

Making Bank Accounts
Accessible to Offenders

Post Project Review Report

June 2007

Contents	Pages
1.0 Background on Finance, Benefit and Debt Pathway	3
2.0 Details of Pilot	4
3.0 Facts and Figures	5-6
4.0 Barriers and Solutions	7-9
5.0 Conclusion	9--10
Annex A: Partner Organisations involved in the pilot	11
Annex B: Methodology used in the pilot	12-17
Annex C: Relevant work in regional areas.	18-20
Annex D: Example of Identification Form used	21-24
Annex E: Checklist for ROMs	25-26

SUMMARY

The National Offender Management Service (NOMS), UNLOCK, the National Association of Reformed Offenders and Halifax Bank of Scotland (HBOS) pilot project to provide bank accounts to prisoners in two prisons (HMP Coldingley and HMP Cookham Wood) finished in August 2006. We have monitored the ongoing use of the bank accounts for this report.

Regional Offender Managers (ROMS) and the Director of Offender Management in Wales will already have existing partnerships with the voluntary, community and corporate sector, and the findings of the pilot may be useful as they further develop the finance, benefit and debt pathway, and as they move towards increased commissioning of offender services.

An information leaflet to encourage offenders to open basic bank accounts will shortly be published. Also, in partnership with the Financial Services Authority (FSA) we have published guidance to be used by practitioners to signpost offenders to financial and debt advice services and financial literacy providers.

1. BACKGROUND TO PILOT

1.1 As well as facing difficulties in gaining accommodation and employment, many offenders have difficulties in accessing mainstream financial products because of their criminal background. Also many offenders, along with other disadvantaged groups, have low financial capability; for example they have limited knowledge on how to open and use a bank account. Whilst lacking a bank account creates specific difficulties for the offender, the implications of financial exclusion can be much broader, impacting further on, for example, the difficulties of obtaining employment. Offenders' families can also be locked in a cycle of poverty and financial exclusion. Many turn to high cost credit or even illegal lenders, resulting in greater financial strain and unmanageable debt.

1.2 Financial stability in the period immediately following release is important if an ex-prisoner is to effectively resettle back into the community and avoid reverting to crime. The cross government National Reducing Re-offending Delivery Plan, published in November 2005 NOMS sets out the objectives for the Finance, Benefit and Debt pathway. A key aim is to improve access to financial and advice services for offenders in custody and in the community, and their families.

2. DETAILS OF PILOT

2.1 In August 2005 a pilot project was set up by NOMS, UNLOCK, the National Association of Reformed Offenders and Halifax Bank of Scotland (HBOS) in two prisons in the South East of England. The project, at HMP Cookham Wood (women) and HMP Coldingley (men), aimed to improve prisoners' access to bank accounts. *Annex A* provides more detail of the partner organisations involved in the pilot.

2.2 The aims of the pilot were to:

- Provide prisoners with the opportunity to open a basic bank account.
- Identify and remove any barriers to this, for example a lack of formal identification.

2.3 This report outlines the:

- Methodology used in setting up and running the pilot (*Annex B*).
- Facts and figures from the pilot.
- Barriers and methods to address these issues.

2.4 We recognise that there is much work being carried out across the country to improve offenders' access to basic bank accounts. This toolkit may be used by Regional Offender Managers (ROMs) and the Director of Offender Management in Wales to complement such work. *Annex E*, based on the lessons learnt from the pilot, provides a checklist of information that ROMs may wish to consider if developing a similar scheme within their region.

2.5 The original intention of the project was to enable prisoners who were based on the resettlement wings of the prisons, and serving the last six months of their sentence, to open Easycash bank accounts. But as the project progressed, a number of prisoners with longer to serve were selected. For instance, lifers who were part of the Howard League project in HMP Coldingley were selected by the prison on the bases of identified need and preparation for open conditions.

