

Bank accounts for voluntary and community organisations (*updated 27 Nov 2025*)

BANK	Has a specific charity or community offering	Can you apply today? Other eligibility criteria	Monthly Fee	How long to open account?	Can use post office to deposit cash and cheques
Ulster bank	Community Bank Account RECENT CHANGES IN RED <i>Updated Oct 2025</i> charities, clubs and societies/ <i>A small charity got turned down because it wasn't registered with the Charity Commission however it doesn't stipulate this on website</i>	Yes Online application <i>Website states that at least one of the Trustees must be an existing customer.</i> <i>NICVA liaising with UK Finance to highlight issues with this account</i>	£0* *Free banking on everyday transactions for: 2 years if income is under £250k 1 year if income £250k - £1.	6 weeks	yes
The Co-operative bank	Charity and Community Account Business Accounts The Co-operative Bank Linked savings account also. registered charities, community interest companies, community benefit societies, co-operatives and credit unions an ethical way to bank.	Yes Appy online if there is 10 key trustees/individuals or less. Your account must not go above any one of the following annual account limits: - Credit turnover more than £1 million - Deposit more than £100,000 in cash - Deposit more than 5,000 cheques	£0 Free everyday banking	Within 10 business days	yes

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Lloyds	Community and Charity Accounts Business Lloyds Bank - Charity Account Registered charities only <i>Unregistered charities can open a charged for Community account, see below</i>	Registered charities Less than £250,000 paid in every 12 months.	£0 Free day to day banking	2 working days	Yes
HSBC	Charitable Bank Account HSBC Turnover under £6.5m Less than 4 signatories Key controllers based in UK	online application for Societies, Clubs, Registered charities directed to speak to business adviser 0345 760 6060	£0 Free digital transactions And debit card 40p per cheque	1-4 weeks	Yes

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Zempler (formerly Cashplus)	Business Go Simple & secure banking that gets the job done (zemplerbank.com) No but open to charities	Yes	£0 monthly	instant	Yes but fees apply £3 min fee for cash deposit
Starling bank	Business bank account No monthly fees - Starling Bank Business account Limited companies only	Yes	£0 per month £3 fee on cash deposits	A few days	Yes but £3 fee on cash deposits Digital app for cheques
Bank of Ireland	Features & Benefits - Bank of Ireland UK Do not have a dedicated 'charity' account but Charities are eligible for a 50% discount on transaction fees. <i>Updated Oct 2025</i>	Yes Must be a registered charity to be eligible for discount on transaction fees.	£25 quarterly maintenance fee	4 weeks	Yes

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Bank accounts only eligible to those who are existing customers

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Royal bank of Scotland	Community bank account Royal Bank of Scotland Business (rbs.co.uk) For not for profit limited companies, clubs and societies, churches and places worship, registered and unregistered charities - annual turnover less than £100,000	Yes One of the trustees/signatories must be an existing personal or business customer	Free day to day banking if under £100k turnover	3-4 weeks Longer wait time notice (18/25)	Yes
Danske bank	Danske Community Account must be an unincorporated club, society or association operating primarily for a community benefit purpose. Danske Charity Account must be a recognised charity that is registered with HM Revenue & Customs and/or the Charity Commission.	Yes but only if one of your officers is an existing personal or business customer For an application form for a community or charity account call: 0345 850 9515	Community account £5 per mth Charity Account £2.50 per mth Plus other fees	12-13 wks 12-13wks	Yes

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Santander	Treasurer's Bank Account Business Banking <i>Updated Nov2025</i> -Your organisation is a club, society, registered charity, or other not-for-profit organisation <i>operating</i> in the UK - with an annual turnover of up to £250,000 -All directors are aged 18 or over and UK resident - existing customers only -3 or fewer bank signatories	ALL of the trustees must be existing Santander customers. <i>(website info doesn't specifically say this, it alludes to a person but bank has confirmed that it is all of them)</i> Complete eligibility criteria questions online and call 0330 678 2509	£0 However £4.99 Monthly fee from 1 Oct 2025 Free day-to-day banking	Appointment in 2 working days then a further 5-7 working days	??

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Charged for accounts

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CAF	Bank Accounts For Charities Current Account CAF Bank (cafonline.org) Registered Charity or social purpose Earn 0.2% interest daily if account in credit.	Yes Download application pack from website or apply online	£5 monthly fee	8 weeks	Yes for cash
Unity Trust Bank	Ethical Business Banking Business Current Accounts UK (unity.co.uk) Also has savings accounts Registered and Unregistered Charities, Trusts, Foundations, Community Interest Companies, Mutuals, Clubs & Societies.	Yes Online Min deposit £500	£6 p/mth No transaction fees for turnover less than £100k	10 days	Yes Cash at PO and cheques at Ulster bank branches.
Lloyds	Community and Charity Accounts Business Lloyds Bank – Community Account non-profit organisation like a club or society with an annual turnover of less than £250,000	Yes Online application	*£4.25 monthly fee	2 working days	yes

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AIB	No but a registered charity, club, society or unincorporated association can open a business account Community Banking - AIB (NI) Business	Yes Download application and post 0345 6005 925	£9 per quarter Other fees apply	3 working days	Yes but fees apply
Barclays	Community organisations Business Banking Barclays Charity and impact account - Must be a registered charity, excepted charity or community interest company - Have an expected annual turnover of less than £100,000 - Have fewer than three officials/trustees	Yes Online initially and then a call back.	£0 for first 12mths only then £8.50 per month Free day to day banking.	8-12 wks	yes

You may also want to consider asking High St bank accounts how the bank mandate is updated, in the branch or online. Please note that some of the banks will ask for the personal details of all of the directors/trustees (including their home addresses for the last 3 years) others will ask for the same details only of the signatories to the account.