

# How to open a joint bank account

## **Audio transcript**

To open a joint account, all applicants need to be 18 or over and live in the UK or EU.

Before you apply, you should explore your options to find the right account for your needs.

The bank may check everyone in your application's credit score to make their decision.

All potential account holders will be asked for proof of ID and proof of address. You might get asked about your expenses and you may need to provide proof of income.

Make sure you read and understand information about account charges and overdrafts before going ahead with your application.

When you're ready, most banks allow you to apply for your joint account online, over the phone or by visiting a branch.