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Rt Hon Stephen Barclay MP
Economic Secretary to the Treasury
House of Commons
London
SW1A 0AA

19 October 2017

REFUGEES ACCESS TO BANK ACCOUNTS

Thank you for your letter dated 17 October 2017.

UK Finance is committed to helping customers and promoting best practice within the industry, with a focus on those who may find themselves in more vulnerable circumstances. Refugees looking to open bank accounts in the UK certainly fall into this category and our work in this area builds on the guidance that our predecessor bodies progressed with banks, the Home Office and HM Treasury last year, including the baseline agreement of acceptable documents as proof of identity and address for refugees entering the UK.

In recognition of the difficulties encountered by certain consumer cohorts obtaining standard documents for identification purposes, including refugees, we completed a further piece of work in August, aligning the minimum documentary requirements - both standard and non-standard - which could be used as evidence of identification and address across larger personal current account providers. [REDACTED]

I was therefore disappointed to read of your concern, alongside that raised by Thangam Debbonaire MP, that refugees continue to appear to have encountered difficulties when attempting to use BRPs as a form of identification. To be clear, BRPs are not a cause for concern and we will take this issue forward immediately with those senior staff responsible for personal current accounts across our membership to ensure that their processes reflect this. If you have any feedback for specific firms I would be happy to pass it on. Meanwhile, if you or your staff would like any further briefing on our work in this area, Eric Leenders, my Head of Personal Banking would be happy to help.

With kind regards,

Yours sincerely,

Stephen Jones
Chief Executive Officer