

Switching guide

Your business bank account switch checklist

Print it, assign an owner, and tick things off as you go

Before you switch

Here's your step-by-step checklist to work through when you switch your business current account. Print it, assign an owner, and tick things off as you go.

New to CASS?

[The Current Account Switch Service \(CASS\)](#) is the free, guaranteed scheme used by 50+ UK banks to move your balance and payment arrangements to a new account within seven working days, redirecting anything sent to your old account for three years afterwards. If you're switching between two CASS-registered banks, most of the heavy lifting is done for you — this checklist covers the parts that aren't.

Before you start

Name one person in the business who'll oversee your switch, start to finish. It doesn't need to be complicated — it just needs to belong to someone.



Phase 1 — 1–2 weeks ahead

Before you switch

- ☐ Confirm your current and new bank are both signed up to the Current Account Switch Service (CASS)
- ☐ Check you're eligible for CASS (generally: fewer than 50 employees, annual turnover under £6.5 million). If your numbers are close to either limit, confirm with your new bank when you apply
- ☐ Choose your switch date — at least seven working days out. It can't fall on a weekend or bank holiday
- ☐ If you're overdrawn, agree a new overdraft with your new bank first, or clear the balance before switching
- ☐ Ask for statements or documents you might need later — these don't automatically transfer
- ☐ Build your notification list (see Phase 3) so you're not starting from scratch after switch day
- ☐ Avoid setting up new Direct Debits or standing orders on your old account in the week before switching — they won't transfer

Phase 2 — Switch week

During the switch

- ☐ Sign the Current Account Switch Agreement and Current Account Closure Instruction
- ☐ Carry on using your old account normally right up to the switch date
- ☐ On switch day: your balance, Direct Debits and standing orders will move automatically
- ☐ Log in to your new account and confirm the balance and payment arrangements have moved correctly
- ☐ Your old account will close if it's a full switch — anything sent there afterwards is redirected automatically for three years
- ☐ Download any current or historic bank statements you may need from your old bank

Update everyone who has your old details

Financial and compliance — do these first

- ☐ HMRC (VAT, PAYE, Corporation Tax repayment details)
- ☐ Payroll provider
- ☐ Pension provider
- ☐ Accountant or bookkeeper

Operational

- ☐ Card payment processor / card machine provider
- ☐ Update card details with recurring payments or subscriptions
- ☐ Marketplaces or platforms that pay you (Amazon, Etsy, delivery apps, card acquirers)
- ☐ Any supplier who holds your bank details directly, rather than being paid via a UK Direct Debit or standing order

Customer-facing

- ☐ Update your invoice template with new bank details
- ☐ Notify regular customers who pay by bank transfer
- ☐ Flag the change clearly on your next invoice — don't just quietly swap the details
- ☐ Send the update through more than one channel (e.g. email and invoice) — a single "we've changed our bank details" email is exactly what mandate fraud scams look like, so make it easy for customers to double-check it's genuinely from you

Phase 4 — After the switch

Keep an eye on things

- ☐ Keep an eye on both accounts for a few weeks to catch anything unexpected — your old account should have been closed by now
- ☐ Confirm redirected payments (if any) have landed and reconcile them in your bookkeeping
- ☐ Reconnect any open banking connections — these don't transfer automatically
- ☐ Once you're confident everything's moved, securely destroy old cards, cheques and statements you no longer need
- ☐ Update your notification list with anything you missed, for next time

Remember what CASS doesn't cover

CASS covers UK Direct Debits, standing orders, and bank transfer redirection. It doesn't cover international payments, recurring card payments or subscriptions, some card settlements, open banking links, or anyone who's simply typed your sort code and account number into their own system.

Start your switch to Allica

Business banking built for established SMEs

allica.bank/switch

Tell your suppliers and customers

Copy this into an email or letter to share your new bank details with suppliers and customers.

Hi <customer/supplier>

We've switched our banking to Allica Bank. The payment details you have on file for us are now out of date.

For all future payments, please use our new account details:

SORT CODE

ACCOUNT NUMBER

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Please update the details you have for us as soon as possible. We have a process in place where payments to our old details will be redirected to our new account for three years, but that might cause delays and issues for your business.

If you'd like to confirm these details with us, please get in touch using the contact details you'd usually use for us.

Thanks,

<business name>