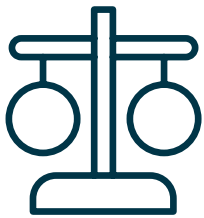


How to Set Up an Online Bank Account



1. Choose your bank



Compare different banks before you pick one.



Check for things like low fees, overdraft policies, good reviews, mobile app quality and whether there is a local branch if you like in-person help.



Many banks also have switching bonuses or reward schemes.



2. Visit the bank's website or download their app

Go to the official website or the download the official app from the **Apple App Store** or **Google Play Store**.



Always check for a padlock icon in the web address to make sure the site is safe.



3. Select the type of account.



Banks typically offer current accounts for everyday use, savings accounts for storing money, and sometimes specialised accounts like student or joint accounts.



Read the features for each option before choosing which one you want.



4. Enter your personal details.



You'll be asked for your full name, home address, date of birth, email address and mobile phone number.



Use the same details as your ID so your application stays on track.



5. Verify your identity



Banks must verify your identity to comply with government regulations.



You may need to upload a photo ID (passport or driving licence), a selfie for facial matching, and proof of address such as a recent utility bill or bank statement letter.



6. Choose your security settings.



Create a secure username and a strong password that has a mix of letters, numbers, and symbols.



Most banks will ask you to set up two-factor authentication (2FA), which sends a code to your phone for extra protection.



7. Fund your account (optional)



Some banks ask for an initial deposit, you can transfer this from a bank account you already have or pay using a debit card.



If no deposit is needed, you can start using the account as soon as it's ready.



8. Download and log in to the mobile app



Once your account is approved, log into the app using your details.



In the app, you can check balances, your spending, make transfers or set up account alerts to monitor transactions.



9. Activate your debit card



If your bank sends a physical debit card, wait for it to arrive by post.



You can usually activate your card through the app, online, or at a cash point.



Some banks may require a PIN setup as part of activation.



10. Start banking online



You can now make payments, set up direct debits, schedule standing orders, manage savings spaces, and review monthly statements online.



Your mobile app will allow you to check your financial activity.



If you need further support, visit your local branch for help.