

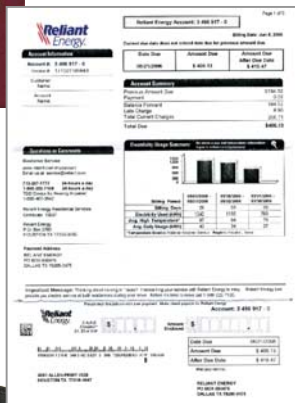
Opening a bank account



Direct Payments or Individual Budgets have to be paid directly into a bank account.

If you already have a bank account, you will need to open another one just for this money.

The Department of Health have done a sample letter that you can ask your social worker or Direct Payments Manager to fill in and send to the bank. It explains about Direct Payments and can help you open an account.



Proving your identity

Banks do lots of checks to try to stop criminals hiding money in accounts with false names. You need Identification (ID) to prove who you are and where you live. This usually means something that proves your date of birth, something with a photograph on it and something official with your address on. If you don't have everything you need, you can use a letter from someone like a day centre manager, social worker or doctor saying that they know who you are.

There is more information in a Financial Services Authority booklet:

http://www.moneymadeclear.fsa.gov.uk/pdfs/identity_check.pdf

Opening a bank account



If you can't sign your name, the Disability Discrimination Act says banks have to make *reasonable adjustments*. Some people use signature stamps (try to use an unusual font – perhaps download one from the internet). Blade Rubber can make signature stamps - you just email them the signature you want to use <http://www.bladerubberstamps.co.uk/>



Being able to open and manage a bank account also links in with 'capacity' – being able to understand what this means. The Mental Capacity Act says that people should always assume that someone has capacity and try everything they can to support them. If they still can't do it for themselves, the Act says how other people should manage the person's money for them.