

The banks are usually very helpful to people who want to set up a new basic account. Just show them this leaflet if you need to explain what you want. Or if you need help in filling up the forms they give you, ask the Citizens' Advice Bureau (in Buckhurst Lane, next to the Library – just opposite the bus station – tel.01732 454443.)

### **CONTACT THE PENSION/ BENEFIT AGENCY**

When you have set up your new account you need to tell the government that in future you want your pension (or other benefit) paid into this bank account. You should write to the office which pays your pension (the address will be on your current pension book) and give them details of your bank account. They will need to know the name of the bank, the name of the branch, the sort code and your account number, as well as your full name and your national insurance number. Once again, if you need help, the CAB can show you how to write this letter.

### **USEFUL PHONE NUMBERS**

Post Office	08457 22 33 44
Royal Mail	08457 740 740
Citizen's Advice Bureau	01732 454443
Financial Services Agency	0845 606 1234
Arriva Buses (Kent and Sussex)	01622 697000

## ***Do you draw your pensions in cash?***



## ***What will you do when Seal Post Office closes?***

This leaflet is about other ways of collecting your money – Retirement Pensions, state benefits, etc.

There are two things you can do when Seal Post Office closes.

1. You can transfer to another Post Office. The nearest ones are in Kemsing (Dynes Road, or St Edith's, where the bus stops); or at the One Stop Shop near Bat and Ball; or the main Post Office at South park in Sevenoaks.

You can reach them all by bus from here. For up to date information about bus times, ring Arriva buses on 01622 697000

2. You can open a bank account. This may be your best option – your money is safer in a bank, and you need only draw the amount you need, instead of carrying a lot of cash around. Once you have an account, you can arrange to have your pensions and credits paid direct into it.

## **OPENING A BANK ACCOUNT**

All the banks and building societies in Sevenoaks offer what is often called a Basic Bank Account – the simplest kind. (The names and the conditions differ a bit from bank to bank, but they all provide the same kind of service). Most of them will set up standing orders or direct debits for you, so that you don't need to pay your regular bills in cash – but they won't allow you to

become overdrawn. They will give you a cash card so that you can draw your money from any bank cash machine, not just from your own bank. If you would like to know more about opening a basic bank account, you can pick up a leaflet, produced by the Financial Services Authority, which you can find at Seal Library or in the porch in Seal Church, or phone 0845 606 1234 .

If you want a different kind of account – for example, a savings account which pays interest on your money – the bank staff will help you decide which is best for you.

The banks in Sevenoaks include Abbey, Barclays, Halifax, HSBC, Lloyds TSB, Nationwide and Natwest. All of them are close to the main bus station in Sevenoaks, either on the High Street or on London Road.

## **IDENTIFICATION**

To open your bank account you will need to take some identification with you, and proof of your address. A passport or a driving license, or your pension documents, are usually good enough, together with a gas or electricity or rate bill showing your name and address. They may sometimes ask a few basic questions about your finances and your record; don't be embarrassed and try to answer clearly.