2.6 Undischarged bankrupts and those with a record of bank fraud were the only prisoners excluded from the scheme.

2.7 The Easycash bank account provides the customer with a cash card to withdraw money from an ATM and the facility to set up direct debits and standing orders.

3. FACTS AND FIGURES

3.1 In the pilot, prisoners were required to participate in financial literacy training before opening a bank account. 141 prisoners (see table 1) attended the training delivered by UNLOCK; 51 from Cookham Wood and 90 from Coldingley.

3.2 96% of prisoners at HMP Cookham Wood who applied for a bank account were successful; while at HMP Coldingley 100% were successful

				HBOS Opened		HBOS Returned	
Prisons	Total Participants	Applications Received	% of Participants who applied for Bank Accounts	Total	%	Total	%
Cookham Wood	51	48	94%	46	96%	2	4%
Coldingley	90	87	96%	87	100%	0	100%
Total	141	135	96%	133	99%	2	1%

3.3 All participating prisoners were asked to complete a feedback form rating each element of the financial awareness training and making open comments. The response rate was 92.5%.

	Excellent	Good	Average	Poor	Very Poor
Female	64.7%	34.2%	1.2%	0.0%	0.0%
Male	75.6%	21.6%	2.0%	0.8%	0.0%

Total	72.0%	25.7%	1.7%	0.5%	0.0%
--------------	-------	-------	------	------	------

3.4 The following figures from HBOS show how the bank accounts are being used.

‘Active’ refers to accounts that have been opened and a card issued, and where one or more credit transactions has been made into the account.

‘Open’ refers to accounts which have been opened and a card issued but where no money has been paid in, or where the account has not been used.

‘Closed’ refers to accounts that have been opened and then subsequently closed by the offender on release.

Coldingley

Applications: 87 Opened: 87

Address Held	Active	Open	Closed
Home	28	1	1
HMP	19	32	3
Unknown/Required	0	2	1
All	47	35	5

Cookham Wood

Applications: 48 Opened: 45

Address Held	Active	Open	Closed
Home	17	2	0
HMP	5	18	1
Unknown/Required	2	0	0

All	24	20	1
------------	-----------	-----------	----------

3.5 The closure rate for bank accounts in the pilot compares favourably with the general population where a similar percentage are closed before use.

4. BARRIERS AND SOLUTIONS

Barrier	Solution
<p><u>Identification</u></p> <p>People applying for a bank account are required to provide proof of their identity. Many prisoners do not have required forms of identification such as a passport or driving licence. Acquiring such ID can be cost prohibitive for the individual and the necessary logistics are resource-intensive.</p>	<p>When a prisoner was not able to provide proof of identification, HBOS agreed to allow the prison governor or their nominated deputy to vouch for the applicant's identity. <i>(The form used is at Annex D)</i></p>
<p><u>Incorrectly Completed Forms</u></p> <p>Low levels of literacy can result in application forms being rejected because they are illegible or incorrectly completed.</p>	<p>Completion of the application forms was integrated into the training day. The UNLOCK trainer provided step-by-step guidance and support, using a computer-based simulation of an application form on a large screen. The forms were then checked thoroughly and marked with UNLOCK stickers before being forwarded to HBOS.</p>
<p><u>Delays to Application Process</u></p> <p>Bank staff unable to identify application forms from the prison thus delaying the application process.</p>	<p>Envelopes containing applications were addressed to a specific team within the HBOS processing centre. The accounts were processed centrally with key contacts set up in the processing department to simplify ongoing contact between UNLOCK, NOMS and HBOS.</p>

