

What type of ultra-violet (UV) lamp should I use to check a banknote is genuine?

A UV lamp that emits light at around 365 nanometres is ideal for checking the fluorescent features on the £5, £10 and £20 notes – the £50 note does not have a fluorescent feature. We advise against using LED (Light Emitting Diode) devices, such as key-fob type detectors, as these often emit light above 365 nanometres.

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

Some (but not all) counterfeit notes can be detected using such pens. The pens cause a chemical reaction between their ink and the paper. Be careful as old or dirty pens can be unreliable.

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

Counterfeit notes are worthless. It is a criminal offence to hold onto or pass on counterfeit notes. If you suspect a note is counterfeit, take it to the police as soon as possible. They will give you a receipt and send the note to the Bank of England for analysis. If the note is genuine, you will be reimbursed.

Can I still use the £20 note featuring Sir Edward Elgar?

This note can be used normally until it is withdrawn from circulation on 30 June 2010.

Banknote educational materials

In addition to this leaflet, the Bank provides a range of training and educational materials about banknotes. These include:

- "Take a closer look" DVD or VHS – a short film providing a general appreciation of how notes can be checked quickly and easily. Running time 10 minutes.
- "Take a closer look" – computer based training program (CD-Rom) – this highlights the security and design features of the notes and includes a short test. Completion time approximately 20 minutes.
- The banknotes section on the Bank of England website which includes a virtual tour of a note.
- "Take a closer look" posters.

The Bank of England sets interest rates to keep inflation low and works to maintain a stable financial system. It issues the banknotes that we all use in our daily lives.

For further information

Tel: 020 7601 4878
Email: enquiries@bankofengland.co.uk
www.bankofengland.co.uk

Public Information and Enquiries Group,
Bank of England, Threadneedle Street,
London EC2R 8AH

This leaflet is available in Braille.

take a closer look

Your easy-to-follow guide to checking your banknotes



BANK OF ENGLAND

Most of us use banknotes every day without a second thought. But how often do you look at them closely? And could you really spot the genuine article?

Counterfeit banknotes are rare, but it always pays to be careful. Making sure your notes are real is not as hard as you might think. This easy-to-follow guide explains what to look out for and what to do if you find a counterfeit. Please take a few moments to read through the following pages and familiarise yourself with the features of banknotes.

When should I check banknotes?

It is a good idea to check your notes whenever exchanging them with someone to ensure they are genuine. It is especially important to be careful if you cannot see the notes clearly.

What features should I check?

When checking your banknotes, do not rely on just one feature but check a few of the ones described in this leaflet. Feel the note in your hands and look at it closely. If you have any doubts, compare it with one that you know is genuine.



Old-style £20



Withdrawal date
30 June
2010



New-style £20



How do you tell the different values apart?

As well as clearly displaying its value, each denomination of banknote is a different colour and has a different portrait on the reverse. Also, with each increase in denomination, banknotes get larger, so a £10 note is bigger than a £5 note and so on.

(The new-style £20 note is the same size as the old-style £20 note.)

© The Governor and Company of the Bank of England
Banknotes can only be reproduced with the permission of the Bank of England



Do you have any information relating to the production, distribution or passing of counterfeit notes?

If you do, please report it to Crimestoppers who will take the details.

Who are Crimestoppers?

Crimestoppers is an independent UK-wide charity working to stop crime. Crimestoppers guarantees you complete anonymity when you call them with information about crime and criminals. Crimestoppers works for you, your family and your community.

Who do I call?

If you have any information, please telephone 0800 555 111 and you will be connected to a highly trained operator.

Do I have to give my name or other personal details?

No, you will not have to reveal your name, make a statement or appear in Court. Calls to Crimestoppers will not be recorded or traced.

What sort of questions might I be asked?

- Do you know where counterfeit notes are being produced/sold/passed?
- Do you know the names of those involved?
- Are there any vehicles involved and do you know the registration numbers?
- Do you know of any hiding places being used to store counterfeit banknotes?

What happens after I have said all I know?

If your information leads to arrest and charge, you may be eligible for a cash award of up to £1,000. Your identity will not be revealed on collection of such an award. The process is explained by the call handlers at Crimestoppers.

Contact details

Crimestoppers telephone number: 0800 555 111
Website address: www.crimestoppers-uk.org

banknote checklist

● Features to look for on the £5, £10, £20 (old-style) and £50 notes ◆ extra features to look for on the £5, £10 and £20 (old-style) notes

Follow these simple steps to make sure your banknotes are genuine.

Remember, do not rely on just one feature, check a few.



front



back



© The Governor and Company of the Bank of England
Banknotes can only be reproduced with the permission of the Bank of England



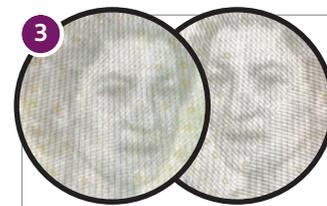
1 Check the paper and the raised print

Banknotes are printed on special paper that gives them their unique feel. By running your finger across the note, you can feel raised print in areas such as the words 'Bank of England' on the front.



