This is an important notice.

**Why your current account application has been refused**

Home Office records indicate you do not have permission to stay in the United Kingdom. Under Section 40 of the Immigration Act 2014, banks and building societies are not permitted to open or provide access to current accounts for you.

**Next steps**

If you do not have a valid basis to legally remain in the UK you should make arrangements to leave as soon as practicable. Failure to do so means you will be subject to an enforced removal by the Home Office.

The Voluntary Returns Service (VRS) can be contacted for help and advice on leaving the UK. They can explain your options for returning home, help you get travel documents, pay for travel tickets if you are unable to and provide reintegration packages.

Online: [www.gov.uk/return-home-voluntarily/](http://www.gov.uk/return-home-voluntarily/)

Telephone: 0300 004 0202 (Monday – Friday between 09.00 and 17.00)

Find out about call charges at [https://www.gov.uk/call-charges](https://www.gov.uk/call-charges)

You may wish to contact your national embassy or high commission for assistance with travel documentation, or other support: [Foreign embassies in the UK - GOV.UK](https://www.gov.uk)

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**How to query this decision**

If you believe you have been wrongly disqualified from opening an account, you should contact the Home Office by calling on 0300 123 4979.

You can also contact the Home Office by visiting: [https://www.gov.uk/guidance/ask-the-home-office-to-check-your-immigration-status-is-correct](https://www.gov.uk/guidance/ask-the-home-office-to-check-your-immigration-status-is-correct)

If you wish to make a complaint, you should do so by sending an email to complaints@homeoffice.gov.uk, or by writing to:

UKVI Complaints Allocation Hub
Lunar House
40 Wellesley Road
Croydon
CR9 2BY