

The Easy Picture Guide to banking

## Using a bank account

**f** Making  
Money  
Easier



  
**United  
Response**  
*support that changes with you*

**This guide has been put together to help you to understand how to use your bank account in ways that are right for you.**

It has been written to be easy to follow and understand, with lots of pictures to help make things clearer.

You can read the whole guide or just look at the parts you would like to see.

You will see that some words are coloured blue. You can learn more about these words by looking in our special leaflet, called **Explaining some of the words used in banking**.

In the guide you will also see these signs. They are there to warn you about things that you must do or must not do. Don't ignore them.



We hope you enjoy using the Guide.

# Using a bank account

## What you can learn about in this Guide:

- Page 4 **Paying In Money**
- Page 14 **Taking Out Money**
- Page 25 **Paying Bills**
- Page 33 **Paying For Things You Want And Need**
- Page 38 **Managing Your Money**
- Page 48 **Avoiding Fraud**
- Page 51 **What to Do If You're Not Happy**



There are other books that will help you too:

- **Choosing and Opening a Bank Account**
- **Your Money – Your Home**
- **Moving On and Planning Ahead**
- **Your Money – Your Insurance**

And a special leaflet called:

- **Explaining Some of the Words Used in Banking**

You can download copies of these guides from our website:

[www.unitedresponse.org.uk/making-money-easier](http://www.unitedresponse.org.uk/making-money-easier)

## Paying In Money

There are lots of ways that you can put money into your bank account. This section will tell you about:

- Paying in money at the bank
- Paying in money by post
- Paying in money at the Post Office
- Paying in money at a paying-in machine
- Paying in money by bank transfer

## Things you will need, if you have them:



- The **money** (cash or cheque)

- A **paying-in book** with paying-in slips



- A **bank card**

For most bank accounts, if you want to pay in money you will need to use one of the pages from your **paying-in book**. This is called a **paying-in slip**. Not all banks use paying-in slips or books so ask a customer advisor at your bank.



### Be careful!

Remember that it takes some time for the money to go properly into your bank account before you can take it out.

You need to check how long this will take. It can take up to a week for the money to be added to your bank account.

## How to fill in a paying-in slip



- 1 Write in the date at the top where it says **date**.



- 2 Write in the amount of money that you want to pay in, where it says **amount**.



- 3 And also write your name, where it says **paid in by**.



- 4 You need to write down the details of what you have paid in so that you don't forget.

You can use the stub in your paying-in book for this.



You can also get a paying-in slip at the bank.

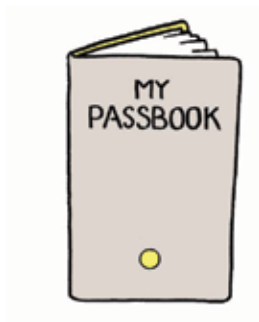
You fill this in just like the paying-in book, but you will need to write in your **bank account number** too.



## ■ A **chequebook** with **paying-in slips**

If you do not have a paying-in book, you can use a paying-in slip from your **chequebook** if you have one.

You fill this in just like the paying-in book.



## ■ A **passbook**

If you have a **passbook account** you will have a **passbook**. You will need this to pay in your money.



## ■ A **bank card**

With most bank accounts you will get a **bank card**. You will need this if you choose to pay in your money at a **paying-in machine**.

Some **banks** will also let you pay in money at the counter using your card. Ask a customer advisor if you can do this.

If you lose your **bank card** you must tell your bank straight away. They will make sure that your money is safe and they will send you a new one.

## Paying in money at the bank



One way to pay in money is to go to the **bank**.



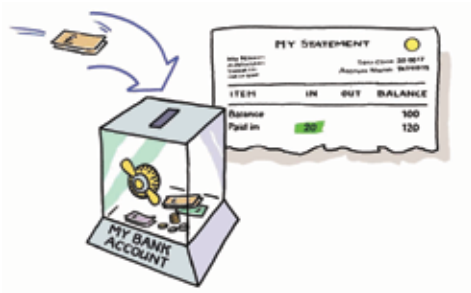
For most **bank accounts**, take the money you want to pay in and the **paying-in book** or **paying-in slip** that you have filled in and hand them to the customer advisor.