<p><u>Use of Aliases</u></p> <p>Prisoners’ use of aliases can create identification issues when opening a bank account</p>	<p>This was overcome by using the name on the arrest warrant.</p>
<p><u>Security of Documents</u></p> <p>There are security risks concerned with prisoners receiving cash cards and PIN numbers.</p>	<p>We are aware that some banks are concerned with sending cash cards and PIN numbers directly to the prison, for reasons of potential fraud. In the pilot, HBOS sent cash cards by registered post. Prisoners signed for the cards which were then placed into their valuable property.</p> <p>PIN numbers were sent by normal post to the prison. Prisoners were advised not to open the letter and to request the PIN to be stored with their personal belongings. (<i>Annex B</i> provides more detail)</p>
<p><u>HBOS Concerns</u></p> <p>The bank were concerned about possible negative media coverage, and about which prisoners would be allowed to apply for accounts</p>	<p>HBOS felt that it was important that the initiative was carefully managed. The work carried out by HMPS to identify and select appropriate prisoners for the scheme overcame any concerns that HBOS had over the category of prisoners accessing the scheme. There was no negative media coverage.</p>
<p><u>Address History</u></p> <p>Application forms require 3 years address history but many prisoners have experienced ‘chaotic lifestyles’ prior to imprisonment.</p>	<p>The current prison address was accepted as covering the entire current sentence. HBOS accepted “No Fixed Abode” as an address for parts of people’s address history. UNLOCK used the internet to complete prisoner’s previous addresses where they could only recall partial details e.g. the full postcode could not be recalled.</p>
<p><u>Branch Staff unaware of Offender</u></p>	<p>Relationships were established with the bank at a</p>

<p><u>Issues</u></p> <p>Staff at Branch level are not receptive to opening accounts for prisoners and will insist on mainstream ID.</p>	<p>national level, rather than relying on local branches. Applications were sent to a trained team in the HBOS central processing centre.</p>
---	---

5. CONCLUSION

5.1 The pilot provides an effective model for overcoming the barriers which currently exist for many prisoners wishing to open a bank account, particularly lack of identification and lack of freedom to visit a bank. Anecdotal evidence from the prisoners involved in the pilot appears to suggest that basic training in the effective use of a bank account supports individuals in successfully using that account. Demand for bank accounts amongst prisoners in the pilot was high.

5.2 We learnt the following important lessons from the pilot:

- Start small and spend time establishing relationships.

It was important in the pilot that time was spent developing relationships with the key stakeholders and that the objectives of the pilot were clear, concise and achievable.

- Ensure that there are 'Champions' or key personnel in each organisation supporting the scheme.

The prison co-ordinators had an essential role in promoting the pilot amongst the prisoners as well as ensuring that the scheme ran smoothly. Without the support, enthusiasm and knowledge of the prison staff involved in the pilot, it would have been difficult to ensure that the scheme was a success. The co-ordinators also played an important role in supporting prisoners in transferring money into bank accounts and providing advice on how to use the accounts.

Also it was important that the pilot had the full support of the bank. Halifax Bank of Scotland played an instrumental role in ensuring that the processes ran smoothly and that prisoners were provided the necessary administration support to ensure that bank accounts were opened efficiently.

- Work with stakeholders in setting clearly detailed objectives and methodology.

Before the pilot started, we worked with UNLOCK, HBOS and the Prison Service to set out, in a Terms of Reference document, the objectives and detailed methodology for the pilot. This allowed us to define a clear process which could be followed by all stakeholders involved in the pilot. It also provided us with an early opportunity to identify any barriers and to propose solutions.

- Reaching compromises to overcome barriers.

During the pilot, we faced specific issues that required changes in the way that the bank worked. We also had to introduce new processes for the prison. It was important that all stakeholders were clearly focussed on the objectives of the pilot and were willing to make compromises to ensure its success. For example, in order to overcome the issues created by a prisoner's lack of ID, it was key that the bank was willing to accept the ID pro-forma endorsed by the Governor, but it was equally important that the Governors were willing to vouch for the prisoners' identification.

- Working with the banks to overcome their concerns.

From the outset we worked with HBOS to address their concerns, which were initially around the type of prisoner who would apply for a bank account and their potential lack of financial awareness. These concerns were solved by the prison co-ordinator playing a pro-active role in sifting the applications and ensuring that only eligible prisoners applied. Although not a pre-requisite for opening a bank account, HBOS's concerns over prisoners' lack of financial awareness were overcome by the UNLOCK training.

