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| **BANK** | **Have a specific charity offering** | **Can charities apply today** | **Fees** | **How long to open account?** | **Do all trustees have to provide ID verication?** |
| **Ulster bank** | Yes  [Community Bank Account](https://www.ulsterbank.co.uk/business/bank-accounts/not-for-profit.html)  not for profit limited companies registered at Companies House, clubs and societies, churches and places worship, registered and unregistered charities, charitable incorporated organisations (CIOs) and non-personal trusts. | Yes  Online application | Free for 2 years if income is under £250k (however advisor thought it was up to £100k) | 6-8 wks | Need details of all trustees but not necessarily ID verification for all unless Experion doesn’t clear them. (eg if they’ve moved house in the last few years. Signatories must provide ID which is uploaded online. |
| **Danske bank** | Yes  [Danske Community Account](https://danskebank.co.uk/business/products-and-services/business-current-accounts/danske-community-account)  [Danske Charity Account](https://danskebank.co.uk/business/products-and-services/business-current-accounts/danske-charity-account)  To open a Danske Charity Account you must be a recognised charity that is registered with HM Revenue & Customs and/or and/or the Charity Commission.  To open a Danske Community Account you must be an unincorporated club, society or association operating primarily for a community benefit purpose. | Yes | Community £5 per mth  Charity £2.50 per mth  Other charges | 8-10wks | [Business Account opening checklist |](https://danskebank.co.uk/business/business-account-checklist) |
| **BANK** | **Have a specific charity offering** | **Can charities apply today** | **Fees** | **How long to open account?** | **Do all trustees have to provide ID verication?** |
| **Bank of Ireland** | No but have charity clients  [Small Business current account](https://www.bankofirelanduk.com/app/uploads/2017/04/APPROVED-UK37-1309N.13_3165778_2448271-BOI-UK-Small-business-product-flyer-update-Aug22_v05_DIGITAL.pdf)  For new incorporated only.  Ordinary business account for unincorporated assoc.  Also Have a Growth account for incorporated orgs who are switching from another bank. | Yes  1 Trustee with ID must ask in Branch to open an account. The branch can’t open the account but will refer them to Head Office where all new accounts are processed. They will receive an email with the application. | Have to be incorporated to avail of reduced fees.  Unincorporated associations can apply but won’t get reduced fees.  Free Yr1 and depending on whether new or 2 yrs old 50% reduction and free respectively. | 6-10weeks for incorporated  Longer for unincorporated. | All trustees must via Docusign (this is signed in order and does not go to everyone at the same time so will be held up if one trustee doesn’t give required info).  Once account is opened bank mandates can be changed in branch. |
| **Barclays** | [Community organisations | Business Banking | Barclays](https://www.barclays.co.uk/business-banking/accounts/community-organisations/)  Charity and impact account  Must be registered as a charity, excepted charity or community interest company  Have an expected annual turnover of less than £100,000  Have a maximum of three officials | Yes  Online initially and then a call back. | Free day to day banking.  Certain fees for other things | 8-12 wks | ? |
| **BANK** | **Have a specific charity offering** | **Can charities apply today** | **Fees** | **How long to open account?** | **Do all trustees have to provide ID verication?** |
| **HSBC** | [Charitable Bank Account | HSBC](https://www.business.hsbc.uk/en-gb/products/charity-banking-community-account)  Eligible to a club, society or association with turnover of £2m or less  Also, if you have less than 4 people to add to your application and your key controllers are all based in the UK | Yes online.  . | £5 per month  Cash deposit 0.4% of value  Cheque deposit 40p per cheque | ? | All key controllers can complete their details in their own time, and you can upload the supporting documents we’ll need to process your application |
| **Santander** | [Treasurer's Bank Account](https://www.santander.co.uk/business/current-accounts/treasurers-current-account)  [Treasurer's Savings Account](https://www.santander.co.uk/business/savings/treasurers-savings-account) | No new customers at present unless already a customer.  Call 0330 678 2509  to arrange | Free day-to-day banking for clubs, societies and charities | n/a | ? |
| **AIB** | No.  Business A/c only.  But have charity clients.  Have to be incorporated. | No, not taking new customers at present however existing personal customers perhaps but not guaranteed | ? | ? | ? |

There are various online accounts that charities can open, please check the fees and suitability before applying . Also you should check out how you can lodge money and cheques and if this is going to cost you extra.

<https://www.cafonline.org/charities/everyday-banking>  
  
[Cashplus Business Account - No barriers Business Banking](https://www.cashplus.com/business-account/)

[Charity and Community Account | Business Accounts | The Co-operative Bank](https://www.co-operativebank.co.uk/business/products/current-accounts/community-directplus/)

[**www.starlingbank.com**](http://www.starlingbank.com)