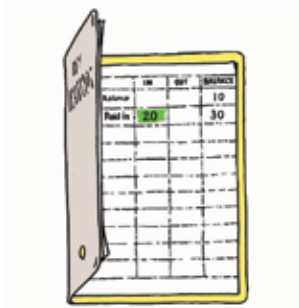
If you have not filled in the paying-in book or paying-in slip, the customer advisor may fill one in for you and ask you to sign it.



If you use a paying-in slip, the customer advisor will then give you part of it back. This is your **receipt**.



The bank will add your money into your bank account.



If you have a **passbook account** you will need to take your passbook – with your money – to the bank and hand it to the customer advisor.

The customer advisor will write in it how much money you have paid in and then give you back the book.



## Paying in money by post

You can pay in money through **the post**.

You do this using a **cheque** – for instance, one that has been given to you for your birthday.



**Be careful!**

Do **not** send **cash** in the post or it might get lost. It is better to pay cash in at the bank.

You need to fill out a **paying-in slip** for how much you are sending.



To pay in money by post some banks will give you **special envelopes**. These envelopes will have the bank's address on them.



If you need to use an ordinary envelope, you must write the bank's address on it.



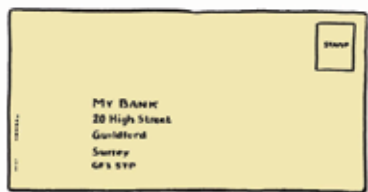
You then put the paying-in slip and the cheque in the special envelope from the bank.

When you have made sure that you have filled in everything you need to, you can post the envelope.



## Paying in money at the Post Office

Some **banks** will let you pay in your money at the **Post Office**. You can ask the Post Office if you can do this.



You might first need to ask the bank for some **special envelopes**. These envelopes will have the bank's address on them.

They might have a space for you to write in your **bank account number**.



You need to get a **paying-in slip**.

You can fill this in yourself and then take it to the Post Office with your **cheque**, or you can ask the Post Office customer advisor to fill it in for you.

The Post Office customer advisor will ask you to sign the slip.

The Post Office customer advisor will then take the slip and your cheque and put it in the special envelope, if you have one.

They will then give you a **receipt**.





## Paying in money at a paying-in machine

You can pay in money at a **bank** machine.



### Important!

It can be safer to use a machine **inside** the bank if there is one.

Always make sure that it is the right kind of machine. The machines may be different in different banks.



You will need to fill in a **paying-in slip**.

There are **special envelopes** at the machine.



You need to put the paying-in slip and your money into one of the envelopes and seal it.



You then put your **bank card** into the machine.



The machine will ask you to put in your secret bank card **PIN**.



### **Important!**

When your bank card comes out again you will need to take it back and put it away safely.



Then you will need to put the envelope in the machine. You will then get a receipt. Take it with you when you go.



### Important!

If you ever get stuck you can **always** ask a customer advisor to help you, but remember to **never** tell them your **pin**.

## Paying in money by bank transfer

When you have a bank account, you can ask anyone to pay you by bank transfer.

Your benefits will be paid in by bank transfer. You will need to fill out a form which will ask you several questions. These are likely to be:



- What is your **full name**?
- What is your bank **sort code**?
- What is your **bank account number**?

You will then have to send or give the form back to the benefits agency.

The benefits agency will arrange for your money to go straight into your bank account.

You will then be able to **take the money out** of your bank account.



If you want any other money paid in to your bank account by bank transfer, the form you would have to fill in would ask the same type of questions.

## Taking Out Money

There are three main ways that you can take money out of your **bank account**. These are:

- Taking out money at the cash machine
- Cash-back at the supermarket
- Taking out money at the bank

You can choose to take just **some** of the money in your bank account, or **all** of it.