5.3 Regional Offender Managers (ROMS) and the Director of Offender Management in Wales will already have existing partnerships with the voluntary, community and corporate sector, and the findings of the pilot may be useful as they further develop the finance, benefit and debt pathway.

5.4 An information leaflet to encourage offenders to open basic bank accounts will be produced, and comprehensive guidance to be used by practitioners to signpost offenders to advice services and financial literacy provides, by June 2007.

Annex A

Partner Organisations involved in the project.

Halifax Bank of Scotland (HBOS)

HBOS provided the basic bank account product for the pilot. The product, Easycash, offers account holders basic banking functionality such as direct credits, standing orders, direct debits and access to cash 24 hours a day via the Link ATM network.

HBOS has developed a market leading social banking programme and currently has 3.5 million social banking customers. Its commitment to social banking dates back as far as 1983 when it launched the Halifax Cardcash Account and it is unique amongst UK banks in its significant commitment to social banking over such a lengthy period of time.

Jonathan Blythe, Project Manager at HBOS can be contacted for further information on the pilot and guidance on setting up a similar project.

JonathanBlythe@Halifax.co.uk

National Association of Ex-Offenders (UNLOCK)

UNLOCK, The National Association of Reformed Offenders is a national charity set up in 1999 to achieve equality for reformed offenders in the UK. It was established by reformed offenders and is driven by their needs, empowering them to break down the barriers to successful reintegration and reducing the re-offending. It is an independent membership organisation which delivers projects, campaigns and advice, while representing the views of reformed offenders as a key stakeholder in the Criminal Justice System.

UNLOCK, 35a High Street, Snodland, Kent, ME6 5AG

Tel: 01634247350

Email: enquiries@unlock.org.uk Web: www.unlock.org.uk

Annex B

Methodology

We identified five steps, from the pilot, to open bank accounts for prisoners.

1. PUBLICISING THE SCHEME. (HMPS)

It was important for the success of the pilot that prison staff and prisoners were fully aware of the scheme.

1.1 In the pilot, it proved beneficial for one person in the prison to co-ordinate the scheme. The prison co-ordinator was responsible for ensuring that the facility to open bank accounts was fully publicised. There were a variety of ways that this was done including placing posters in prison halls.

1.2 The co-ordinator was then responsible for gathering and responding to the interest from the prisoners.

1.3 If the prison is introducing a scheme that only involves one bank, prisoners should be made aware that there are alternative providers but that the scheme in the prison will be using only one provider

2. APPLYING FOR A BANK ACCOUNT

To ensure that the application process ran smoothly, all stakeholders worked together on solutions to any issues that arose.

2.1 From the prisoners who expressed interest in opening a bank account, the co-ordinator identified suitable applicants. Undischarged bankrupts and those with a record of bank frauds were the only prisoners disqualified from the pilot scheme. The co-ordinator sent the details of the individuals interested and suitable for the scheme to UNLOCK.

2.2 The co-ordinator then managed the identification process including making arrangements for photographing the applicants for the ID forms. Applicants were required to complete an identity pro-forma, and where possible to provide proof of their identity. These documents were certified by the Governor.

2.3 Where prisoners were unable to provide proof of identity, the bank agreed to allow the prison governor or their nominated deputy(s) to vouch for the applicant's identity. The form accepted by HBOS is at *Annex C*.

2.4 If the prisoner was aware of their release address, this was included on their identity form, which was included with their application form. If the prisoner was unaware of their release address, they were required to update HBOS as soon as possible. The importance of informing the bank quickly was strongly emphasised in the training.

