

Personal:

- Customers must provide a photo ID (e.g., passport, driver's license).
- Customers must provide an address-based ID (e.g., utility bill, council letter).
- Minimum initial deposit of £1 (GBP) is required.
- No charges for owning the account, but charges may apply if the account is overdrawn.
- Supports direct debits and standing orders.

Questions:

- What is your name?
- What is your date of birth?
- Provide photo ID.
- Provide address proof.
- Can you confirm minimum £1 in your account?

ISA

- Maximum you can save in ISA is £20,000
- 4 Types of ISA: cash ISA, stocks and shares ISA, innovative ISA, Lifetime ISA
- Customers can have only one ISA account.
- 16 or over for cash ISA and 18+ for the rest
- Must be resident in UK or crown servant.
- Cannot hold ISA with or on behalf of someone else.
- Junior ISA for under 18
- Offers an annual APR of 2.75% on the average annual balance.

Questions:

- What is your name?
- What is your date of birth?
- Provide photo ID.
- Provide address proof.
- Which type of ISA would you like to open?
- Can you confirm you will be the only account holder for this?
- Are you aware of the annual APR of 2.75%?
- Are you aware the maximum limit of this ISA is £20,000.

Business

- Customers must provide proof and details of an existing business.
- Enterprise, PLC, charity, and public sector-based companies are excluded.
- Annual charge of £120 (GBP) applies.
- Businesses can have only one account.
- Types of businesses include Sole traders, Limited companies, and Partnerships.
- Provides a business cheque book (by request).
- May include debit/credit cards and an overdraft facility.
- Offers international trading and access to loans.

Questions:

- What is your name?
- What is your date of birth?
- Provide photo ID.
- Provide address proof.
- What type of business do you own?
- Proof and details of existing business.
- Are you aware of the annual charge of £120.