Bank of England

How to check your banknotes

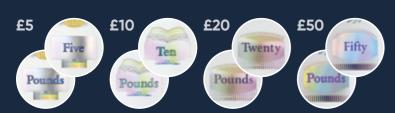


bankofengland.co.uk/banknotes

All of our notes can be checked using the same two security features

(1) Hologram image change

Tilt the note from side to side. Check the words change between the value of the note, 'Five', 'Ten', 'Twenty' or 'Fifty' and 'Pounds'.



Within the two gold foil squares on the front of the £50 note, the images change between '50' and a '£' symbol when the note is tilted.



(2) See-through window

Look at the metallic image over the window. Check the foil is gold on the front of the £5 and £10, gold and blue on the front of the £20 and gold and green on the front of the £50. The foil is silver on the back of all notes.



Look for a **second**, smaller window in the bottom corner of the £20 and £50 notes.











Check more security features





Coloured foil patch





On the back of the notes, directly behind the silver crown on the front, there is a metallic, foil patch. The foil is green on the £5 note, copper on the £10 note, purple on the £20 note and red on



The monarch's portrait in the see-through window

A portrait of King Charles III or Her late Majesty, Queen Elizabeth II is printed on the window with the denomination and 'Bank of England' printed twice around the edge.



Silver foil patch

A silver foil patch contains a 3D image of the coronation crown. You will find this above the main see-through window on the front of the notes.



Feel of polymer and raised print

Our notes are printed on polymer – a thin and flexible plastic material. On the front of the notes, you can feel raised print on the words 'Bank of England' and in the bottom right corner around the numbers '5' and '10', or over the smaller window on the £20 and £50 notes.



Print quality

The printed lines and colours on the note are sharp and clear, with no smudges or blurred edges. If you use a magnifying glass, you will see the value of the note written in small letters and numbers below the monarch's portrait.



Ultraviolet numbers

Under a good-quality ultraviolet light, the value appears in bright red and green on the front of the notes, against a duller background.

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What to do if you receive a counterfeit note

It helps to have a clear company policy on what staff should do if they receive a counterfeit note. This can prevent financial loss to your business and protect staff members.

Best practice is to follow these steps:

Has the counterfeit note been discovered after the customer has left?

- Yes →

Take it to your bank as a suspect counterfeit note or contact the police.



Does the staff member feel at risk?

? - Yes →

Refuse the note and ask for another form of payment.

 Contact the police when it's safe to do so.



Keep the note, provide the customer with a receipt and ask for another form of payment.

- Inform the customer that they will be reimbursed if the note is genuine.
- Contact the police or take the note to your bank as a suspect counterfeit.

Banknotes featuring King Charles III and Queen Elizabeth II



Co-circulation

You can still use any polymer banknotes that feature Queen Elizabeth II. Banknotes featuring Queen Elizabeth II and the King will be in circulation at the same time.



Gradual issuance

The new banknotes will only be printed to replace those that are worn and to meet any overall increase in demand for banknotes. Our approach is in line with guidance from the Royal Household, to minimise the environmental and financial impact of this change.



Matching security features

The King's image will appear on the front of the banknotes as well as in the see-through security window. You can check these notes in the same way as our polymer banknotes that feature Queen Elizabeth II.

Join our free Banknote Checking Scheme

Are you a retailer or business? Join our free Banknote Checking Scheme to help protect your business from counterfeit banknotes and receive information on the latest banknote news.



The Banknote Checking Scheme helps you to:



Train your staff so they can confidently check notes at point of sale



Stay up-to-date with best practice



Make sure your staff know what to do with a counterfeit note



Learn about important banknote developments

Join our Banknote Checking Scheme: bankofengland.co.uk/banknote-checking-scheme

Don't let counterfeit notes be a cost to your business, your customers or your reputation.

Advice and information

How do I exchange withdrawn Bank of England notes?

At the Post Office – The Post Office may accept withdrawn notes as payment for goods and services or as a deposit into any bank account you can access with them. You are now able to exchange some withdrawn notes for new notes at certain Post Office branches.

At your bank – If you have a UK bank account, the simplest and quickest way to exchange your notes will normally be to deposit them with your bank.

With the Bank of England – You can always exchange withdrawn notes at the Bank of England.

bankofengland.co.uk/banknotes/ exchanging-old-banknotes

When should I check notes?

Check your notes when you first receive them. It's important to be careful in situations where you can't see the notes clearly.

What should I do if I think I have a counterfeit note?

If you think that you have a counterfeit banknote, please take it to your bank as a suspect counterfeit or contact the police. They will

give you a receipt and send the note to us for analysis. If it is a genuine note (and not a counterfeit), you will be reimbursed.

If you are a retailer or business, see opposite for advice on what to do with counterfeit notes.

Can I use a detector pen to check whether a note is genuine?

No – detector pens don't spot counterfeits printed on polymer.

What type of ultraviolet (UV) lamp should I use to check a note is genuine?

A UV lamp which emits light at around 365 nanometres is ideal for checking the fluorescent features on all our notes. We do not advise using LED (light-emitting diode) devices, such as key fob-style detectors, because these often emit light above 365 nanometres. Some counterfeiters do attempt to simulate UV features, so we recommend checking the UV feature alongside at least one of the key security features.

Should I use a banknote checking machine?

All of our notes can be authenticated by look, tilt and feel. If you choose to use a machine to

check banknotes, make sure it can spot the latest counterfeit notes. Our machine-testing framework enables manufacturers to test their machines with counterfeit banknotes to ensure they only accept genuine banknotes. We publish a list of models and software versions that meet our standards.

bankofengland.co.uk/banknotes/ retailers-and-businesses/testing-automaticbanknote-handling-machines

What should I do with damaged notes?

We will reimburse you the face value for genuine notes that have been accidentally damaged (providing there are sufficient fragments or remains). As a general rule, there should be evidence of at least half the note.

bankofengland.co.uk/banknotes/damaged-and-contaminated-banknotes

Where can I find information on all UK currency?

Please visit:
bankofengland.co.uk/banknotes/
uk-notes-and-coins