Opening a bank account

When you move to the UK you’ll need access to your money and the easiest way is to open a UK bank account. You’ll need to open a UK bank account if you want to pay your fees in instalments.

Can I open a bank account?
If you have a visa for at least one year, you should be able to open a student bank account. If your visa is for less than one year, you might not be able to open a student bank account, but you will be able to open an ordinary cash account at some banks.

What do I need to open a bank account?
What you require to open a bank account will depend on which bank and which bank account you choose. You may find the following information helpful as general guidance about what you may need to open a UK bank account:

1. **Proof of your identity**: Evidence of your identity = passport or EU national identity card

2. **Proof of your status as a student (if you are opening a student account)**: Evidence of your status as a student: your offer letter or a Bank Introduction Letter from the University

3. **Proof of address**: Some banks will require proof of your UK address and/or your home/overseas residential address. Different banks accept different documents as proof of address and not all banks will accept temporary UK addresses as this is where your account card will be sent. Please note that it is important to spell your address correctly when you complete the first stages of online registration as this information will show on your Bank Introduction Letter. Some banks will reject Bank Introduction Letters if your address is spelled incorrectly.

   **Example format for halls addresses:**
   Room number.
   Central Village - Block...
   Woodhouse Lane
   Leeds
   LS2 3AB

4. **Minimum deposits and fees**: Some banks require a minimum deposit to open certain accounts or charge a monthly fee. Some bank accounts also require you to maintain a minimum balance in your account.

Where can I get the Bank Introduction Letter from the University?
In September, you’ll be emailed a Bank Introduction Letter which you can then print out. This will be suitable to use at Barclays, HSBC, Lloyds, and Santander. If you update your address details after you receive this email, you should receive a new Bank Introduction Letter soon after.
If you cannot open an account with your first choice bank you should be able to reuse the same Bank Introduction Letter with other ones. Please see the detailed tables of different bank accounts in the following few pages of this leaflet to help you make your choice.

If you have any problems with your Bank Introduction Letter, or require one at a different time, please visit the Student Services Centre counter at Level 9 of the Marjorie and Arnold Ziff Building.

The Student Services Centre counter is open from 09.00 – 17.00 on Monday, Tuesday, Thursday and Friday, and is open from 10.00 – 17.00 on Wednesdays.

**How do I decide which bank to choose?**

There are two banks on campus: Santander (in the Leeds University Union building) and Barclays (opposite the Parkinson Building). NatWest, Lloyds Bank, TSB, Yorkshire Bank and many other banks also have branches in the city centre. The nearest Bank of China branch is in Manchester.

There are some differences in the type of services and the opening requirements for different bank accounts. The tables below have initial guidance to help you compare the different banks, but you also need to read the brochures or online information from the banks before you make your final choice.

**What if I am here for less than 6 months?**

If you are here for less than 6 months, you will have a limited choice of accounts to open. In some cases, students are able to open an account with Santander and Barclays, but is worth confirming this with the branch in person. If you are here for a pre-sessional language course, some banks, like Santander, may accept an unconditional offer letter as further evidence of the length of your stay.

**What if I am under 18?**

There will be a selection of young persons’ accounts that you can open with most major banks, eg ‘Student Prime’ International Student Service with Bank of China, Barclays’ ‘Young Persons Account’ or Santander’s ‘Basic Current Account’. Take a look at the tables below or on the bank’s website for further details on their terms and conditions.

