

Opening your first Current Account

Top Tips

- 1 Choose the right bank for you**
Consider what is important to you. Do you need to speak to someone face-to-face? Do you want to do everything online?
- 2 Have everything you need ready**
Including information like your Name, Date of Birth, Contact Details, Address, **NI Number***, **Identification*** & Proof of Address e.g., Passport.
- 3 Seek assistance if you need it**
Ask a trusted adult to sit with you like your parent or carer, or ask somebody at the bank for help.

Managing a Current Account

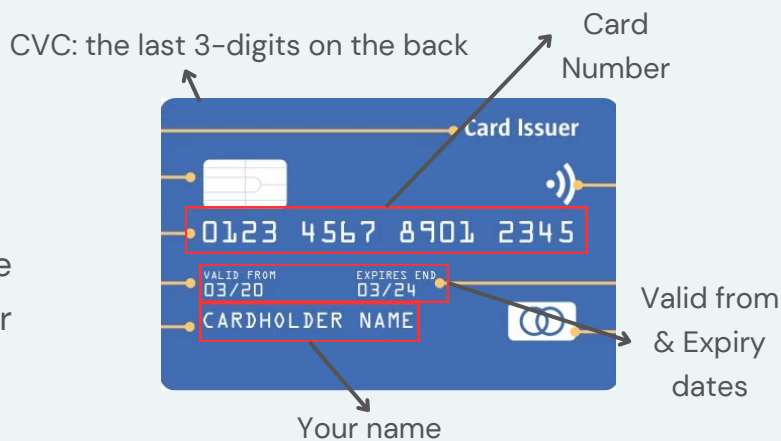
Making Payments

Use your **Debit Card*** to spend money from your current account

- Most debit cards are contactless and can be added to your phone's digital wallet e.g., [Apply Pay](#) and [Google Pay](#).
- You can then tap your phone or the card to the card reader instead of inserting the card and using your **PIN***.
- You can do this for everyday spending in shops, restaurants and on the tube.
- Payments up to £100 can be made with a contactless card or £100+ with your phone.

Spend money online

- Put in your card details at the checkout to pay for things on websites you know and trust.
- You may be asked to verify the purchase by going into your mobile banking app or getting a code sent to you by text.



Transfers or Direct Debits

- You can transfer money to your other bank accounts or to friends and family's with a **bank transfer***. Do this in your online banking or mobile banking app.
- You can also transfer a set amount money to companies each month with a direct debit. This is set up by the company and can be used for things like bills or monthly subscriptions.

Accessing your account

Mobile Banking

- Most banks will let you manage your accounts in their banking app. You will need to set up log in details on the app after you have created your bank account.
- On your banking app you can:
 - View your bank details.
 - See all the money going in and out of your account (your overall balance).
 - Transfer money to other bank accounts like friends' or family's.



Online Banking

- You can also manage your account online. You will need to set up log in details for this as well and might need to answer some security questions to make sure it is really you trying to access your account.
- Online banking is quite similar to mobile banking but there are some things you can't do on banking apps like transfer larger amounts of money or check your balance from a long time ago.



In-person

- You can get cash out, see your bank balance, and transfer money using a cash machine (ATM) or by going into branch if you need to.