### Things you will need, if you have them:



- A **bank card**, if you are taking out money at a bank machine



- A **chequebook**



- A **passbook**, if you have a **passbook account**



## Taking out money at a cash machine

You can use your bank Card in a cash machine at the bank to get your money. Most banks have cash machines inside and outside the bank.



### Important!

It can be safer to use a machine **inside** the bank if there is one.



There are also cash machines at other places, like supermarkets and railway stations.



### Be careful!

Always check whether the cash machine is going to make you pay extra for taking out money.



## How to use a cash machine to take out money

**1** Put your **bank card** into the machine.



**2** The machine may ask which **language** you want to use.



**3** Put in your secret **bank card PIN**.



### Be careful!

Make sure that no-one can see you do this.  
Check that no-one is watching you.



- 4 The screen on the machine will give you a list to choose from:

- Cash    ■ **Mini-statement**
- Cash with a **receipt**    ■ **PIN** services
- **Balance**

**The words may not be exactly the same as the ones here. They can be different on different machines.**

You have to press the button for the one you want – in this case '**Cash**'.

- 5 The screen on the machine will then ask how much money you want. This might be:

- £10    ■ £100
- £20    ■ £200
- £50    ■ Any other amount

The **most** you are usually allowed to take out each day is £300 for each bank account you have. Usually you cannot take out any more money than you have in your bank account.



### Be careful!

Some bank accounts **will** let you take out more money than you have in there. But they may then **charge you interest** or a **fee**.



6

You need to press the button for the **amount** you want – '£20' for example.

You then need to wait for a few moments.



If you do not have enough money in your bank account the machine may say **insufficient funds** and will then give you back your bank card...

or...

it may ask you to take out a smaller amount of money. For example, you can ask for £10 instead of £20.

If you DO have enough money in your bank account, the machine will say your money is being counted and will then give you back your **bank card**.



### Important!

You must **always** remember to take the bank card out of the machine and keep it safe.



- 7 Next, you **take your money** when it comes out of the machine. Take care to keep it safe.



- 8 If you asked for a **receipt** you need to wait for this. Take it with you when you go.



At any time you can press 'cancel' to return your card.



## Taking out money at the supermarket

You can take out money at some supermarkets when you pay for your shopping with your **bank card**.

You can ask for money from your bank account to be given to you in cash. This is called **cash-back**.



You need to tell the customer advisor how much you want.

The customer advisor will add the amount you want onto your shopping bill.



The customer advisor will then ask you to put your secret bank Card **PIN** in to the **Chip and PIN machine**.

### Be careful!



Make sure that no-one can see you doing this. Check that no-one is watching you.



If the payment is OK you will be given the amount you have asked for in cash, together with your shopping receipts.



## Taking out money at the bank

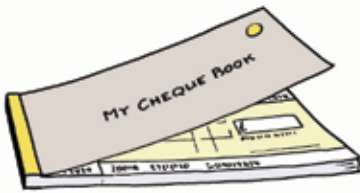
You can take out your money by going in to the **bank**.

You will need to tell the customer advisor there how much of your money you want.



The customer advisor can check how much money you have in your bank account and that you have enough to take out what you want to.

The customer advisor will give you a form to sign and will then give you the money.



## Taking out money at the bank using a cheque:

If you have a chequebook you can write out a cheque.

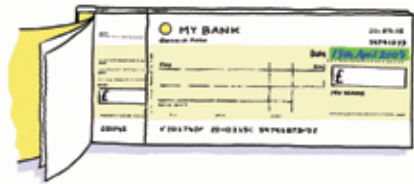


### Be careful!

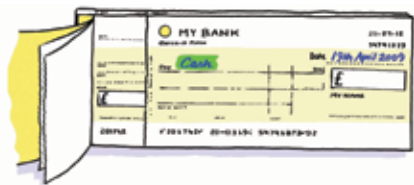
Once a cheque has been written out, it is like money. You need to keep your cheque book safe. If you lose it tell your bank straight away. It is safer to keep your cheque book at home and only take it outside when you are going to use it.

It is safer to keep your cheque book and cash card separate. If they are together and you lose them it is easier for someone else to take your money.

