

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.

Any application or appeal submitted after receipt of this notice will not automatically affect the decision to refuse this account.

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/

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

Find out about call charges at <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 \(www.gov.uk\)](#)

How to query this decision

If you believe you have been wrongly disqualified from operating an account, you should contact the Home Office by either

- calling on 0300 123 4979.
- visiting: Ask the Home Office to check your immigration status is correct.
- Or writing to:

Complaints Allocation (IC)
Customer Correspondence Hub
4th Floor
2 Ruskin Square
Dingwall Road
Croydon
CR0 2WF