**How long does it take to open an account?**

Some accounts can be opened quickly (less than 48 hours) - others may take longer, particularly during the busiest periods, such as September. Some banks will provide your account details (sort code and account number) more quickly than your account card. **Your account is active when you receive your account details.**

**Important information about bank accounts**

- **Keep your bank statements.** You will need these original statements if you have to extend your visa/leave to stay in the UK. Most banks charge for duplicate statements and it may take them several weeks to produce the documents. See the Bank Account Comparison Table for more information.
- Only use a bank account for which you are a named holder.
- You should not allow others to use your account to do their banking.
- Keep your personal details and account details secret to prevent someone stealing your identity. For more information visit: [www.actionfraud.police.uk/ID](http://www.actionfraud.police.uk/ID)
- If you pay bills by direct debit you must have the money in your account the day before the direct debit is due to go out of your account. If not, you will be charged penalty fees by the bank and often also by the organisation that is expecting to receive the direct debit payment.
- Do not go into debt on your account unless you have a pre-agreed overdraft facility with the bank. If you are struggling to managing your money you can get free and independent help from the Student Advice Centre in Leeds University Union: [www.luu.org.uk/student-advice](http://www.luu.org.uk/student-advice)
- Many banks will not let you open an account with them if you use a different account as your main account.
Details of local banks offering student accounts and/or cash accounts

<table>
<thead>
<tr>
<th>Name of Bank</th>
<th>Nearest branch (to campus)</th>
<th>Telephone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of China Limited</td>
<td>Manchester city centre</td>
<td>0161 236 8302</td>
<td><a href="http://www.bankofchina.com/uk">www.bankofchina.com/uk</a></td>
</tr>
<tr>
<td>Barclays</td>
<td>25 Blenheim Place</td>
<td>0345 7 345 345</td>
<td><a href="http://www.barclays.co.uk">www.barclays.co.uk</a></td>
</tr>
<tr>
<td>Co-operative Bank</td>
<td>Commercial Street, Leeds (city centre)</td>
<td>0113 245 0178</td>
<td><a href="http://www.co-operativebank.co.uk">www.co-operativebank.co.uk</a></td>
</tr>
<tr>
<td>Halifax</td>
<td>The Headrow, Leeds (city centre)</td>
<td>0113 215 0666</td>
<td><a href="http://www.halifax.co.uk">www.halifax.co.uk</a></td>
</tr>
<tr>
<td>HSBC</td>
<td>Park Row (city centre)</td>
<td>03456 040 626</td>
<td><a href="http://www.hsbc.co.uk">www.hsbc.co.uk</a></td>
</tr>
<tr>
<td>Lloyds</td>
<td>Briggate, Leeds (city centre)</td>
<td>0345 300 0000</td>
<td><a href="http://www.lloydsbank.com">www.lloydsbank.com</a></td>
</tr>
<tr>
<td>Nationwide</td>
<td>36 - 38 Albion Street, Leeds (city centre)</td>
<td>0800 5540827</td>
<td><a href="http://www.nationwide.co.uk">www.nationwide.co.uk</a></td>
</tr>
<tr>
<td>NatWest</td>
<td>8 Park Row, Leeds (city centre)</td>
<td>0345788 444</td>
<td><a href="http://www.natwest.com">www.natwest.com</a></td>
</tr>
<tr>
<td>Royal Bank of Scotland</td>
<td>27 Park Row, Leeds (city centre)</td>
<td>0113 245 1815</td>
<td><a href="http://www.rbs.co.uk">www.rbs.co.uk</a></td>
</tr>
<tr>
<td>Santander</td>
<td>Leeds University Union (campus)</td>
<td>0800 030 4321</td>
<td><a href="http://www.santander.co.uk">www.santander.co.uk</a></td>
</tr>
<tr>
<td>TSB</td>
<td>119 The Headrow, Leeds (city centre)</td>
<td>0113 244 0707</td>
<td><a href="http://www.tsb.co.uk">www.tsb.co.uk</a></td>
</tr>
<tr>
<td>Yorkshire Bank</td>
<td>94 Albion Street, Leeds (city centre)</td>
<td>0800 456 1 247</td>
<td><a href="http://www.ybonline.co.uk">www.ybonline.co.uk</a></td>
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</tbody>
</table>

Banks advertising Sharia-compliant services
It is possible to open bank accounts in the UK which are Sharia-compliant. For further information, contact the banks directly or visit their website.

