

# Banking

How to 



**PART 2:**  
**PAYING FOR THINGS FROM**  
**YOUR CURRENT ACCOUNT**

# Do you keep money in a bank current account?

This is how to pay for things with it.

## 1. Get your Debit Card



- When you open a current account, the bank will send you a Debit Card. You can pay for things with this.



- Later, they will send you a PIN. This is a secret number that lets you use your Debit Card. Never tell anyone your PIN!



- You can pay for things with your Debit Card and PIN. You can also get paper money from an ATM with them.

## 2. Getting money from an ATM

Is there money in your account? You can take it out at an ATM with your Debit Card:



- Put your card into the ATM.
- The ATM will prompt you to enter your PIN.



- Always cover your hand. This stops other people seeing the numbers you are pressing.



- The ATM will ask you how much you want.

There are ATM machines in banks, supermarkets, train stations and other places.



### 3. How to pay in a shop with your Debit Card

You can buy things in shops with your Debit Card. But make sure you have enough money in your account.

- First, the shop person will give you a small machine.



- Touch your Debit Card on the machine's screen. The money should go from your account to the shop.
- Ask the shop person if it worked.



- You might have to insert your Debit Card into the machine. Then press the numbers of your PIN.
- Don't let anyone see your numbers. Ask the shop person if it worked this time.



## 4. How to pay bills

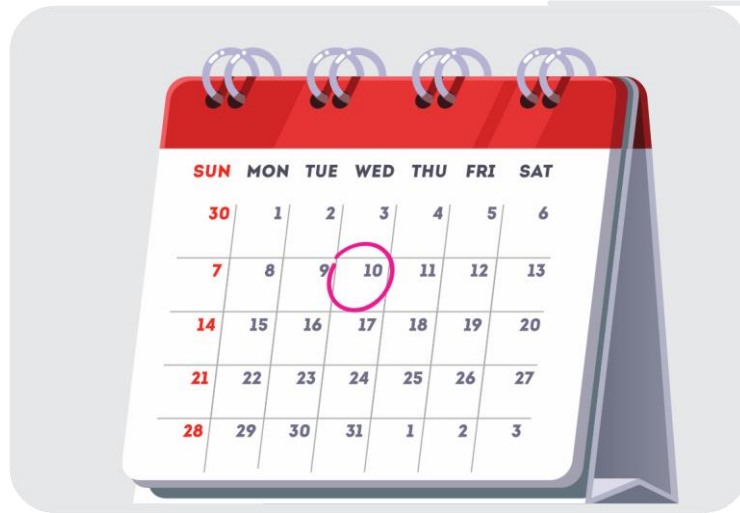
Here is how to pay bills from your Current Account:

### **Pay at a post office or your bank**

- Bring your bill to a post office or your bank.
- Tell them you want to pay it with your Debit Card.
- Then it's the same as using your Debit Card in a shop. Insert your card into the machine and enter your PIN number.

### **Pay direct from your account**

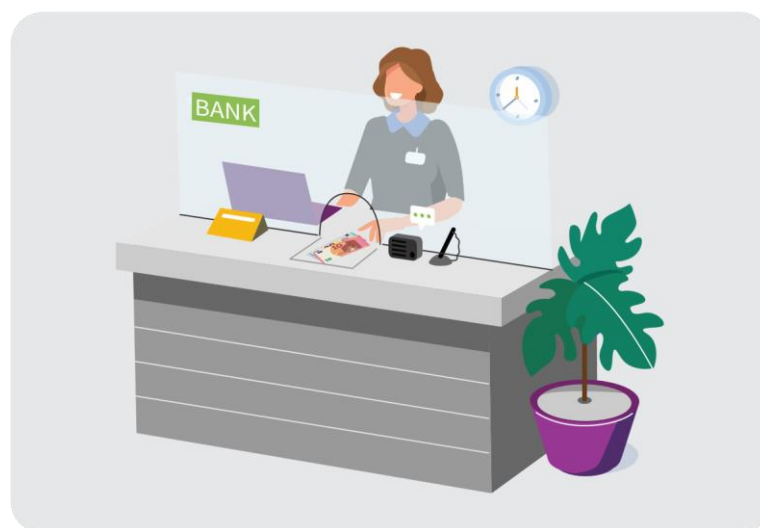
- A 'Direct Debit' is the easiest way to pay a bill.
- You allow the company who sent the bill to take the money from your account.
- Just tell the company you want to pay by Direct Debit. They will tell you how.
- Direct Debit only works if you have enough money in your account to pay the bill.



## 5. How to make regular payments

Do you need to make the same payment regularly? For example, your rent. Or do you want to move the same amount of money to your savings account every month?

- A Standing Order is the easiest way to do this.
- It moves the money. You don't have to do anything.
- Your bank can set up a Standing Order. Just ask them.
- You can stop a Standing Order anytime.



# KEEP YOUR MONEY SAFE.

1. Check your statement when you get it. Make sure everything on it is OK.
2. Never tell anyone your PIN.
3. If you are worried about anything, tell your bank



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