

How to open a bank account with

What is Monzo?

Monzo is a mobile banking app for money management, budgeting, and saving. Despite being an online bank that runs entirely off an app, Monzo is fully regulated by the Financial Conduct Authority so your money is protected. And unlike many traditional banks in the UK, you can set up an account on the app without ever having to make an appointment in person. Its important to wait to open an account, until you've landed in the UK.

Why use Monzo?

When arriving to the UK, opening a bank account is one of the first priorities. However, it can be difficult to open accounts in the UK as many banks require different forms of identification that you might not have or won't have access to when you first arrive. With Monzo, you do not need a BRP (Biometric Residence Permit) to open an account and instead you scan your the visa vignette in your passport as proof of residency in the UK.

Monzo also doesn't charge many of the unnecessary fees that bigger banks charge. This includes no overdraft fees, no ATM fees, no ACH fees, and no foreign transaction fees. With Monzo, you can open both personal and joint accounts.

How to open a Monzo account

The process for applying shouldn't take more than 10 minutes once you've downloaded the app.

Step 1: Grab your mobile phone and photo ID. To open a Monzo account you need to be at least 16 years old and live in the UK full time, with the right to reside here. It's best to try to open an account as soon as you arrive in the UK using either the vignette in your passport or your BRP if you've already collected it.

Step 2: Download the Monzo app. You'll find it by searching for 'Monzo' on the App Store or Play Store.

Step 3: When you open the app and start creating an account, they'll ask you for some information like your home address, and the email and phone number you want to use with your account.

Because they're a regulated bank, they'll also ask some questions about things like what you do for a living and how you want to use your new account.

Step 4: After that, you'll be asked to confirm your identity. They'll ask you to upload a photo of your ID and then ask you to take a short video of yourself. This will help them to compare the video with your ID, to make sure you're really who you say you are and that you actually want to open an account.

Step 5: Finish choosing what type of account you want to open, they have a few different account options, depending on what you need. So pick the account that suits you best!

Step 6: Activate your card once it arrives. Usually, it'll arrive within a couple of days. When your card arrives in the post, activate it by following the instructions in your Monzo app. Make sure you submit your correct address, to avoid the card being sent somewhere else by mistake.

Step 7: If you have cash you would like to deposit, you can use this link to find a PayPoint near you: <https://consumer.paypoint.com/>. Once in the PayPoint, you'll need to tell the shopkeeper that you would like to add money to your card and then tell them how much. Please note that each deposit has a £1 fee. Monzo does have limits on how much cash you can deposit at one time, so be sure to check their app for the latest information.

If you have any questions about using Monzo or setting up your accounts, you can connect with Monzo directly using the contact information below.

Customer Service:

Email: help@monzo.com

UK telephone number: 0800 802 1281



**Scan here
to download
the Monzo app.**



Download the Monzo app
on your phone to get
started



Sign up via the Monzo app.
Make sure you have some
valid ID to hand!



Once done, we'll post your
hot coral debit card, first
class!