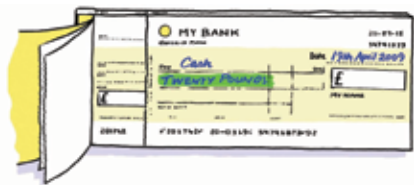
## How to write out a cheque



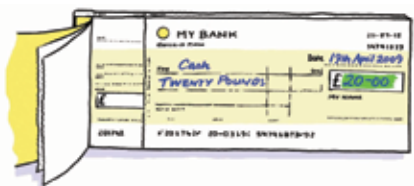
- 1 Write in the date at the top where it says **date**.



- 2 On the first line, where it says **Pay**, write in clearly '**Cash**'.



- 3 On the second line write in clearly, **using words**, how much money you want to take out.



- 4 In the box with the **£** sign write in clearly the same amount, this time using numbers.



- 5 On the bottom right-hand line put your **signature** (your name).

**Be careful!**

When you use a cheque it takes a while for the money to go out of your bank account.

So you need to write down the details of what you have spent so that you don't forget. You can use the stub in your chequebook for this.



If your chequebook does not have a stub, write the details on the 'listing' page.



It is a good idea to write out your cheque at home and then take the chequebook to the bank and hand it to the customer advisor. Write your cheque at home but do not sign it until you get to the bank.

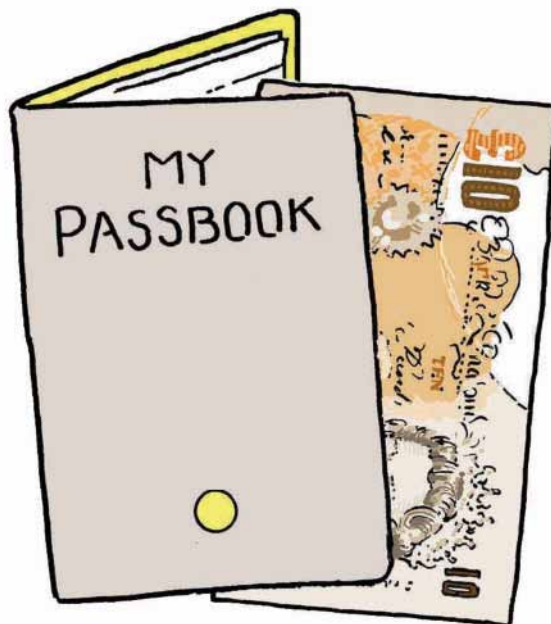


The customer advisor will usually stamp your book and then give it back to you with your money.

## Taking out money at the bank using a passbook:

If you have a **passbook account** you will need to take your **passbook** with you to the bank and hand it to the customer advisor.

The customer advisor will write in it how much money you have taken out and then give you back the book with your money.





## Paying Bills

There are various ways that you can pay your bills using your bank account. Some of them are:

- **Paying bills at the bank**
- **Paying bills by Direct Debit (DD)**
- **Paying bills by Standing Order (SO)**
- **Paying bills by telephone**
- **Paying bills online**



Things you will need, if you have them:

- The **bill**
- the **cash...**
- OR a **chequebook...**
- OR a **bank Card...**
- OR a **passbook**, if you have a **passbook account**



## Paying bills at the bank

One way to pay bills is to take the bill – and the amount of money that the bill is asking for – to the **bank**.



You will then need to give the bill and your money to the customer advisor.

The money can be **cash**...

OR...



you can **write out** a **cheque** for the amount of the bill.

See '**How to write out a cheque**' on page 22.

On the first line of the cheque, where it says **pay**, make sure you write in clearly the name of the person or the company that you want the money to go to.

OR...

you can ask the bank to pay the bill **electronically**.

This is a good way to pay bills because it is quicker and it is safe.

The customer advisor will stamp your bill – to show that you have paid it – and will then give it back to you.

