

**It is
a right!**



Basic
payment account

Ajuntament de
Barcelona



Who can ask for it?

These accounts can be requested by all adults who:

- Do not have any other bank account in Spain.
- Do not use the account for their professional activity (it cannot be used to run a business, but it can be used to receive payroll).
- Are residents of the European Union (including clients who do not have a fixed address, are asylum seekers, or do not have a residence permit but their expulsion is impossible for legal or factual reasons).



Remember that your administrative situation should **NOT** be an impediment to applying for a basic payment account.

What uses does it have?

Unlimited use to:

- Withdraw cash whenever you need it, both at your bank and at all European Union ATMs.
- Pay online.
- Deposit funds, such as payroll or social benefits.
- Do debit or prepaid card transactions.

Limited use for:

- Direct debits and transfers, with a maximum of 120 transactions per year.

These accounts allow you to have a debit or prepaid card and offer you other banking services.



But it is **NOT** necessary or mandatory to purchase any of these services to open a basic payment account.

Is it free?

These accounts have a maximum cost of 3 euros per month (or 36 euros per year).

They can be **free for people in a situation of vulnerability** or at risk of financial exclusion for the first two years from the date of formalization of the account (extendable if the economic situation remains the same after this time).

The bank will ask you to **prove your situation of vulnerability**: provide the maximum amount of docu-

mentation you have to show your lack of income. If you are being cared for by a public service, ask them for a “report” that proves it. A model of this certificate can be found on our website.



Each bank has its own fees, which can be applied if you exceed the number of free procedures.

Take a good look at the contract to make sure they don't charge you for things you don't need.

Steps to open one

To open a basic payment account, you must go **in person** to any bank office to submit your application. You can find an application form on our website. Remember that all banks must offer these accounts by law.

There you will be informed of the specific services included in the account, as well as the specific fees and conditions for using it. The bank must also provide you with two documents: one with all the pre-contractual information and one with all the possible fees you may be charged, if any.

Once at the bank, you will be asked for documentation to open the account:

- If you are a **person with legal residence in the European Union** (even if you do not have a permanent address) you must bring your identification document (ID, passport or residence card).
- If you are an **asylum seeker**, you will need to bring your asylum seeker card.
- If you **do not have a residence permit but your eviction is impossible** for legal or factual reasons, you will need to bring your passport and documents that can prove your situation.

Remember that it is NOT necessary to prove that you have financial resources to open a basic payment account.



After your request, the bank will respond to you in writing and free of charge within a maximum of 10 days to let you know whether or not they grant you the account.

What can I do if they deny it?

1. Require that the bank notifies you in writing of the denial of access to a basic payment account, stating the specific reasons.
2. File a complaint or claim with the bank's Customer Service and, if applicable, with the bank's customer advocate at the same time.
3. If you get no response within one calendar month or if you receive a negative answer, file a complaint with the Bank of Spain Office:

→ Online: https://app.bde.es/psr_www

→ In writing, at the **Bank of Spain Office** in Barcelona:

Plaça de Catalunya, 17, 08002 Barcelona
Phone:: 934 824 700

Claiming procedure

1. Identify the letter you send to the Bank of Spain with your name, address, ID card or document that you have and, if you have one, your representation.
2. Explain against which institution and office you are claiming and prove that you have previously gone to the customer service of the bank.
3. Finish your writing with the place and date of the document, as well as your original signature.
4. Attach a photocopy of the documents proving the claimed facts.

On our website you will find models to file your claim.



ALWAYS keep a copy of the written or entry submission registration number.

What is it?



A **basic payment account** is a type of account that allows you to perform all the basic banking services.

It responds to the need to combat **financial exclusion** and ensure that everyone can develop a normal economic and social life.

It is **free** for people in a vulnerable situation.

- In our website you will find more information and the necessary documents in a downloadable version.
- If you meet the requirements and are denied access to the basic payment account, at the OND we can advise you on the steps to follow!



Oficina per la No Discriminació

In person and by phone:

Monday to Friday 9.00 to 14.00 h

Thursday 14.00 to 19.00 h

Phone: 93 413 20 00

C/ Ferran 32, 08002 Barcelona

Via email: ond@bcn.cat

barcelona.cat/oficina-no-discriminacio