

Essential information for new arrivals in Derbyshire

# currency



In Derbyshire, there are people from different backgrounds, ages, cultures and religions, who we hope feel they belong to one community. The information provided outlines the key elements of living in a cohesive community, as well as how to engage with various services to make the most for your life in Derbyshire.

The Derbyshire Constabulary's Community Safety Team at Force Headquarters has made every effort to ensure the information provided from its own and partner organisations, is accurate at the time of publication. The information may change over time and is for guidance purposes only.

Readers are therefore encouraged to obtain copies of the other leaflets designed to help new arrivals settle into their life within Derbyshire through accessing services available.

## United Kingdom (UK) currency

The UK has not adopted the Euro and our currency is pounds and pence. Euros and other currencies are not accepted, but you can exchange these at your local post office, larger supermarkets/stores or money exchange bureaus. Within the UK, there are several different types of bank accounts you can have, including savings, debit and credit accounts. Some, but not all, of these may incur a charge for their facilities and services.

### Opening a bank account in the UK

- Contact your bank in your home country and ask if they have a special relationship with a bank in the UK
- Find out if you can use a cash card from your home country in the UK bank machines
- Ask your home bank's advice about running a bank account in the UK
- Find out what methods of transferring money are available, including the security of each and any costs involved

Opening a bank account in the UK can be a lengthy and difficult process. This is primarily because the banks are required by law to know the identities of customers that open accounts, and as such require new customers to provide documents to verify their identity and address. You are therefore advised that the following documents may be required:

a valid passport

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a UK or national driving licence

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birth certificate

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marriage certificate

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a benefits book

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national identity card

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residence permit issued by the Home Office to EU Nationals

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a gas, electricity, water or phone bill

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your tenancy agreement

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a council tax bill

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a local council rent card

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HM Revenue and Customs correspondence

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payslips

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a letter from your employer in the UK confirming your address

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## Sending money home

If you want to send money to your family outside of the UK, or if you want them to send you money, you can do this safely and securely, either through some bank accounts or through companies, such as Money Gram or Western Union. Some of these services will cost you to use them. However, some banks have special deals and accounts which allow you to send money overseas for a small fee or free of charge, e.g. Natwest Welcome Account.

Post Offices are an alternative way of banking, including operating savings accounts, and having facilities for making international payments.

## Useful contacts

You are advised that you can attend any of the 46 Derbyshire County Council's state public libraries, which have 400 public PC's with free broadband access. These will assist you in accessing some of the information which is provided on the websites listed below.

To find out where your nearest post office is located:

Tel: 08457 223344 (helpline)

[www.postoffice.co.uk](http://www.postoffice.co.uk) and click on 'Branch Finder' located in the tabs section at the top of the page

Derbyshire County Council's Welfare Rights Team can help with advice and take on any representation that you may need in respect of accessing and understanding the welfare system.

Tel: 0845 120 2985 helpline (Monday - Friday 11am-4:30pm)

email: [welfarerights@derbyshire.gov.uk](mailto:welfarerights@derbyshire.gov.uk)

There are various banking providers within Derbyshire:

HSBC ([www.hsbc.co.uk](http://www.hsbc.co.uk))

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The Derbyshire Building Society ([www.thederbyshire.co.uk](http://www.thederbyshire.co.uk))

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Natwest ([www.natwest.com](http://www.natwest.com))

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Lloyds TSB ([www.lloydstsb.com](http://www.lloydstsb.com))

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The Co-Operative ([www.co-operativebank.co.uk](http://www.co-operativebank.co.uk))

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Halifax ([www.halifax.co.uk](http://www.halifax.co.uk))

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Royal Bank of Scotland ([www.rbs.co.uk](http://www.rbs.co.uk))

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Barclays ([www.barclays.co.uk](http://www.barclays.co.uk))

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Santander ([www.santander.co.uk](http://www.santander.co.uk))

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Nationwide ([www.nationwide.co.uk](http://www.nationwide.co.uk))

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Money Gram: [www.moneygram.com](http://www.moneygram.com)

For further information on banking: [www.banking-guide.org.uk](http://www.banking-guide.org.uk)

Some key council services are dealt with by Call Derbyshire  
(Derbyshire County Council's contact centre)

Tel: 08456 058058 (weekdays 8am-8pm and Saturdays 9:30am-4pm)

[www.derbyshire.gov.uk](http://www.derbyshire.gov.uk)

If you require this leaflet in Braille, large print or another format,  
please write with your request and contact details to:

Force Headquarters Butterley Hall Ripley Derbyshire DE5 3RS

or Tel: 0345 123 3333.

[www.derbyshire.police.uk](http://www.derbyshire.police.uk)

In producing this and associated leaflets, various partner  
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