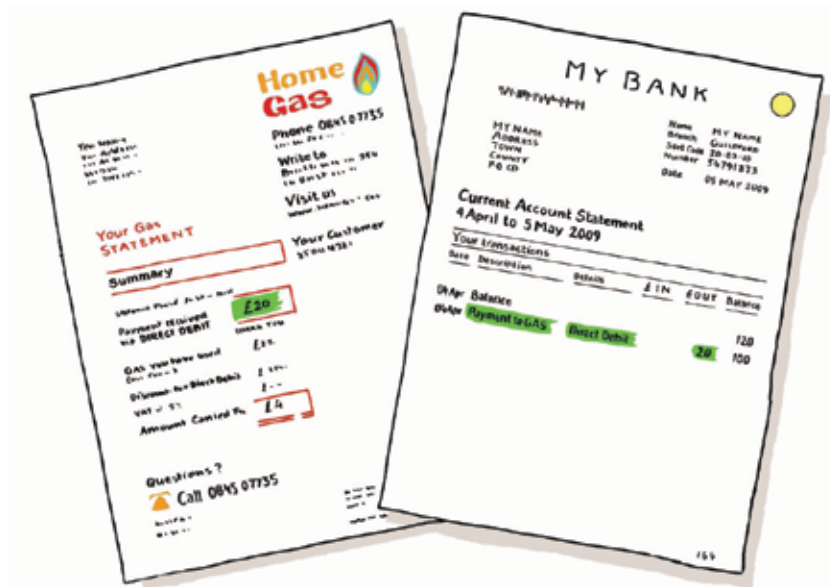
Make sure you keep it safe.

Some banks have special **bank machines** where you can pay bills. Ask the customer advisor whether you can do this.

## Paying bills by Direct Debit (DD)

You can pay bills by **Direct Debit**.

This means that an amount of money goes out of your **bank account** each month to pay the bill.





## Important!

It may not always be the same amount.

A company can take out different amounts each month, but first they should write to you explaining how this will work.

To set up a Direct Debit you need to ask the **company** to send you a **form**. You must fill in the form and send it back to them.



## Be careful!

If you pay bills by Direct Debit and you do not have enough money in your bank account, the bank will not pay the bill.

Then they will also make you pay some extra money. This is called a **bank charge**.

To cancel a Direct Debit you need to tell the company and then tell your bank. The bank may ask you to fill in a form to cancel future payments.



# MY BANK

15/07/2009

MY BANK  
Accounts  
123456  
Country  
P.O. Box

Name: P.V. NAME  
Branch: Compton  
Sort Code: 20-00-00  
Number: 14789123  
Date: 05 MAY 2009

## Current Account Statement 4 April to 5 May 2009

### Your Transactions

Date	Description	Details	£	Paid	Balance
04 Apr	Salary			120	
04 Apr	Payment to GAS	Direct Debit	20	100	
04 Apr	Payment Rent	Direct Debit	125	- 20	
04 Apr	Returned Payment	Credit	125	100	
04 Apr	Bank Charge	Debit	10	85	



## Paying bills by Standing Order (SO)

You can pay bills by **Standing Order**.

This means that the **bank** will take out the same amount each month from your **bank account** and pay it to the company that you have told it to.

To set up a Standing Order you need to ask the **bank** to give you a **form**. You must fill in the form and send it back to the bank.



### Be careful!

If you pay bills by Standing Order and you do not have enough money in your Account, the bank will not pay the bill...

...and will make you pay some extra money. This is called a **bank charge**.

To cancel a Standing Order you need to tell the company and then tell your bank. The bank may ask you to fill in a form to cancel future payments.





## Paying bills by telephone

Some **banks** will let you use the **telephone** to pay your bills.

Look at the bill. Check what it says about how to pay using the **telephone**.



When you have rung the telephone number on the bill, you will be asked some questions. It may be a real person asking you questions, or it may be a machine.

You will be asked for some numbers and answers to security questions. These might be:

- What is your **bank account number**?
- What is your **sort code**?
- What is your secret **telephone password**? (This is NOT the same as a bank card **password**)
- Other special numbers and **security details**



So you need to make sure you know all your numbers.