Where can I ask for help if I have questions or problems?
Please visit the International Student Office if you need further information and advice on opening a UK bank account, or if you are unhappy with any aspect of the service you receive from your bank.

The International Student Office has contacts in many of the above banks and can provide support if you have any difficulty opening an account.

International Student Office
Level 11, Marjorie and Arnold Ziff Building
0113 343 3930
internationalwelcome@leeds.ac.uk
http://students.leeds.ac.uk/internationalstudents
### Bank of China (UK) Limited

**“Student Prime” International Student Service**  
Manchester Branch  
67-69 Mosley Street  
Manchester  
M2 3JB  

**Opening hours:**  
Monday - Thursday 09.30 - 16.00, Friday 10.00 - 16.00, and Sunday 12.00 - 16.00  

<table>
<thead>
<tr>
<th>Bank Account</th>
<th>Conditions</th>
<th>Details</th>
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</table>
| “Student Prime” International Student Service | - No monthly opening fee  
- Must be full time student with UK university / college offer letter  
- Applicants must be 16 or above and 18 or above to receive a debit card | - Can apply before arrival in the UK  
- Pay into your account at Bank of China branches or any HSBC branch in the UK  
- Set up standing orders and direct debits to make payments on a regular basis  
- Free statement every month  
- No charge for receiving funds from outside the UK  
- Can withdraw cash from over 97% of cash machines in the UK without commission charges  
- Internet banking for statement enquiry and fund transfer services |

**Documents Required:**  
- Valid Passport  
- Proof of address (eg Bank Introduction Letter from University)  
- Offer letter from University

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### Barclays

**0345 7 345 345 [www.barclays.co.uk/internationalstudent](http://www.barclays.co.uk/internationalstudent)**  

<table>
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<tr>
<th>Bank Account</th>
<th>Conditions</th>
<th>Details</th>
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</table>
| International Student Additions Account | - No monthly account fee  
- Proof of studying in the UK full time for a minimum of **two** academic years if an undergraduate student, or **one** academic year if a postgraduate student  
- Must be 18 or over  
- Must use as your main bank account | - Visa debit card  
- Direct debits and standing orders  
- Free online, telephone and mobile banking  
- Withdraw up to £300 a day at Barclays or LINK ATMs or the Post Office, or £2000 from a branch  
- No overdraft facility  
- Can make international payments (charges apply)  
- Charges may apply for receiving international payments  
- Accounts default to online statement - can request printed statements instead  
- Statements can be printed at kiosk in branch and/or stamped in branch  
- Barclays mobile banking and Pingit  
- Create a savings account |

**Documents required:**  
- Bank Introduction Letter from University including UK and overseas residential addresses  
- Unconditional/conditional offer letter for your degree course if you are a pre-sessional Language Centre student  
- Proof of Identification (ID)  
- Permanent UK address preferred as card will be sent to address provided

**Additional information:**  
- Begin account opening online, then bring reference number to bank. Waiting periods likely at busy times. When seen by bank, account details provided instantly unless further checks required. Card mailed afterwards within 2-5 days

| Basic Current Account | - 6 month minimum length of stay  
- Need Bank Introduction Letter from University | - Visa debit card or cash (ATM only) card  
- Other conditions as above |

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<tr>
<th>Bank Account</th>
<th>Conditions</th>
<th>Details</th>
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<tbody>
<tr>
<td>Bank Account Conditions</td>
<td>• Need proof of identity and proof of UK address</td>
<td>• No overdraft</td>
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</tbody>
</table>

**Young Persons Account**

- Banking for 16-19 year olds
- Need Bank Introduction Letter from University
- Need proof of identity and proof of UK address
- Visa debit card
- Manage your account on the go with Mobile Banking

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**HSBC**

03456 949 626 [www.hsbc.co.uk](http://www.hsbc.co.uk)

