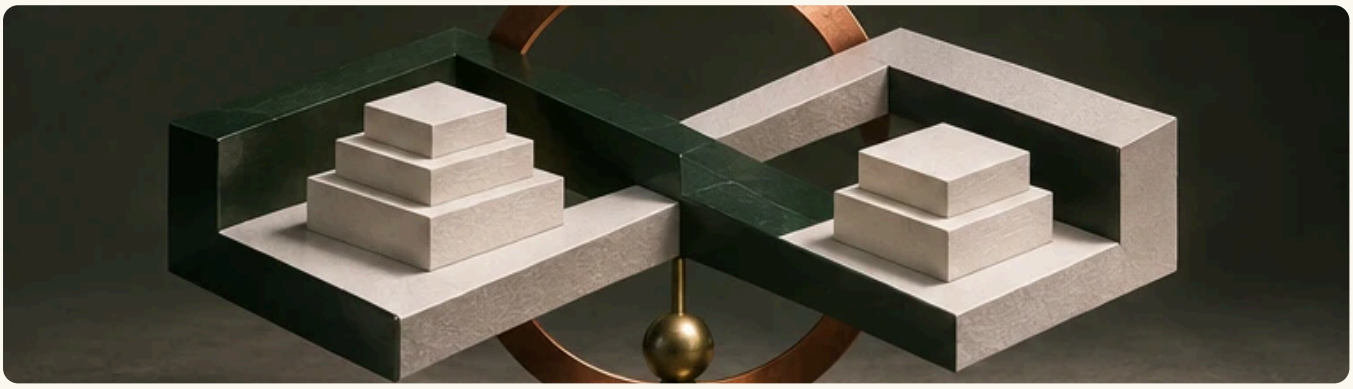
BUSINESS CASE WHITEPAPER · FND-013

Business account eligibility comparison

Narrow your banking shortlist before preparing an application.



The decision

The founder is about to prepare documents for a provider whose published criteria may exclude the activity.

What the fee buys

We compare three providers' published residence, ownership, sector and account requirements against one founder brief. The applicant controls submission and the provider decides whether to open the account.

When to commission

Use the comparison if there are genuinely several plausible options and the founder can supply one consistent brief.

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71–75 Shelton Street, Covent Garden, London, WC2H 9JQ, United Kingdom
routineworks.co.uk · contact@routineworks.co.uk · support@routineworks.co.uk

SCOPE AND OPERATING CASE

How the work changes the decision

Starting position

One provider accepts the activity but lists a residence condition the founder may not meet.

In this illustrative case

Record activity and residence as separate checks. Ask the provider about the open condition.

Inputs and ownership

Summarise residence, ownership, sector and account needs, with any provider shortlist.

1. Confirm founder brief
2. Compare provider requirements
3. Flag gaps

Using the handover

Use the comparison to identify plausible providers and questions to verify directly with them.

An alternative to buying

Ask a single preferred bank directly if eligibility for one criterion is the only question.

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INVESTMENT AND EVALUATION

Test the case before approving spend

£249 GBP · one-time catalogue fee excluding applicable VAT

Full cost to the buyer

Government, agent, address and bank charges are separate where applicable. Include the cost of preparing inputs, reviewing the output and implementing any subsequent changes.

A time-only comparison

At an illustrative £40 per staff hour, the fee alone equals 6.22 hours. Replace £40 with your own fully loaded hourly cost. Divide the full incremental cost by that rate to find your break-even hours. Count only effort you can reasonably avoid. This illustration predicts no saving.

What to measure

Count shortlisted providers with separate recorded checks for residence, ownership and sector. Record a baseline before work begins. Use the same scope and definition at follow-up, and note changes outside this service.

Timing and dependencies

Pay upfront at the external checkout. You can prepare immediately. We track clearance and start intake when payment clears, which can take up to seven business days depending on the payment system. The estimate after start and receipt of complete inputs is 2–3 working days for our work. Provider and applicant waiting time is additional.

Approval test

Use the comparison if there are genuinely several plausible options and the founder can supply one consistent brief. Assign an owner for the handover and a date for checking the measure. If the inputs or owner are missing, defer the purchase.

Basis: Routine Works service specification FND-013, GBP catalogue fee and an illustrative working case. View service scope.

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