



# Banking made clear

Quick guide



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**bild**

all about people

Barclays Money Skills is a national programme that helps people to develop and improve their financial skills, knowledge and confidence.

Barclays has developed this resource in partnership with the British Institute of Learning Disabilities. To learn more about the work of the British Institute of Learning Disabilities go to [www.bild.org.uk](http://www.bild.org.uk)

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## How do I pay money into my account?



You can pay cash or cheques into your bank account.



To do this you will need to visit the bank and go to the counter.



You will need to take the cash or cheques that you want to pay into your account and you will also need your paying-in book.



You will need to fill out your paying-in slip with the details of what and how much you are paying into your bank account.



You can ask a friend, family member or the bank staff to help you complete the paying-in slip.

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### How do I get money out from the bank?



To get money from your bank you will need to have your debit or cash card or cheque book with you when you go to the bank.



The easiest and simplest way to get money out of your bank account is by using your card at an ATM (cash machine).



They will ask you to put your PIN (secret number) into a machine on the counter, before they can give you money.



**Cheques are not used a lot now.**



You can also withdraw (get your money) by filling out a cheque.

To fill out a cheque from your cheque book, you will need to put in the date and write 'cash' on the line of the cheque that says

Pay .....



You will also need to write the amount of money you want to take out of your bank account in words and put the same amount in numbers.



Finally you will need to sign the cheque.

If you need help to do this, ask a friend, your family or the bank staff.



You will need to hand over the cheque and your debit or cash card to the bank staff. They will then give you the money you have asked for.



**Remember – make sure you have enough money in your bank account.**

## 3

## How do I get money from the cash machine?



To use a cash machine, you need to have your debit or cash card with you.

Most banks will have a cash machine – always try and use one that's inside the bank.



You can find other cash machines at supermarkets, train stations and other places.



Most cash machines are free, but some cash machines might charge you for taking money.



To use a cash machine you will need to put your card into the machine.



After you have put your card in, you will need to put your PIN (secret number) into the cash machine to get your money.



The machine will then give information to you on a screen, including asking do you want cash. It will ask you how much cash you want to take out of your account.



It is a good idea to press the button that will give you cash with a receipt. That way you will have a record of using the cash machine and how much money you got out.



**Remember to take your money and your card from the cash machine and put it somewhere safe.**

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### How do I get cashback from shops?



Some shops allow you to get money from your bank account, using your debit card. This is called 'cashback'.



All the big supermarkets and large shops will have cashback, but some smaller shops may not be able to do this.



You can only get cashback if you are buying something at the shop using your debit card.



If you want money, you need to tell the shop assistant that you want cashback.

The shop assistant will ask you how much you want. Some shops may have a limit of £50. This amount will be added to your shopping bill.



You will need to put your card into a small machine. This is what the machine will look like.



**Remember this is money from your bank account – it is NOT the shop giving you money.**



You will need to type your PIN (secret number) into the machine. Always cover your hand so other people do not see the numbers you are putting in the machine.



Remember to take your card out of the machine and put it somewhere safe.



The shop assistant will then give you the amount of money that you have asked for. Put in a safe place such as your wallet or purse.





## 5

## How do I set up a Direct Debit or Standing Order?



If you want to make a regular payment for something, you can set up a Direct Debit or a Standing Order with your bank.



Here are some examples of when you might want to set up a Direct Debit or a Standing Order:

- To pay your rent or mortgage
- To pay your bills (gas, electricity, telephone)



- To pay for big things for your home – like a sofa or television

Sometimes, it is cheaper to use a Direct Debit or Standing Order to pay bills.

### How it works

#### Direct Debit

The company that you need to pay money to will work out how much money you need to pay them each month.

It could be a different amount every month, for example the amount of your phone bill depends on how many phone calls you have made that month.





They will also work out when these payments will start and when they will finish.

The money might come out of your account on a different day each month.



Once you have been given this information, you will need to sign a letter that tells your bank that you agree to the Direct Debit.

The company will send the letter to your bank and your Direct Debit will start on the date that has been agreed with you.

The company will send you a statement each month, which will show you what you have paid and when you paid it.



## Standing Order

If you want to pay the same amount of money to someone (a person or a company) on the same day every month or week, you can use a Standing Order.

Ask your bank to help you set it up – you will need to know the name, account number and sort code of the person you want to pay, as well as how much you want to pay them, which day you will want to pay them and any reference you want to go with the payment (for example: Rent).



You will need to tell the bank the date you want the payments to start and the date you want them to finish.

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### How do I change my PIN using the cash machine?



You can change your PIN (secret number) if you want to use one that is easier for you to remember, or if you think someone else knows your PIN.



To use a cash machine to change your PIN (secret number), you need to have your debit or cash card with you.



Your bank will have a cash machine – always try and use one that’s inside the bank.



You can find other cash machines at supermarkets, train stations and other places. Some cash machines might charge you for taking your money out, so try to avoid these.



To use a cash machine, you will need to put your card into the machine.



After you have put your card in, you will need to put your PIN (secret number) that you want to change first into the cash machine.



**Remember that your PIN shouldn't be so easy that anyone can guess it!**



The machine will then give information to you on a screen, including asking do you want change your PIN.



Press the button next to this option and the machine will ask you put in your old PIN first and then you will need to put your new PIN in, using the number keypad.



You will need to put your PIN in twice. This is to make sure that you haven't made a mistake.



**Remember to always cover your hand when you are pressing the numbers on the keypad, so other people cannot see your number.**



The screen on the machine will then tell you that your PIN has been changed.



Do not say your new number out loud or tell anyone else your new secret number.

You can carry on using the cash machine to get money, but make sure you have enough money in your bank account to do this.



**Remember to take your money and your card from the cash machine and put it somewhere safe.**

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How do I get a mini statement from the cash machine?



To use a cash machine to get a mini statement, you need to have your debit or cash card with you.



Your bank will have a cash machine – always try and use one that’s inside the bank.



You can find other cash machines at supermarkets, train stations and other places.



To use a cash machine you will need to put your card into the machine.



After you have put your card in, you will need to put your PIN (secret number) into the cash machine to get your mini statement.



The machine will then give information to you on a screen, including do you want a mini statement.



Press the button next to this option and the machine will print you a mini statement. This will then come out of the machine for you to take.



Mini statements show the most recent money that has gone into your bank account and money that has been taken out.



It will also give you a balance of your bank account. This is the amount of money you have in your bank account that you can use.



After you have looked at your mini statement, remember to put it away somewhere safe.

You can carry on using the cash machine to get money, but make sure you have enough money in your bank account to do this.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate) or by ordering online from [barclays.co.uk/stationery/feedback.htm](https://barclays.co.uk/stationery/feedback.htm)

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Registered in England. Registered No. 1026167.  
Registered Office: 1 Churchill Place, London E14 5HP.

Item ref: 9913024 Created: 07/13

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