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<tr>
<th>Bank Account</th>
<th>Conditions</th>
<th>Details</th>
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<tbody>
<tr>
<td><strong>HSBC Premier</strong></td>
<td>• You must be 18 or over</td>
<td>• HSBC Premier debit card</td>
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<td></td>
<td>• You need to have a HSBC Premier Account open in your home country</td>
<td>• Global Transfers with no transaction charges</td>
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<td></td>
<td>• Or have £50,000 savings or investments with HSBC in the UK</td>
<td>• International account opening before arrival</td>
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<td></td>
<td>• Or have an income of £100,000 and either a mortgage or investment with</td>
<td>• A dedicated Premier Relationship Manager</td>
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<td>HSBC in the UK</td>
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<td><strong>Opening hours:</strong></td>
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<tr>
<td>33 Park Row</td>
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<td>Leeds</td>
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<td>LS1 1LD</td>
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<td><strong>Monday, Wednesday and Friday</strong></td>
<td>09.00 - 18.00</td>
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<td><strong>Tuesday</strong></td>
<td>09.30 - 18.00</td>
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<td><strong>Thursday</strong></td>
<td>09.00 - 19.00</td>
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<td><strong>Saturday</strong></td>
<td>09.00 - 17.00</td>
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<td><strong>Additional information:</strong></td>
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<td>• If you are a Premier account holder in your home country you will be on</td>
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<td>the “Global Premier Customer Directory” so the bank can accept that as</td>
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<td></td>
<td>proof of address</td>
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**HSBC Basic Bank Account**

- You must be 16 or over
- 6 month minimum length of stay
- Requires proof of overseas residential address (not PO Box or agents’ address)
- Bank Introduction Letter from University accepted as proof of address
- Also accept driving licence or EU ID card if these have photo and signature, or bank statement or utility bill if in English and dated within last three months
- May request proof of source of cash deposits/funding
- Visa Debit card
- 24/7 online and telephone banking
- Mobile banking
- Withdraw up to £300 a day
- Do not stamp printed bank statements but will produce free letter for visa applications.

**Additional information**

- Accounts normally opened within one day of appointment unless further checks required.
### Lloyds

0345 300 0000  [www.lloydsbank.com](http://www.lloydsbank.com)

<table>
<thead>
<tr>
<th>Bank Account</th>
<th>Conditions</th>
<th>Details</th>
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</thead>
</table>
| **Classic Account**   | - You must be 18 or over  
- You must be EU national or have a Tier 4 visa  
**Documents required:**  
- One original document that confirms your address whilst in the UK and your address overseas  
- Bank Introduction Letter from University. Addresses must be spelled and formatted correctly or will be rejected | - Online, mobile and telephone banking  
- Visa debit card  
- Charges apply to send money overseas and receive overseas payments  
- Will stamp printed statements for visa applications  
- Withdraw up to £500 a day  
**Additional Information**  
- Appointment system for opening accounts in branch  
- Sort Code and Account Number provided on day of appointment then card arrives in 4-5 days in mail |

#### Opening hours:
- Monday 09.00 - 18.00  
- Tuesday 09.00 - 18.00  
- Wednesday 09.30 - 18.00  
- Thursday 09.00 - 19.00  
- Friday 09.00 - 18.00  
- Saturday 09.00 - 17.00

### NatWest

0345 7 888 444  [www.natwest.com](http://www.natwest.com)

<table>
<thead>
<tr>
<th>Bank Account</th>
<th>Conditions</th>
<th>Details</th>
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</thead>
</table>
| **International Student Account** | - Must be completing a full-time undergraduate course lasting at least 2 years; completing a full-time postgraduate course; or training as a nurse  
- Needs to be over 17 and have a UK residential address  
- One original document that confirms your identity  
- One original document that confirms your address whilst in the UK and your overseas address  
- Can use temporary UK residential address (eg friend) but not hotel or PO Box  
- Proof of student status in the UK | - A Visa debit card  
- Free National Express Young Persons Coachcard, valid for 4 years  
- Withdraw money overseas (charges apply)  
- Withdraw up to £300 a day  
- Set up standing orders and direct debits  
- Online Banking and Mobile app  
- Customers can print own online statements for visa applications and branch will stamp them for free  
**Additional Information**  
- Appointment system for opening accounts in branch. Accounts normally set up on day of appointment unless further checks required.  
- Can start application online |

