

Appendix C

Banking, credit and deposits in Brighton and Hove

Please note that this document is 'live' and therefore will continue to be updated throughout the financial inclusion programme

Provider	Type	Branches within Brighton and Hove	Accessible / entry level product	Product details	ATM Access	Notes / comments
East Sussex Credit Union	Credit Union (social enterprise)	-113 Queens Road, Brighton BN1		The Credit Union are currently unable to offer transactional banking facilities. Further detail of the services they do offer (including developmental recommendations) are detailed in the report commissioned by B&HCC and completed by Toynbee Hall		
Post Office	Post Office	(insufficient space to reproduce details of all branch details. Branch Finder available here)	Post Office Card Account (POCA)	<ul style="list-style-type: none"> -Can only be opened with a letter proving entitlement to benefits -Can only be used to withdraw cash from Post Office counters during opening hours -Can have a second card if account holder needs someone to collect cash on their behalf -Has no credit or overdraft facilities 	branches with 24 hour ATM: -Melville Road, 20 Melville Road, Hove, East Sussex, BN3 1UB -Portland Road, 104 Portland Road, Hove, East Sussex, BN3 5DW Lewes Road, 6 Lewes Road, Brighton, Sussex, BN2 3HP	
Natwest Bank	Commercial Bank	-257 New Church Road, Hove, East Sussex BN3 4EL	Basic Bank Account	<ul style="list-style-type: none"> -No cheque book or overdraft -pay in salary & benefits -SO & DD facilities 	-Debit card withdrawals (from NatWest, RBS or Ulster)	

		<p>-Castle Square, Brighton, East Sussex BN1 1DP</p> <p>-Unit 40, 56 Churchill Square, Brighton, East Sussex BN1 2ES</p> <p>-42 London Rd, Brighton, East Sussex BN1 4LL</p> <p>-103 Church Road, Hove, Brighton, East Sussex BN3 2BF</p> <p>-86A High St, Brighton and Hove, Rottingdean, East Sussex BN2 7JZ</p>			<p>Bank cash machines only – see locator tool here)</p>	
HSBC	Commercial Bank	<p>-153 North Street, Brighton, East Sussex BN1 1RE</p> <p>- 1 Kings Parade, Ditchling Road, Brighton, East Sussex BN1 6JT</p> <p>- 125 Church Road, Hove BN3 2AN</p> <p>- 114 London Road, Brighton BN1 4LJ</p> <p>- Ridgeland House, 167 Dyke Road, Hove, East Sussex BN3 1TX</p> <p>- 80 Station Road, Hove BN3 5TF</p> <p>- Refectory Road, Brighton, The City of Brighton and Hove BN1 9QU</p>	Basic Bank Account	<p>-pay in salary & benefits</p> <p>-no overdraft</p> <p>-no cash withdrawals at branches</p> <p>-SO & DD facilities</p>	<p>-debit card withdrawals from any ATM (some may charge)</p>	

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<p>Santander</p>	<p>Commercial Bank</p>	<ul style="list-style-type: none"> - 16 London Road, North Laine, Brighton BN1 4HY - 38-39 Western Road, Brighton, East Sussex BN1 2EB - 103 George Street, Town Centre, Hove BN3 3YE - 23 St James's St, Brighton BN2 1SB - 50 High Street, Town Centre, Lewes BN7 1XD - Mezzanine Floor, Cockcroft Building, Brighton, East Sussex BN2 4GJ 	<p>Basic Bank Account</p>	<ul style="list-style-type: none"> -withdrawals from branches -pay in salary & benefits -online & telephone banking -SO & DD facilities 	<p>-debit card withdrawals (LINK ATMs only – online map of link machines here)</p>	
<p>Lloyds TSB</p>	<p>Commercial Bank</p>	<ul style="list-style-type: none"> - 171-173 North Street, Brighton, East Sussex BN1 1GL - Quadrant, Brighton, Brighton and Hove BN1 3XJ - 5 Preston Road, Brighton, East Sussex BN1 4JQ - 51-53 West Street, Brighton, East Sussex BN1 2RA - 10-13 Saint George's Road, Brighton, East Sussex BN2 1EB - Sussex House, 1-9 Gloucester Place, 	<p>Cash Account</p>	<ul style="list-style-type: none"> -DD & SO facilities -No chequebook or overdraft facilities 	<p>-Withdraw money from any Lloyds TSB, Bank of Scotland, and Halifax cash machine and Post Office branch (not available from other cash machines)</p>	<p><i>Identified by Toynbee Hall as having a strong track record in supporting the Financial Inclusion Agenda</i></p>

