



OPENING A BANK ACCOUNT

Posted on 10 June 2022

A bank account is required to receive pay, and to apply for Universal Credit, so we recommend opening an account as soon as possible after arrival.

Of the larger banks, the two that have most simplified their processes for Ukrainian refugees are NatWest and Santander.

If required to declare income in the application process, then we suggest referencing the Universal Credit payment shown in section 2.3 below, as a minimum, and until work is found.

Natwest

Natwest has consistently been the most helpful bank in positively welcoming Ukrainian refugee accounts.

Follow this link for guidance on how to apply, and links to the application form. Copies of the guidance in Ukrainian and Russian are also available at this website.

<https://www.natwest.com/ukraine-refugees.html>

Santander

Santander is another bank offering an option for refugees with their “Basic current account”.

The account is best opened by visiting a branch. The application is still done online, but a member of staff at the branch should be able to assist filling out the application. Information required to take with:

- Passport (for photo page and “leave to remain” stamp)
- Permission to travel letter

If opening online the following information is requested:

- Name
- UK address
- How long at UK address
- Profession (professions in Ukraine)
- Income and outgoings (We estimated benefits which will be received as income and said outgoings would be the same).



- Ukraine address (and all addresses in last 3 years)
- Ukraine Tax Identification Number
- Image of passport photo page
- Image of UK entry “leave to remain” stamp in passport
- Permission to travel letter (often called the visa)
(If a joint account, then this information is required for both people)