Bank of England

How to check your banknotes

Your simple guide to checking banknotes





Introduction

This simple guide helps you to identify genuine Bank of England notes by focusing on two key security features.

Counterfeits are rare, but it pays to be careful as they are worthless.

We also provide a range of other education materials about our notes and their security features, including films and online training.

Go to **bankofengland.co.uk/banknotes** for more resources and information.

Sarah John,

Chief Cashier and

Executive Director of Banking

Sarah John.



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Key security features

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'.

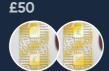








Within the two gold foil squares on the front of the £50 note, the images change between '50' and a '£' symbol when the note is tilted.



(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 on the £5 note







Green foil patch

A circular, green foil patch contains the word 'BLENHEIM'. You will find this on the back of the note, directly behind the silver crown on the front.













The Queen's portrait in the see-through window

A portrait of the Queen is printed on the window with '£5 Bank of England' printed twice around the edge.

Colour-changing border

When you tilt the note, a coloured border around the edge of the see-through window will change from purple to green. The '£' symbol in the window changes from purple to green.

Silver foil patch

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

Feel of polymer and raised print

The note is printed on polymer, which is a thin and flexible plastic material. On the front of the note, you can feel raised print on the words 'Bank of England' and in the bottom right corner, around the number '5'.

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 Queen's portrait.

Ultraviolet number

Under a good-quality ultraviolet light, the number '5' appears in bright red and green on the front of the note, against a duller background.

Check more security features on the £10 note







Copper foil patch

A book-shaped, copper foil patch contains the letters 'JA'. You will find this on the back of the note, directly behind the silver crown on the front.













The Queen's portrait in the see-through window

A portrait of the Queen is printed on the window with £10 Bank of England' printed twice around the edge.

Colour-changing quill

When you tilt the note, a coloured quill at the side of the see-through window will change from purple to orange.

Silver foil patch

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

Feel of polymer and raised print

The note is printed on polymer, which is a thin and flexible plastic material. On the front of the note, you can feel raised print on the words 'Bank of England' and in the bottom right corner, around the number '10'.

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 Queen's portrait.

Ultraviolet number

Under a good-quality ultraviolet light, the number '10' appears in bright red and green on the front of the note, against a duller background.

Check more security features on the £20 note







Purple foil patch

A round, purple foil patch contains the letter 'T'. You will find this on the back of the note, directly behind the silver crown on the front.











The Queen's portrait in the see-through window

A portrait of the Queen is printed on the window with £20 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 note.

Feel of polymer and raised print

The note is printed on polymer, which is a thin and flexible plastic material. On the front of the note, you can feel raised print on the words 'Bank of England' and in the bottom right corner, over the smaller window.

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 Queen's portrait.

Ultraviolet number

Under a good-quality ultraviolet light, the number '20' appears in bright red and green on the front of the note, against a duller background.

Check more security features on the £50 note







Red foil patch

A metallic, red foil patch contains the letters 'AT'. You will find this on the back of the note, directly behind the silver crown on the front.











The Queen's portrait in the see-through window

A portrait of the Queen is printed on the window with £50 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 note.

Feel of polymer and raised print

The note is printed on polymer, which is a thin and flexible plastic material. On the front of the note, you can feel raised print on the words 'Bank of England' and in the bottom right corner, over the smaller window.

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 Queen's portrait.

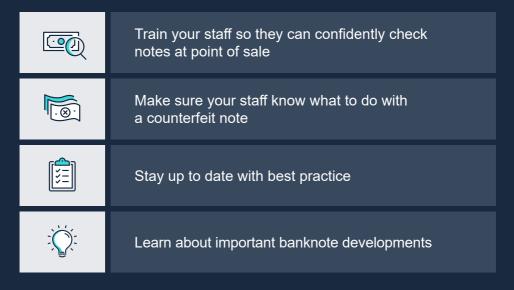
Ultraviolet number

Under a good-quality ultraviolet light, the number '50' appears in bright red and green on the front of the note, against a duller background.

Banknote Checking Scheme

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

The Banknote Checking Scheme helps you to:



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.



What to do if your business receives 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:



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.

Features for blind and partially sighted people

The higher the value of a note, the larger it is. These are the approximate sizes:

£5 – 125mm x 65mm

£10 – 132mm x 69mm

£20 – 139mm x 73mm

£50 – 146mm x 77mm

On the front of the notes (the side with raised print), the value can be identified by the number of clusters of raised dots in the top left corner. The £5 has none, the £10 has two, the £20 has three and the £50 has four clusters.













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. After 15 September 2022, you will be able to exchange some withdrawn notes for new notes at certain Post Office branches

At vour 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 genuine, you will be reimbursed.

If you are a retailer or business, see the 'What to do if your business receives a counterfeit note' section in this booklet

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 copy UV features, so make sure your staff know exactly what to look for, such as the colours we use in the UV numbers.

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

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

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-andbusinesses/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-andcontaminated-banknotes

Where can I find information on all UK currency?

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



Bank of England

For further information

& 020 3461 4878 (Monday to Friday: 10am – 12pm)

bankofengland.co.uk/banknotes