You might be asked to say your answers out loud.

Or you might be asked to put them into the telephone keypad.

You need to listen carefully to the questions and give the right answers.



### Important!

It is important to remember to keep your security details secret and safe from other people.



When using telephone banking you give your **telephone password**, and your **account number**. Do not tell them your bank card **PIN**.



You must never tell anyone your **PIN** – not even your friends or the customer advisors.

You must also keep your **bank account number** and **security details** secret and safe from all other people, except the customer advisors.



If you find you are talking to a machine and you want to talk to a real person, there is usually a number to press on your telephone so that you can tell them what you want. They will help you.

## Paying bills online



Some banks will let you use the **internet** to do your banking. If you want to do this, you will need to ask the bank.



You can then pay your bills online, where you will need to follow the instructions on the screen.



## Paying for Things you Want and Need

When you have a bank account there are different ways that you can pay for things you want and need. This section tells you about:

- Paying for things with cash
- Paying for things with a bank Card
- Paying for things by cheque
- Paying for things over the telephone
- Paying for things online



### Paying for things with cash

You can use the money that you take out from the **bank** or from the **cash machine** to pay for things.

### Paying for things with a bank card

With some **bank accounts** you can pay for things using your **bank card**. To do this you will need to know your **bank card PIN**.



If you find it difficult to put in a **PIN** or to remember it, you can ask your **bank** for a **Chip and Signature Card**.

## Using a bank Card to buy things



- 1 Your bank card will be put into a **Chip and PIN machine**. This **MUST** always be done in front of you so that you can always see your bank card.



- 2 You will then be asked to check the amount of money that it says on the machine. If it is OK you will need to put in your **PIN**.

### Important!



Don't let other people find out your **PIN**. Keep it secret by shielding the machine with your other hand when you type the numbers in. If you type the wrong number 3 times your card might be blocked. You will need to contact your bank to ask them to unblock it, so you can use it again.



- 3 Your number (or signature) will then be checked. If you have enough money in your bank account, it will say that the money will be paid to the shop.



- 4 Next, you will be asked to take your bank card out of the machine.



- 5 You will then be given a **receipt** that tells you how much you have spent.

If the machine is not working, you may be asked to sign a piece of paper instead. You will be given a copy as a receipt.



### Important!

When you use a bank Card you must remember to keep a record of how much you have spent so that you don't spend more than you have in your bank account.

## Paying for things by cheque



If you give someone a **cheque**, it is like giving them some money.

See '**How to write out a cheque**' on page 22.



On the first line of the cheque, where it says **pay**, make sure you write in clearly the name of the person or the company that you want the money to go to.

On the back of the cheque you may need to write some details, such as your **bank card number** (the long number on the front).



## Paying for things over the telephone

You can use a **debit card** to pay for things over the **telephone**.



The person on the phone will ask you some questions about your Debit Card. If you are not sure what they are asking for, **ask them to make it clearer**.



### Be careful!



**NEVER** tell **anyone** your banking secret numbers or your password, if you have one.

Before you give out ANY of your numbers or any bank information, you need to be **very sure** about who you are talking to.



**If you are not sure, do not tell them anything.**

**NEVER** give any of your numbers or any other information to **anyone** who telephones or emails you.



**It is better to telephone them yourself.**



## Paying for things online

You can use a **debit card** to pay for things on the **internet**.

When you come to pay, the web page will ask you to put in your card details and numbers. If you are not sure which number is which, **ask someone to help you**.



### Be careful!



**NEVER** put your banking secret numbers or password onto an internet site.

Before you put in ANY of your numbers or any bank information, you need to be **very sure** that the website you are using is safe.

**If you are not sure, do not use the website.**

**NEVER** give any of your numbers or any other information to anyone who emails you, even if they say they are your **bank**. Real banks do not do this.

**If this happens, you must tell your bank straight away.**

## Managing Your Money

When you have a **bank account**, you need to know how much money you have in your account. This is so that you don't run out of money!