#### Opening hours:
- Monday, Tuesday, Thursday, Friday 09.00 - 17.00  
- Wednesday 10.00 - 17.00  
- Saturday 09.00 - 16.00

| Foundation Account | Must have at least 6 months remaining on visa and/or unconditional offer for a course over 6 months if studying on a pre-sessional language course.  
- Must be 18 or over  
- One original document that confirms your identity  
- One original document that confirms your address whilst in the UK and your overseas address (Bank Introduction Letter from University accepted)  
- Can use temporary UK residential address (eg friend) but not hotel or PO Box.  
- Foundation accounts can’t be applied for directly, you will only be offered a Foundation account if you cannot open any of the other accounts on offer | - Online, mobile and telephone banking  
- Visa debit card  
- Withdraw up to £300 per day  
- Withdraw money overseas (charges apply)  
- Regular online or paper statements  
- Set up standing orders and direct debits  
- Customers can print own online statements for visa applications and branch will stamp them for free.  
- No overdraft or cheque book  
**Additional Information**  
- Appointment system for opening accounts in branch. Accounts normally set up on day of appointment unless further checks required.  
- Can start application online |
<table>
<thead>
<tr>
<th>Bank Account</th>
<th>Conditions</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td><strong>International Student Current Account</strong>&lt;br&gt;Leeds University Union&lt;br&gt;Level -1&lt;br&gt;Opening hours:&lt;br&gt;Monday, Tuesday, Thursday, Friday 10.00 - 18.00&lt;br&gt;Wednesday 10.00 - 17.00</td>
<td>- Monthly account fee of £5.00&lt;br&gt;- Must be overseas student 18 years or older and studying higher education course&lt;br&gt;- Must have correctly spelled overseas and UK residential address on Bank Introduction Letter from University, but can use temporary UK address&lt;br&gt;- Minimum length of stay: must be intending to study for 12 months or more</td>
<td>- Visa debit card&lt;br&gt;- Online banking with free email and text alerts&lt;br&gt;- Free mobile apps for iPhone, iPad and Android smartphones&lt;br&gt;- Flexibility to manage account in branch, online, on mobile or by phone&lt;br&gt;- 3.00% AER interest on the first £500 in your account when you pay in at least £50 a month&lt;br&gt;- One free international cheque deposit per month&lt;br&gt;- Free statements for visa applications - must request in branch 48hrs in advance.</td>
</tr>
<tr>
<td><strong>Basic Current Account</strong></td>
<td>- No monthly account fee&lt;br&gt;- Must be 16 years old or over&lt;br&gt;- Must have correctly spelled overseas and UK residential address on Bank Introduction Letter from University, but can use temporary UK address&lt;br&gt;- Minimum length of stay: must be intending to study for 12 months or more</td>
<td>- You will get a separate Top-Up Debit Card Account, which comes with a card (the 'Top-Up card'), and you will also receive a cash card&lt;br&gt;- Whilst you will be able to view and manage your Basic Current Account and your Top-Up card separately, they will be linked so that you can easily transfer money between the two. Once you have transferred funds into your Top-Up card, you can use it online, in shops or to withdraw cash at cash machines.&lt;br&gt;- Free statements for visa applications - must request in branch 48hrs in advance.</td>
</tr>
</tbody>
</table>

**Notes and comments**

Use this box to write down any information to compare banks accounts, or to write any extra information that you are told at the bank, over the phone, or by our team:

**Need another copy?**

This document can be downloaded from our website at [http://students.leeds.ac.uk/bankaccounts](http://students.leeds.ac.uk/bankaccounts)

The information contained in this leaflet is accurate at the date of publication: 07/09/2017