

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.

Sarah John,
Chief Cashier and
Executive Director of Banking

Contents

- 4** **Banknotes featuring King Charles III and Queen Elizabeth II**
- 6** **Key security features**
- 8** **Check other security features on the £5 note**
- 10** **Check other security features on the £10 note**
- 12** **Check other security features on the £20 note**
- 14** **Check other security features on the £50 note**
- 16** **Join our free Banknote Checking Scheme**
- 17** **What to do if your business receives a counterfeit note**
- 18** **Features for blind and partially sighted people**
- 20** **Advice and information**
- 20 How do I exchange withdrawn Bank of England notes?
- 20 When should I check notes?
- 20 What should I do if I think I have a counterfeit note?
- 20 What type of ultraviolet (UV) lamp should I use to check a note is genuine?
- 21 Can I use a detector pen to check whether a note is genuine?
- 21 Should I use a banknote checking machine?
- 21 What should I do with damaged notes?
- 21 Where can I find information on all UK currency?

Banknotes featuring King Charles III and Queen Elizabeth II



Co-circulation

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



Fronts of Queen Elizabeth II banknotes



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.



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.



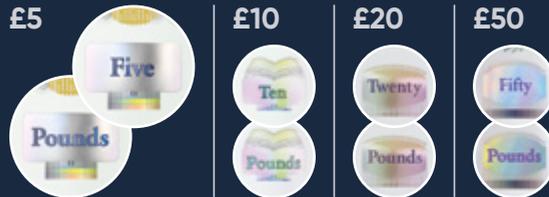
Fronts of King Charles III banknotes

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'.

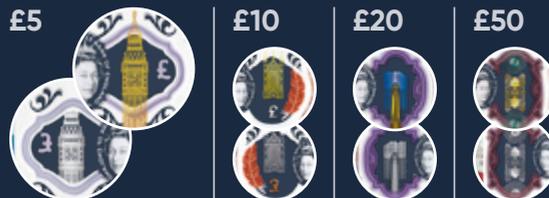


Within the two gold foil squares on the front of the £50 note, the **images change** between '50' and a '£' symbol when the note is tilted.



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 other security features on the £5 note



£5 front
Queen Elizabeth II

£5 front
King Charles III



£5 back
Queen Elizabeth II

£5 back
King Charles III



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 monarch's portrait in the see-through window

A portrait of King Charles III or Queen Elizabeth II 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.



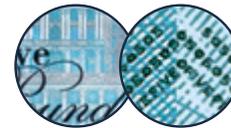
Silver foil patch

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 monarch'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 other security features on the £10 note



£10 front
King Charles III

£10 front
Queen Elizabeth II



£10 back
King Charles III

£10 back
Queen Elizabeth II



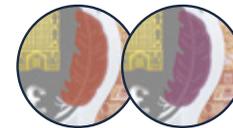
Copper foil patch

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 monarch's portrait in the see-through window

A portrait of King Charles III or Queen Elizabeth II 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.



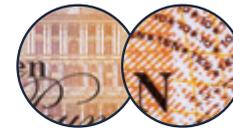
Silver foil patch

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 monarch'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 other security features on the £20 note



£20 front
Queen Elizabeth II



£20 front
King Charles III



£20 back
Queen Elizabeth II



£20 back
King Charles III



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 monarch's portrait in the see-through window

A portrait of King Charles III or Queen Elizabeth II is printed on the window with '£20 Bank of England' printed twice around the edge.



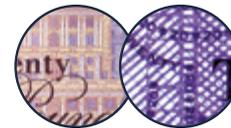
Silver foil patch

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 monarch'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 other security features on the £50 note



£50 front
Queen Elizabeth II



£50 front
King Charles III



£50 back
Queen Elizabeth II



£50 back
King Charles III



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 monarch's portrait in the see-through window

A portrait of King Charles III or Queen Elizabeth II is printed on the window with '£50 Bank of England' printed twice around the edge.



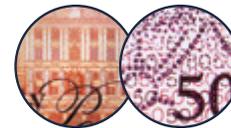
Silver foil patch

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 monarch'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.

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
	Make sure your staff know what to do with a counterfeit note
	Stay up-to-date with best practice
	Learn about important banknote developments

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

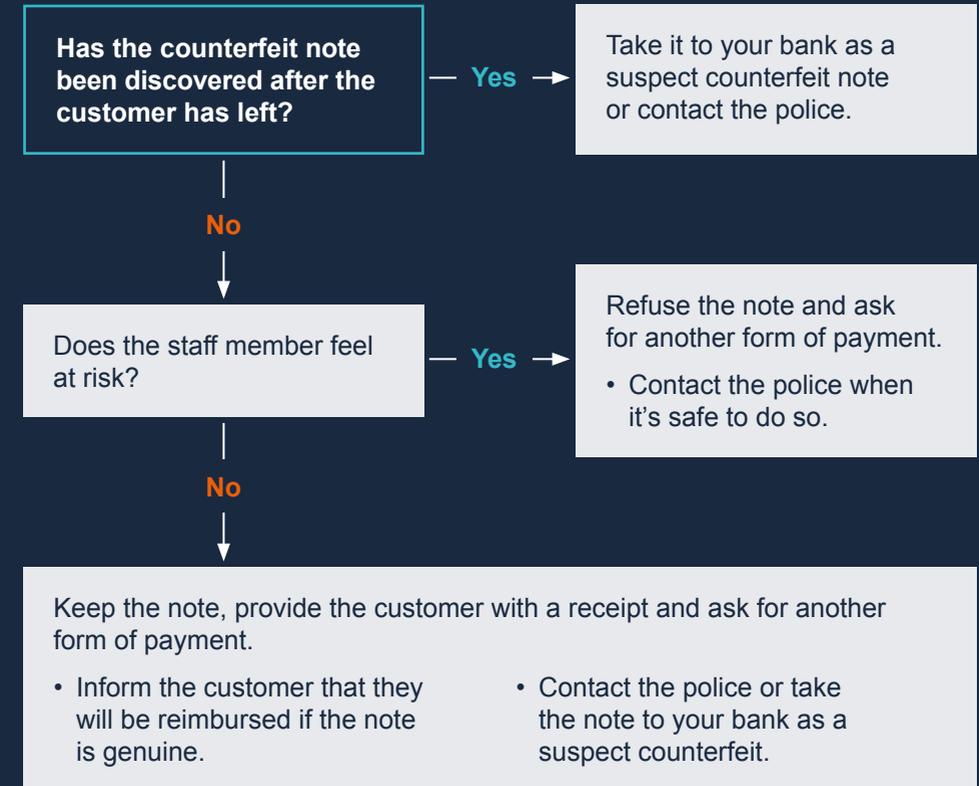
Don't let counterfeit notes be a cost to your business, your customers or your reputation.



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:



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. You can now 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](https://www.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 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 simulate UV features, so we recommend checking the UV feature alongside at least one of the key security features that you can check on page 6.

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-and-businesses/testing-automatic-banknote-handling-machines](https://www.bankofengland.co.uk/banknotes/retailers-and-businesses/testing-automatic-banknote-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](https://www.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](https://www.bankofengland.co.uk/banknotes/uk-notes-and-coins)

Bank of England

For further information

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

 enquiries@bankofengland.co.uk

 [bankofengland.co.uk/banknotes](https://www.bankofengland.co.uk/banknotes)