2.5 At Cookham Wood, the co-ordinator attended every training session and assisted the prisoners with the completion of the forms. In Coldingley, the co-ordinator did not attend the sessions. The co-ordinator arranged for a Peer Supporter to be present for the first few minutes of the session to ensure attendance was as expected. Assistance in completing the form could be carried out by other appropriate members of prison staff, e.g. members of the Resettlement team. It is essential at this stage that the forms are checked thoroughly by staff as inaccuracies can result in the form being returned by the bank causing delays to the process.

2.6 The envelopes containing the applications were addressed to a specific "UNLOCK" team at HBOS central processing. Each application, once checked, had a sticker attached to confirm that the check had been carried out and that the application was from a bona fide participant.

3. OPENING AN ACCOUNT

Once the account had been opened, for security reasons, the card and PIN was retained by the prison until the prisoner's release.

3.1 The bank checked the application forms to ensure that:

- All sections of the form were correctly completed.
- The HMP pro-forma was completed and signed by an authorised signatory i.e. the Governor or his representative. The signature was checked against the specimen signature held on file.

3.2 If the application form was illegible or incorrectly completed, it was returned to UNLOCK and, if there was only a short period of time until release, the prisoner was advised to apply in person at the branch upon release.

3.3 If the application was declined, the prisoner received a letter from the bank advising of the decision and the reasons.

3.4 If satisfied with the application form, the bank opened an account. The bank system generated an offer letter which was sent to the prison. The confirmation letter was received in the prison post room and was forwarded to the prisoner.

3.5. The bank notified the card manufacturers of successful applications. The card manufacturer sent out the card by registered post.

3.6 All cards were sent by registered post. Upon receipt the card was signed for by a member of HMP staff, the card was then taken on the same day to the prisoner who signed to acknowledge receipt of the card. On receipt, each prisoner signed the reverse of the card and was advised that the card would be held in their valuable property.

3.7 The bank issued the PIN number a few days later. The PIN number was received by the prison through normal post in a secure and sealed letter. Unless the prisoners' mail was opened because he or she was considered a risk, the letter was given directly to the prisoner. The prisoner could keep hold of the PIN until release. But they were advised not to open the letter and to request the PIN to be stored with their valuable property. When signing the PIN number in, it was also noted in the records that the letter was signed in unopened.

4. FINANCIAL LITERACY TRAINING

Financial literacy training can be delivered in many different ways and can help the offender in learning to use the account.

4.1 UNLOCK provided a one-day financial awareness training day, which was designed specifically for offenders.

4.2 The application process was integrated into the training day and prisoners were required to attend the training in order to apply for an account. If setting up a similar scheme, it is important to note that financial literacy training is not mandatory and that not all banks will require prisoners to undertake training.

4.3 The content of the training included:

- Information and guidance on using the basic bank account effectively.
- Guidance on using a cash point card and experience using an ATM
- Explanation of Direct Debits, Standing Orders, and Money Transfers
- Receipt of benefit payments using Direct Payment
- Details on potential charges and advice on how to avoid them
- An introduction to budgeting, managing money and dealing with debt
- Signposting to free additional support including insurance and mortgage information from UNLOCK and debt advice from CAB, as well as highlighting the availability of education course within the prison.

5. PAYING MONEY INTO THE BANK ACCOUNT (HMPS)

Money can be paid into the bank account while the offender is still in prison.

5.1 The only method of transferring funds directly to a bank account is via an electronic transfer, which is managed through the HMPS Shared Service Centre (SSC). Physical monies such as cash, postal orders or cheques must be sent to a third party for paying In.

5.2 **Direct transfers.** This process is initiated by a prisoner confirming that they wish monies to be sent to a bank account – this can be by way of ad hoc completion of a prisoner cash disbursement form, or through a signed agreement to transfer a set amount of their wages (from a Real Wages scheme). The request to send monies will be checked, normally by Security, to ensure that the transfer of funds is for legitimate purposes.

