chequebook, debit card or credit card. Some allow the issue of Solo or Visa Electron cards that can be used in shops. They also allow you to set up direct debits and standing orders. For more information on Direct Credit please see our leaflet called **Housing Benefit Payments by Direct Credit**.

### Choosing your Basic Bank Account

We want you to make up your own mind about the company you bank with. Please read the enclosed Financial Service Authority (FSA) leaflet and our list of local banks that offer Basic Bank Accounts. We can give you information about the accounts and help you to decide which one you want to apply for. Please contact us for more advice.

### Easier access to a Basic Bank Account

Merton has been working to make it easier for HB and CTB customers to get a Basic Bank Account. The enclosed list of banks gives details of how you can apply for your Basic Bank Account. If you need assistance with this please contact us. You can also ask our staff at Merton Link (Civic Centre) to make appointments at the banks for you if you are unable to do this yourself.

We have worked with Lloyds TSB to make access to their **Cash Account** easier and more straightforward. The confirmation of identity letter that is enclosed with your Basic Bank Account pack can be used to provide proof of identity and residence to the local Lloyds TSB branches – you would usually need to provide two to three documents proving this. Please read the enclosed leaflet called **Cash Account** for more information about Lloyds TSB Cash Accounts.

### Applying to Lloyds TSB

If you choose to apply to Lloyds TSB you should:

- Phone Lloyds TSB on 0845 3000 000;
- make an appointment with an account opener at one of the participating branches (see below);
- take your Basic Bank Account pack with you to the appointment;

You will be told the same day you apply whether you have been successful in opening a **Cash Account**.

Participating Lloyds TSB branches in Merton are:

**66 London Road, Morden SM4 5BB**

**3 St George's Road, Wimbledon SW19 4DR**

**9 Majestic Way, St Marks Place, Mitcham CR4 2YY**

### Applying to other banks

We do not have this arrangement with any other bank so you will need to apply using the bank's usual application method. Please see our list of local banks for further details. Please note:

- You may be asked to provide further proof to support your application if you apply to another bank;
- Your application may take longer if it is sent away to a central processing service;
- The bank may not help you with your Request to have HB payments by direct credit form;
- We cannot pay HB into Post Office® card accounts that have direct payments of other state benefits;
- we cannot guarantee that Lloyds TSB or any other bank will agree to open an account for you, but if they cannot open an account for you they will tell you the reason why.