

Money in prison

What happens to my money when I arrive at prison?

You cannot keep cash with you in prison. When you arrive at reception, any cash with you will be recorded and put into a prison account for you. You should get to check and sign this record.

Can I get money sent in by family members or friends?

Your friends or people in your family can send you money while you are in prison.

The money cannot come straight to you. It will be kept for you by the prison in an account. This is called your private cash account.

Money can be sent in any form of legal tender but cheques or postal orders are better. These should be made out to HM Prison Service.

If they need to send money in cash they should write a note to go with it to say how much money is in the envelope.

They should write these things on the envelope:

- their name and address
- your name and prison number

If you are in a public prison and your family have a bank account they can also pay money to you online. They will need to your date of birth and prison number and go to the following website:

www.gov.uk/send-prisoner-money

Money usually takes around 3 working days to reach a prisoner's account.

Prison accounts

There are 3 different types of prison accounts.

Spending account

Money that you earn in prison through work or other activities will be added to your spending account.

Money from your private account can also be transferred to your spending account (see below)

You can use money from your spending account to buy things in prison.

Private cash account

This is where money that is paid in by family members and friends goes.

You will be able to transfer a small amount to your spending account each week. How much you can transfer depends on if you are convicted or unconvicted and which IEP level you are on.

The following table from the *Incentives Policy Framework* shows how much you can transfer per week to your spending account:

Weekly IEP Level	UNCONVICTED	CONVICTED
BASIC	£27.50	£5.50
STANDARD	£60.50	£19.80
ENHANCED	£66.00	£33.00

If you are a foreign national prisoner or have other family ties outside the UK, you can use more money from your private cash to pay for overseas phone calls.

You may also be allowed more money from your private account to spend on things such as legal costs if you do not have enough in your spending account. There is more information about this in Annex A of PSI 01/2012 *Manage Prisoner Finance*.

Access to private cash can be restricted as part of a punishment following an adjudication.

Savings account

In some prisons you can set up a prison savings account to save money for your release. Money can be transferred to this account from your spending account, but not from private cash.

You should be aware that no interest is payable on money held in prison accounts. If you have large amounts of money it may be better to put it in an external bank account.

How do I check my balance?

You should be able to get information about your account and its balance. PSI 01/2012 states;

- 2.50 Staff should assist prisoners in obtaining information about their prison account. One option is via prisoner account statements which are available within the MIS reporting function of Prison-NOMIS. Prisoners' may request to have details of transactions that have been processed through their accounts on a weekly basis.
- 2.51 Residential staff can also assist prisoners by viewing account details on Prison-NOMIS and providing up-to-date information.

Is there a limit to how much I can have in my prison accounts?

The HMPPS Finance Manual says 'The total balance of the 3 sub accounts must not exceed £900 unless the governor has agreed an exception'.

If you need to exceed this amount for a particular reason, make an application to the Governor explaining why. For example, if you need to receive a compensation pay-out or some inheritance money and have no external account for this to be paid.

How can I spend money in prison?

You can buy things from the prison shop each week. The shop is also called the canteen.

You can buy things like food, batteries, and toiletries like toothbrushes and deodorant.

Shops in each prison will have different things.

If you need something different like something for your skin or hair then ask the shop if they can order it for you.

You may be allowed to buy things from some companies by mail order (this is when companies send what you have bought in the post). Ask prison staff for information about this.

You may need permission from prison staff to make large purchases such as a stereo system.

Can I send money out to my family and friends?

PSI 01/2012 says you should be able to send money out to family, friends or approved suppliers.

External finances and bank accounts

If you are in prison, you will be restricted in the way you manage your external finances and accounts. For example:

- You will not be able to use credit cards, telephone or internet banking whilst in custody. You should contact your bank and ask them to contact you by post only.
- Cheque books and bank cards will be held in valuable property. If you need access to them you should make an application, explaining why you need them. The Governor must be satisfied that there are no security risks.
- You cannot apply for a loan whilst in prison, except for some loans for education courses.
- If you are convicted, you cannot conduct business transaction in prison (more on this below)

However, there are some things you can do;

- You may settle your financial affairs which may include selling, transferring or disposing of personal property, shares, personal funds, signing cheques, making and signing a will and other documents.
- If you do not have an account, the prison can help you to open one.
- Open suitable savings accounts which can be maintained via postal transactions.
- If you want to rent out your property when in prison, you can make arrangements to do this.
- You can make payments to reduce outstanding debt.
- At the Governor's discretion, you may purchase premium bonds from either your Spending or Private Cash account. You can also send money out to a family member / friend to purchase bonds on your behalf.
- If you are on remand you can make transactions necessary to maintain your affairs; including those to manage a business.

Running a business when in prison

If you are convicted you cannot conduct business transactions in prison. However, a one-off transaction might be allowed if the Governor thinks it is OK.

If you are trying to close a business or pass it on to other people to run, you should be given some time to do this.

If you are unconvicted you can correspond to run a business but you will not be given any special support or facilities to do this with.

Further information

The following may be of interest to you. If you are unable to access them elsewhere feel free to contact our Advice and Information Service and we will be happy to send you a copy.

Useful Policy documents (these should be available in the library):

PSI 01/2012 *Manage Prisoner Finance*

Incentives Policy Framework

HMPPS Finance Manual – Chapter 13: Prisoners' Monies

Other useful resources

Unlock guide to managing an external bank account while in prison

<https://unlock.org.uk/advice/managing-external-bank-account-prison>

Contact our Advice and Information Service

We are a small service and we are independent of the prison service.

We can give you information on prison rules, life in prison and how to get help in prison.

Our freephone information line is **0808 802 0060**. This number is for **prisoners** only. This number is **free** and you do not need to put it on your PIN.

This number is open:

- Monday and Thursday afternoon from 3.30pm to 5.30pm.
- Wednesday morning from 10.30am to 12.30pm.

At other times, you can call on **0207 251 5070**. This number is open from Monday to Friday 10.00am - 5.30pm. This number is **not free** but you do not need to put it on your PIN.

You can also write to us at:

Prison Reform Trust
FREEPOST ND 6125
London
EC1B 1PN