5.3 The approved request is sent to the Prisoners' Monies clerk, who will check the prisoner's account (on PIES, or C-NOMIS), to ensure that sufficient funds are available to meet the request. If there are sufficient funds, they will process a transaction that deducts the nominated amount from the prisoner's account, and will record the reason for the deduction on the system (e.g. transfer of monies to outside bank account). The prisoners' monies clerk will then complete a form (PHX024), which confirms the details of the monies to be transferred (outside bank account number; sort code; name of account holder; amount; etc), and will send this to the Head of Finance (or their nominated delegate) for authorisation.

5.4 Upon authorisation of the form, it is sent (by email, or post) to the Banking Services Team, Shared Service Centre. The Banking Services Team will process the form (after checking it is a valid request), and generate a BACS payment. This will electronically transfer the requested amount of funds to the nominated bank account, and the funds will clear two business days after the transaction is processed.

5.5 The Banking Services Team is also responsible for processing the necessary transactions on the accounting system to enable the effective balancing of the accounting system to the Prisoners' Monies system. Where an establishment has multiple requests to electronically transfer prisoners monies to outside bank accounts, the process is exactly the same, except that only one PHX024 form requires completion, provided a schedule is attached setting out the full details of all of the prisoners who wish to transfer funds.

5.6 ***Indirect transfers.*** This process is exactly the same as for any other prisoner cash disbursement, and begins in the exactly the same way as above. Instead of the prisoners' monies clerk completing a PHX024 form, they will pass the request documentation to the cashier, who will place the requested amount of money (as cash, postal order, or cheque) into an envelope, and send to the nominated address. Note – where cheques or postal orders are used, they are made payable to the relevant prisoner (i.e. completed with the account name of the outside bank account to which they are to be paid to). At the same time, the cashier will enter this transaction onto the accounting system to enable effective balancing of the accounting system to the Prisoners' Monies system.

Annex C

FBD WORK IN THE REGIONS.

In the **East of England**: Citizen Advice Bureau (CAB) is the largest, quality assured, providers of information advice to the public on debt and benefits issues.

They have formed a pathway working group with key Voluntary Community Sectors (VCS) such as Advice UK East, Legal Services Commission, Jobcentre Plus, Age Concern and Shelter. The VCS have undertaken key activities to date:

- Establishment of a regional advice alliance.
- Submission of a substantial funding application to the Financial Inclusion Fund.
- Research funded by Futurebuilders into advice needs of offenders and their families.

In addition, Fenlands CAB run a financial literacy project. They run sessions in 4 prisons and to probation service users in their area. These cover subjects such as bank accounts. They have also produced self help learning materials suitable for offenders on key financial literacy topics, including opening a bank account, and these are being made available for use throughout the Eastern Region prisons and probation services.

South West

A project to pilot bank accounts for offenders is being carried out in the South West in partnership with the Co-op bank and the Royal Bank of Scotland group. The pilot is for serving prisoners and aims to improve offenders' access to financial services and debt advice by working with VCS groups to deal with debt issues at induction. At resettlement stages, organisations such as NACRO, Citizen Advice Bureaux Service and NIACE (National Institute of

Adult Continuing Education) are starting a new project to improve offender's financial awareness, understanding and skills. The Swing project has been funded to work in partnership with Manchester Metropolitan University to develop an electronic money management tool for offenders.

Latchmere House (Resettlement Prison)

- The local HSBC branch has been providing basic bank accounts for prisoners at Latchmere House for a number of years.
- Based on local relationship and no written agreement.
- Account type is basic savings account with cash withdrawal card only.
- Branch manager has reported all new accounts opened by the branch now are generally for prisoners / ex-prisoners. Approx 2 a week.

HMP Wormwood Scrubs

Initial discussions have taken place between the prison and UNLOCK with a view to providing bank accounts for prisoners on the resettlement wing, building on the arrangements in place in Kent. These discussions are however at an early stage.

