

Moving Bank?

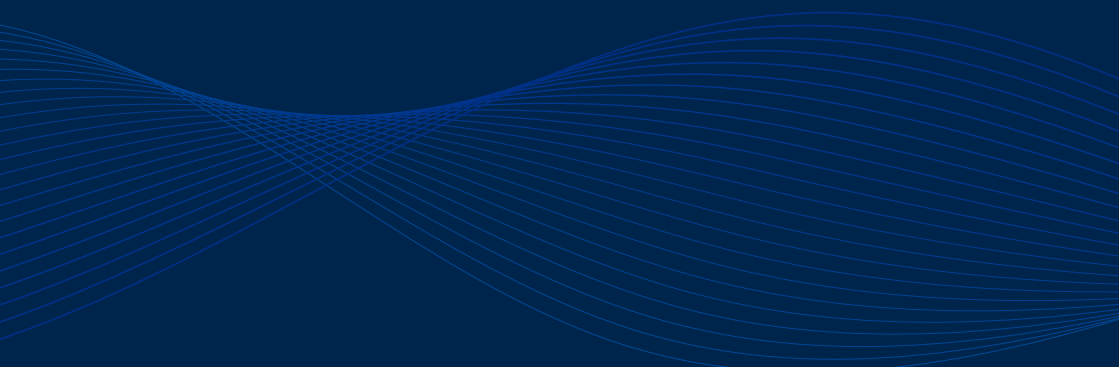
A Guide for Customers in Vulnerable Circumstances



Moving bank can be a daunting experience. It may be that you need some additional support to move your account to a new provider.

Whether you are the customer hoping to switch, a trusted family member, a carer, or a legal representative who needs help to move accounts, banks have supports in place to assist you.

We understand that each case is different and will work with you to find solutions. Complex cases may take more time, requiring bespoke solutions.



Are you:



Struggling with decision making or need additional support due to diminished cognitive ability.



Challenged to communicate with the bank, for example, because of hearing loss or an accessibility need.



Experiencing financial or other abuse and want to safeguard your money?



Finding it hard to communicate or not fluent in English.



Unable to open your account digitally or to attend the branch in person due to mobility issues.



Worried about key documents (eg. passport, utility bill) that banks require to open accounts.



Experiencing a life event that you need to discuss with your bank.



Finding the whole process overwhelming and need some additional support or assistance.

How can we help? Banks:



Will work with you to find solutions where you or someone you care for lacks or has diminished capacity.



Can offer alternative communication methods if you have a specific accessibility need.



Can discuss safeguarding options on your new account. Refer to the BPFi Safeguarding Customers Guide before you talk to your bank. Visit [bpfi.ie](https://www.bpfi.ie) for more.



Can find alternative ways to communicate with you, e.g.,

- Bank staff who speak your chosen language;
- Invite you to bring a trusted person to translate for you.



Can provide ways to help you move your account if you can't come to a branch or open your account digitally.



Can accept alternative documents if you don't have a passport or utility bill.



Can offer reasonable accommodations and supports if you have been impacted by a life event. For example a bereavement or critical illness.



Will go at your pace; staff can arrange for a private room or invite you to bring a trusted friend or relative.

What are your Next Steps?

Documents

Banks must seek proof of identity and address. Please bring in a bank statement from your existing bank. Your new banking provider will help you if you do not have key documents such as passport or utility bill.

If you are caring for a customer who can no longer make specific decisions about their banking needs and there is a formal agreement in place, please bring the relevant documents to the bank. If there is no formal agreement in place, the bank will work with you, a family member or a carer, to find the best solution for the person you support.

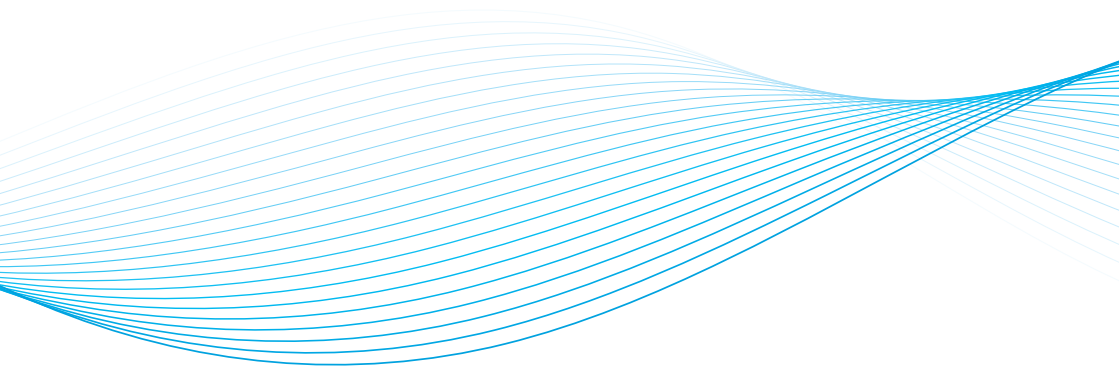
Contact your bank

- Tell them your specific concerns or requirements.
- Explain if you are the customer, a family member or a carer.
- Staff will discuss suitable options with you.

How will I talk to my Bank?

- Call your chosen bank on the additional support customer help lines listed below.
- Or if you prefer, go to your branch. You may wish to bring a trusted friend or relative.
- Before choosing which option, why not visit movingaccount.ie.

Bank	Phone Number
AIB	0818 227 056
Bank of Ireland	1800 946 146
KBC Bank	1800 804 472
permanent tsb	0818 818 721
Ulster Bank Ireland DAC	1800 656 001



Banking & Payments
Federation Ireland

Banking & Payments Federation Ireland,
Floor 3, One Molesworth Street, Dublin 2, D02 RF29, Ireland.
Phone: +353 1 671 53 11 Email: info@bpfi.ie Website: www.bpfi.ie

Dublin • Brussels • Frankfurt