It is also so that you don't spend more money than you have. If you DO try to spend more money than you have, the **bank** might make you pay them some extra money!

There are different ways to check how much money you have in your bank account. These are:

- **Statements**
- **Mini-statements and balance at the cash machine**
- **At the bank**
- **On the telephone**
- **Online**



## Statements

Your bank will send you a **statement** to tell you how much money you have in your bank account.

It also tells you how much money you have paid in and how much you have taken out.

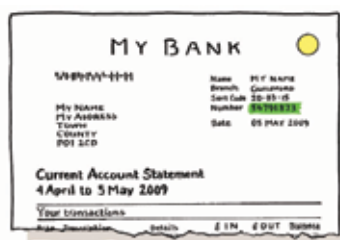
You can ask to have a statement sent to you.



Your **name** is at the top of the statement. Your **address** will be below your name.



The dates of the statement will be on the top part.



Your name will be on the statement again. This is your **account name**.



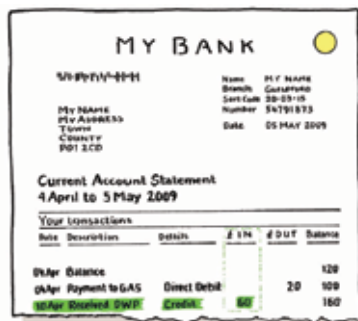
Your statement will have the bank's **sort code**. This tells you where your bank account is.



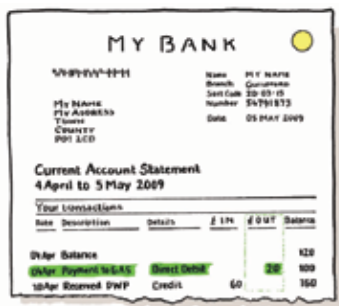


It will have your **bank account number** on it. This number is yours alone. No-one else will have the same number.

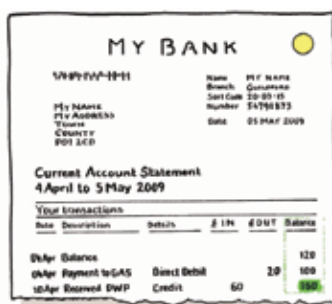
Your statement will show you the **dates** you used your bank account and how the payments were made into or from your bank account. These are called your transactions.



It will show what has been **paid in...**



AND what has been **taken out...**



AND **what is left** in your bank account.

This is called the **balance**.

You could be **overdrawn** or in **credit**.



**Be careful!**

If you have paid money in or taken it out after the dates on your statement, the balance may have changed.

Each statement you get will have a number.

If you use your bank account a lot, your statement may be more than one page long.

**Important!**

Always check your statement. If you see any money that has gone in or out of your bank account, and you do not know what it is, ask a customer advisor about it.

You must always **shred** your **statements** when you are finished with them, do not just put them in the bin.



## Mini-statements and balance at a cash machine

You can check how much money you have in your **bank account** using a **cash machine** at the bank.

There are also cash machines at other places, like supermarkets and railway stations.



### Important!

It can be safer to use a machine inside a building such as a bank or shopping centre, petrol station or supermarket.



## How to use a cash machine to check your balance

**1** Put your bank card into the machine.



**2** The machine may ask which language you want to use.



- 3 Put in your secret bank card **PIN**.

### Be careful!



Make sure that no-one can see you do this. Check that no-one is watching you.

If someone is standing very close to you or looking over your shoulder they might be trying to find out your **PIN number**. Remove your card and go to another machine when they have gone.

Do not accept help from strangers, only accept help from customer advisors. If they work for the bank they will have an official uniform and staff badge.

If the machine does not give you back your card you need to contact your bank straight away.



- 4 The screen on the machine will give you a list to choose from:

Cash      **Mini-statement**

Cash with a **receipt**

**PIN** services      **Balance**

The words may not be exactly the same as the ones here. They can be different on different machines.