Discussions have also taken place in the London Boroughs of Ealing and Hounslow (2 of the boroughs involved in the Wormwood Scrubs resettlement pilot) to see how the local authorities might be able to help prisoners access bank accounts. Further information is being sought from the Boroughs but is not available at present.

HMP Wandsworth

Prisoners are offered the opportunity to improve their financial management skills by attending a Budgeting and Money Management course, called 'Money and Survival in the Urban Jungle'. The course helps prisoners explore the challenges of personal budgetary and money management issues and encourages them to develop the attitudes, knowledge, skills and tools to tackle this part of their daily lives effectively. The course reflects the real experience of hardship many prisoners face on release and encourages them to tackle the challenges of managing their finances when they will have very limited money available but many conflicting personal priorities. The initial focus of the course is on developing skills to survive the first fifteen days after release, growing from there to a situation where savings, hire purchases,

credit cards and interest payments become relevant. Specific personal plans to help resettlement are developed for each prisoner as part of the course. The course also leads to a certificate in Social and Life Skills from the London Open College Network. Jobcentre Plus is also involved and provides a benefit officer who runs a session to help learners explore their benefits options.

Over seventy students have taken the course so far. Many have said that it helped them to manage their debts and improved their confidence in managing their money on release.

South East

The Citizen's Advice Offender Support Service Outreach project is funded until April 2008 from the Legal Service Commission Financial Inclusion Fund. It provides 6 specialist debt caseworkers, located in key prisons and probation areas across the region.

In one particular case, an offender was in prison serving a 3 years sentence, he was married with 2 children and was due for release in 6 months. On entering prison he had £18,000 of debts which had since increased to over £25,000. His family were getting daily calls from the bailiffs for recovery of credit cards debts and were facing eviction due to rent arrears. The Offender Support Services debt advisers helped the offender and his family in a number of ways including successfully suspending eviction, arranging manageable repayments, prioritising their debts and helping with his wife's application for tax credits.

North West

A pioneering scheme, which enables prisoners to open a bank account whilst they are still in prison, was launched on 17 May 2006 by The Co-operative Bank. Prior to their release, prisoners at the Category B Forest Bank Prison at Pendlebury, Greater Manchester, are able to open an account. To satisfy money-laundering regulations anyone opening a bank account must provide proof of identity and address. The scheme, which is being introduced as a 12-month pilot, will enable prison staff to confirm the identity and address so the account can be opened before the prisoner is released. Although the Co-operative Bank, which is part of Co-operative Financial Services (CFS), is running the scheme the prisoners are free to open an account with the bank of their choice. Crime reduction and the prevention of re-offending is one of the key themes of the CFS Community Strategy.

Annex D



PERSONAL IDENTIFICATION DOCUMENT

This form is to prove your identity so that you can apply to open an Easycash bank account with HBOS. You will need to fill in some of the form even if you are able to produce the documents listed in the "About You Personal Information and Your Identity" leaflet. This is so that we can let the bank know what your address will be after you are released.

This form will not be used for any other reason than those stated above.

I am willing for this form to be passed to HBOS to help me to open an Easycash bank account, and to notify the bank of the address I will be living at when I am released.

Name

Signature Date

Upon my release I will be living at the following address

.....

Bank Account Project – Post Project Review Report

.....
.....

Witnessed by

Position of witness

The Governor, Deputy Governor or their nominated representative, should complete the following sections

FullName

.....

Date of Birth

.....