		<p>Brighton, East Sussex BN1 4BE</p> <p>- 74-78 Church Road, Brighton and Hove, Hove, East Sussex BN3 2EE</p> <p>- 55 High Street, Rottingdean, Brighton, East Sussex BN2 7JH</p> <p>- City Park/The Droveaway, Hove BN3 7AU</p>				
Barclays	Commercial Bank	<p>-139-142 North Street, Brighton, East Sussex BN1 1RU</p> <p>- 1 Preston Road, North Laine, Brighton BN1 4QU</p> <p>- 54 Station Road, Hove, East Sussex BN3 4EJ</p> <p>- 218-220 Hangleton Road Hove, Hove, East Sussex BN3 7LP</p> <p>- 41 High Street, Brighton, East Sussex BN2 7JF</p> <p>- University of Sussex, Brighton, East Sussex BN1 9RN</p>	Cash Card Account	-Barclays Visa debit or cash card -no overdraft or chequebook	-withdrawals from Barclays or LINK ATM's only (– online map of link machines here)	<i>Identified by Toynbee Hall as having a strong track record in supporting the Financial Inclusion Agenda</i>
Royal Bank of Scotland	Commercial Bank	60 Castle Square, The Lanes, Brighton and Hove BN1 1DX	Key Account	-No cheque book or overdraft -Bill payment facilities – set up Direct Debit and standing order payments	-Cash withdrawals - from any RBS, NatWest or Ulster Bank cash machine	

					in the UK (see online cash machine locator tool)	
Halifax (Bank of Scotland)	Commercial Bank	142-143 London Road, Brighton, East Sussex BN1 4JH 86-87 George Street, Hove, East Sussex BN3 3YE 34 Western Road, Brighton, East Sussex BN1 2BD	Easycash	-salary & benefits can be paid in -SO & DD facilities -Not open to people with bankruptcy orders (or admin orders, voluntary or interim arrangements) -no overdraft or chequebook	-debit card withdrawals (LINK ATMs only – online map of link machines here)	
Northern Rock Plc	Commercial Bank	170 North Street, Brighton, East Sussex BN1 1EA	Northern Personal Access	-cash withdrawals from any post office counter -DD & SO facilities -No overdraft or cheque book	Unclear	
Co-operative Bank	Commercial Bank	164-165 Western Road Brighton BN1 2BB Nevil Road Hove, East Sussex 01273 739993	Cashminder	-not open to undischarged bankrupts -debit card -DD & SO facilities -no overdraft or cheque book	no restriction on ATM use	<i>Identified by Toynbee Hall as having a strong track record in supporting the Financial Inclusion Agenda</i>
Nationwide	Building Society	New Oxford House, 54-56 West Street, Brighton 117 London Road, Brighton, Sussex BN1 4JG 19 George Street, Hove, The City of Brighton and Hove BN3 3YA	Cash Card	-DD & SO facilities -No chequebook or overdraft	-Withdrawals from Nationwide ATM network only (locate here)	

Tuxedo	e-banking		Current account offered under an e-money licence	'Electronic Know Your Customer Checks' means the account can be opened online without the need for any documents to be checked		<i>Although direct debit facilities are available, these incur costs</i>
Good Money	The Smart Card Ecosystem	Goodmoney is a not-for-profit organisation seeking to create a Smart Card Ecosystem in the city	Project development underway	Project development underway	Project development underway	<i>Not yet available</i>
eccount	e-banking		Advertised as: Simple fixed cost banking Pay £12.50 per month with no hidden charges, ATM withdrawals cost 50p. We'll help you manage your money.	Advertised as 'guaranteed acceptance' and open to anyone, including those with poor credit ratings and discharged bankrupts. Pay in cash at any Post Office branch for FREE or PayPoint outlet (3%). Can also have wages and any benefits paid in. There are No Credit Checks, applications are processed instantly regardless of previous credit history.		<i>Online banking so internet access required.</i>