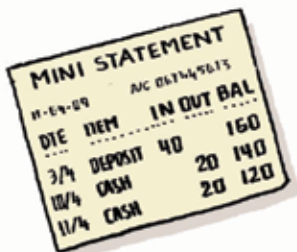
You have to press the button alongside the one you want e.g. '**Mini-statement**' or '**Balance**'.

**5** You then need to wait for a few moments.



## Mini-statement

If you press '**Mini-statement**', the machine will print this for you on a small piece of paper.



The mini-statement will tell you how much money you have recently paid in and taken out AND how much money you have in your bank account that day.



## Balance

If you press '**Balance**', the machine will ask you if you want to see your balance on the screen or if you want it to be printed out.

You press the button alongside the one you want.



The machine will then tell you your balance by putting it on the screen...



OR... by printing it on a small piece of paper for you.



The amount on the screen or on the paper is the amount of money that is actually in your bank account that day.



### Important!

If you have paid money in or taken it out already that day, the balance may not show this.

It is important to always keep a note of what you have spent.



## At the bank

You can go into your **bank** to check how much money you have in your **bank account**.



Ask a customer advisor to check for you that there is enough in your bank account for you to take out what you want.



### Important!

If you have paid money in or taken it out already that day, the balance may not show this.

It is important to always keep a note of what you have spent.



## On the telephone

Some **banks** will let you use the **telephone** to check your transactions and how much money you have in your **bank account**.



## Online

Most **banks** will let you use the **internet** to check your transactions and how much money you have in your **bank account**.

If you have an **internet only** bank account, you can still choose to have paper statements.



## Avoiding Fraud

Fraud is a crime. Fraud is when someone pretends to be you so that they can take out money from your **bank account**.

This could mean that you lose your money!

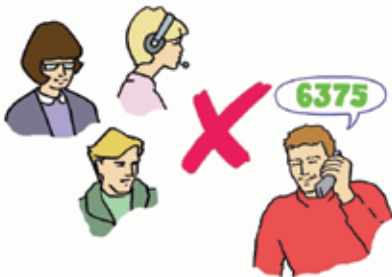
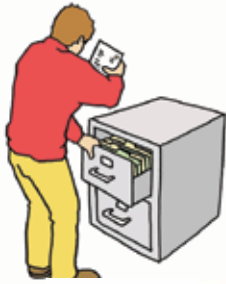
To do this thieves need to know things about you, like your **name** and **secret numbers** such as your **PIN**.

They might find these out by just asking you or by stealing papers with your details on them. They might listen to you when you say your secret numbers or words out loud, or they might watch you when you use your PIN in a **bank machine**.



Sometimes, if you are not careful, they can even find your details on the **internet**.





### Important!

Keep ALL your banking information safe.

Destroy any papers with your details on. Shred them rather than just throwing them away.

**NEVER** tell anyone you don't know or anyone you don't trust anything about yourself or your bank account.

If you have them, **NEVER** tell anyone except customer advisors your secret password or security details.

**NEVER** tell anyone your **PIN**, If you have one – not even your friends or the customer advisors.

If you use the internet, **NEVER** send your bank details or any of your numbers in an email. It is not safe.

**Important!****Tell the bank before you go on holiday.**

If you do not tell them, they may stop your bank account, which means that you would not be able to use it. They do this so they can check with you that everything is OK.



**Tell the bank before you buy something that is expensive** or not something you usually buy, like a TV.

The bank may sometimes phone you to check that everything is OK when you are buying something. They might even call the shop.

## What To Do If You're Not Happy



It's OK to complain if you are not happy with your **bank**.

You can go to the bank to make a complaint. Talk to the **customer adviser**. You can tell them what the problem is.



If you are not happy you can ask for the bank's complaints procedure. The customer advisor may give you a **complaint form or leaflet**.

This will tell you how you can make a complaint.



It will tell you who you can contact and how you can do this. It will tell you what the bank will do about your complaint.

You can talk to your friend or advocate about what to do.



If you have tried to complain at the bank but you are still not happy, you can contact the **banking ombudsman**.

They will try and help you too.

We hope that you found this Guide useful and that it helps you to use your bank account.



## Acknowledgements

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