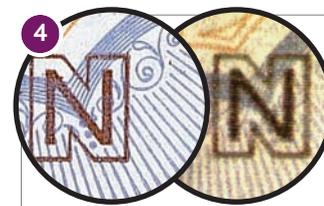
2 Check the metallic thread

There is a metallic thread embedded in every banknote. This appears as silver dashes on the back of £5, £10 and £20 notes and on the front of £50 notes. If you hold the note up to the light, the metallic thread appears as a continuous dark line.



3 Check the watermark

Hold the note up to the light and you will see an image of the Queen's portrait.



4 Check the print quality

The printed lines and colours on banknotes are sharp, clear and free from smudges or blurred edges.



5 Check the hologram

There is a hologram on the foil patch. If you tilt the note, the image will change between a brightly coloured picture of Britannia and the numerical value of the note.



6 Check with ultra-violet light

If you put the note under a good quality ultra-violet light, its value appears in bright red and green numbers while the background is dull in contrast.

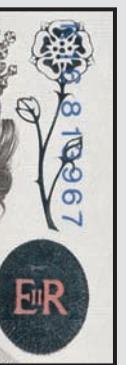


7 Check the microlettering

Using a magnifying glass, look closely at the lettering beneath the Queen's portrait – you will see the value of the note written in small letters and numerals.

Check the foil on a £50 note

The £50 note has a foil patch on the front near the portrait of the Queen. This features a reflective rose and medallion.



banknote checklist ● Features to look for on the new-style £20 note

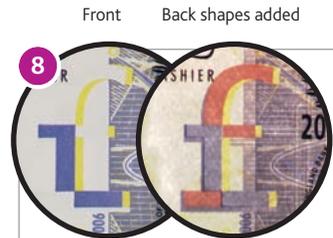
Follow these simple steps to make sure your banknotes are genuine. Remember, do not rely on just one feature, check a few.

© The Governor and Company of the Bank of England
Banknotes can only be reproduced with the permission of the Bank of England

front

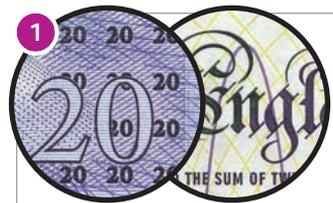


back



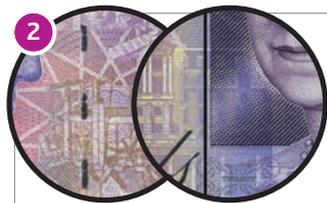
See-through register

Hold the note up to the light and you will see coloured irregular shapes printed on the front and back of the note that combine to form the pound sterling symbol.



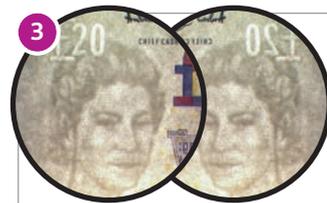
Check the paper and the raised print

Banknotes are printed on special paper that gives them their unique feel. By running your finger across the front of the new-style £20 note, you can feel raised print in areas such as the words 'Bank of England' and in the bottom right corner, around the figure 20.



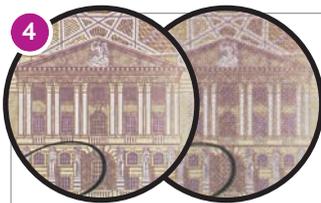
Check the metallic thread

There is a metallic thread embedded in every banknote. This appears as silver dashes on the back of the new-style £20 note. If you hold the note up to the light, the metallic thread will appear as a continuous dark line.



Check the watermark

Hold the note up to the light with the front of the note facing you. In the clear area on the left, you will see an image of the Queen's portrait together with a bright £20. This can also be viewed from the back of the note.



Check the print quality

The printed lines and colours on banknotes are sharp, clear and free from smudges or blurred edges.



Check the holographic strip

The position of the strip is the same on each note. It has a number of foil patches along its length which contain alternating holographic images. The positioning of the patches varies along the strip. When the note is tilted, one hologram shows a multi-coloured image of Adam Smith, the other changes between a multi-coloured pound sign and the figure 20. The figure 20 is also embossed on the strip, and is positioned in the same place on every note – just to the right of the signature of the Chief Cashier.



Embossed 20



Check the ultra-violet features

If you put the note under a good quality ultra-violet light and look at the front, the figure 20 appears in bright red and green while the background is dull in contrast. Randomly spread bright red and green flecks are also visible on both the front and back of the note.



Check the microlettering

Using a magnifying glass, look closely at the lettering beneath the Queen's portrait – you will see the value of the note written in small letters and numerals.