

# Ways to bank

---

Choosing the correct type of banking for your needs, from in person, online, or via phone.

When choosing a bank, it is important to consider your own needs. For example, if you prefer to bank in person rather than online, or by phone, you should check which banks have branches in your area.

## Branch Banking

Branch banking offers a wide range of face-to-face and automated services. To access certain services you may need to make an appointment, for example when making a mortgage application.

## Online Banking

Internet banking or online banking provides an alternative way to access banking services, without having to visit or call the bank branch. It provides a quick and easy way of checking your balance, paying bills and transferring money via your smartphone, tablet or computer.

## Post Office Banking

Post Offices offer simple banking facilities, such as withdrawing and depositing cash and cheques for customers of nearly all banks. Ask in your local Post Office or visit [www.postoffice.co.uk/branch-banking-services](http://www.postoffice.co.uk/branch-banking-services) to find out more about the banking services available at individual branches.

## Credit Unions

A credit union can offer some of the same financial services which you may get at a bank or building society. Services will vary by branch but can include savings accounts, loans, foreign exchange and prepaid debit cards. Some offer current accounts. For further information about credit unions, contact either:

- The [Ulster Federation of Credit Unions](#)
- The [Irish League of Credit Unions](#)

## Telephone Banking

Telephone banking is a useful way to review and manage your bank account by landline or mobile phone. For example, you can pay bills or transfer funds without visiting a bank branch or cash machine. Ask your bank about how you can use this service and set it up. Your bank can also tell you about any call charges associated with this service.

## **Cash machines**

Cash machines allow you to check your balance and withdraw cash. Most are free to use, but some charge a fee and this will be advised on the screen. For a list of free to use cash machines in your area visit [LINK](#).

The Consumer Council is authorised and regulated by The Financial Conduct Authority to act as a credit broker. Our Firm Number is 913082.