ID provided Y/N? If Y refer to list on Page 3 and tick the relevant box

Current Address (HMP)

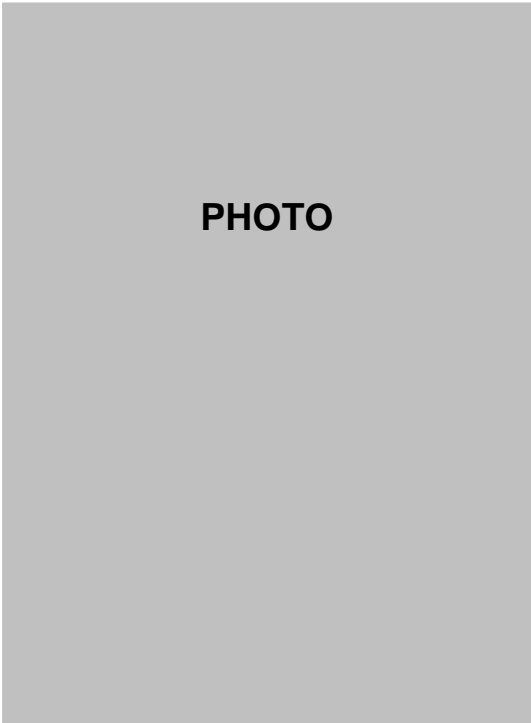
.....

Release Date

.....

Release Address (if the address is not known at time of completing the Easycash application this section must be completed when known, and confirmed at the Discharge Board (any changes to be also communicated to HBOS)

.....



Verification of name and address by HMP, relying on a document for name verification

A certified copy of a document verifying the applicant's name is enclosed. I confirm that the address details supplied above are correct to the best of my knowledge and on the information supplied to me by the applicant.

I am satisfied that this is the true identity of the applicant and confirm that the photograph is a true likeness of the applicant.

Name

Bank Account Project – Post Project Review Report

Position

Signature

Date

Verification of name and address by HMP, where no documents are available

I certify that the name and address details supplied above are correct to the best of my knowledge and on the information supplied to me by the applicant.
And that I am satisfied that this is the true identity of the applicant. I confirm that the photograph is a true likeness of the applicant.

Name

Position

Signature

Date

Details of Allowable Tier 1 or 2 Documents

Please Tick

Current Full signed passport	
------------------------------	--

Current UK (old paper style) Full driving licence (Old style provisional is not acceptable)	
---	--

Current UK or EEA photo card driving licence full or provisional)	
---	--

Current shotgun or firearms certificate	
---	--

--	--

Bank Account Project – Post Project Review Report

Building industry sub-contractor's certificate: CIS4, CIS4(P),CIS4(T), CIS5 OR CIS6 photo registration card (issued by the Inland Revenue)	
--	--

Current Benefits book or original notification letter confirming your rights to benefits or state pension	
---	--

Current Inland Revenue tax notifications	
--	--

Current Residence permit (Issued by the Home Office to EU nationals)	
--	--

Current EEA member state identity card	
--	--

Current blue disabled drivers pass	
------------------------------------	--

Northern Ireland voters card	
------------------------------	--

Note no other documents other than the above can be accepted to confirm the applicants name

ANNEX E

Question	Answer
1. From OASys assessments, how many offenders have a criminogenic need relating to financial management and income?	
2. What existing provisions are in place across the region for prisoners to open bank accounts?	
3. What existing relationships do prisons in the region have with banks?	
4. Are there any local agreements in place between banks and prisons for offenders to open bank accounts, e.g Open and Resettlement Estate?	
5. What financial literacy training is being delivered in your region –both in the community and in the prison?	
6. How is this financial literacy training being delivered? Is it through the Learning and Skills Council; prison education department; VCS organisation etc?	
7. How appropriate is the training? What level is the training aimed at?	

Checklist

A. Needs Analysis

B. Setting up a scheme.

Question	Answer
8. Can existing relationships in place with banks be used to set up a scheme for offenders to open bank accounts?	
9. Will the bank be willing to use a national centralised system to process applications from prisoners?	
10. Does the bank require offenders to participate in some form of financial literacy training?	

Bank Account Project – Post Project Review Report

11. What training can be provided to prisoners? Is there a need to commission further training?	
12. Are prison systems in place to promote and support the scheme?	

C. Review and Evaluation

Questions	Answer
13. Are there processes in place to evaluate the success of scheme?	
14. Are there processes in place to review if the bank accounts are being used?	