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, however you may be able to complete registration before you do this.

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?
You will automatically be sent your Bank Introduction Letter to your university email after you have completed the third step of online registration. Please make sure you have a current term time address and a current permanent home address, both spelt correctly. These letters are accepted at Barclays, HSBC Lloyds and Santander only.
If you want to open an account with a different bank, you will need to request this at the Student Services Centre counter on 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: Barclays (opposite the Parkinson Building) and Santander (in the Leeds University Union building). HSBC, Lloyds, NatWest, 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 six months?**

If you are here for less than six months, you will have a limited choice of accounts to open. In some cases, students are able to open an account with Barclays, HSBC and Santander, but is worth confirming this with the branch in person. If you are here for a pre-sessional language course, some banks 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, e.g. ‘Student Prime’ International Student Service with Bank of China, Barclays’ ‘Young Persons Account’, Santander’s ‘Basic Current Account’ or the HSBC ‘Basic Bank 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.**

If you plan to pay your University tuition fees in instalments you will need to open a bank account however you may be able to complete online registration before you do this. Once you have your UK bank details, log in to Minerva and update your instalment plan 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.luuc.org.uk/student-advice](http://www.luuc.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 734 5345</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>0345 604 0626</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 554 0827</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>0345 788 8444</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.

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

0161 236 8302  www.bankofchina.com/uk  manchester.uk@mail.notes.bank-of-china.com

<table>
<thead>
<tr>
<th>Bank Account</th>
<th>Conditions</th>
<th>Details</th>
</tr>
</thead>
</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 |
| 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 | **Documents Required:**  
  • Valid Passport  
  • Proof of address (e.g. Bank Introduction Letter from University)  
  • Offer letter from University |

### Barclays

0345 734 5345  www.barclays.co.uk/internationalstudent

<table>
<thead>
<tr>
<th>Bank Account</th>
<th>Conditions</th>
<th>Details</th>
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</thead>
</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  
  • Current account can be set up with mobile banking  
  • Accounts must be set up in University Branch  
  • 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 via the mobile app |
| University Branch  
  25 Blenheim Terrace  
  Leeds  
  LS2 9HG | **Opening hours:**  
  Weekdays 10.30 - 16.30  
  Appointments starting on 4 July 2018 | **Documents required:**  
  • Printed Bank Introduction Letter from University including correct UK and overseas residential addresses  
  • Proof of Identification (ID)  
  • Permanent UK address preferred as card will be sent to address provided |

| 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  
  • Must be opened in branch, cannot be done online |

**Additional information:**
- Begin account opening online (using website above), then bring **online 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
- If you are on a **three month course**, please tick that you're not a student and proceed with an application for a **Barclays Bank Account**
<table>
<thead>
<tr>
<th>Bank Account</th>
<th>Conditions</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td><strong>HSBC Advanced Account</strong></td>
<td>• You must be 18 or over, and meet the minimum £1,750 monthly credit turnover criteria (or £10,500 every six months)</td>
<td>• Visa Debit card</td>
</tr>
<tr>
<td></td>
<td>• Require proof of UK address (not PO Box or agents’ address)</td>
<td>• 24/7 online and telephone banking</td>
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<tr>
<td></td>
<td>• Bank Introduction Letter from University accepted as proof of address</td>
<td>• Mobile banking and Internet banking</td>
</tr>
<tr>
<td></td>
<td>• 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 four months</td>
<td>• Withdraw up to £500 a day</td>
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<td>• Worldwide cash withdrawals without non-Sterling cash fees</td>
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<td></td>
<td>• Appointment length has recently been reduced to 45 minutes to open an account</td>
<td>• Do not stamp printed bank statements but will produce free letter for visa applications.</td>
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<tr>
<td><strong>HSBC Basic Bank Account</strong></td>
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<td></td>
<td>• You must be 16 or over</td>
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<tr>
<td></td>
<td>• Requires proof of UK address (not PO Box or agents’ address)</td>
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</tr>
<tr>
<td></td>
<td>• Bank Introduction Letter from University accepted as proof of address</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• 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 four months</td>
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<td></td>
<td>• May request proof of source of cash deposits/funding</td>
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<td></td>
<td><strong>Additional information</strong></td>
</tr>
<tr>
<td></td>
<td>• Accounts normally opened within one day of appointment unless further checks required. Appointment length has recently been reduced to 45 minutes to open an account</td>
<td>• Online, mobile and telephone banking</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Visa debit card</td>
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<tr>
<td></td>
<td></td>
<td>• Charges apply to send money overseas and receive overseas payments</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Will stamp printed statements for visa applications</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Withdraw up to £500 a day</td>
</tr>
<tr>
<td><strong>Lloyds</strong></td>
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<tr>
<td><strong>Bank Account</strong></td>
<td><strong>Conditions</strong></td>
<td><strong>Details</strong></td>
</tr>
<tr>
<td><strong>Classic Account</strong></td>
<td>• You must be 18 or over</td>
<td>• Online, mobile and telephone banking</td>
</tr>
<tr>
<td></td>
<td>• You must be EU national or have a Tier 4 visa</td>
<td>• Visa debit card</td>
</tr>
<tr>
<td></td>
<td><strong>Documents required:</strong></td>
<td>• Charges apply to send money overseas and receive overseas payments</td>
</tr>
<tr>
<td></td>
<td>• One <strong>original</strong> document that confirms your address whilst in the UK and your address overseas</td>
<td>• Will stamp printed statements for visa applications</td>
</tr>
<tr>
<td></td>
<td>• <strong>Bank Introduction Letter</strong> from University. Addresses <strong>must</strong> be spelled and formatted correctly or will be rejected</td>
<td>• Withdraw up to £500 a day</td>
</tr>
<tr>
<td></td>
<td><strong>Additional Information</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Appointment system for opening accounts in branch</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Sort Code and Account Number provided on day of appointment then card arrives in 4-5 days in mail</td>
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</table>
NatWest

0345 788 8444 www.natwest.com

<table>
<thead>
<tr>
<th>International Student Account</th>
<th>Conditions</th>
<th>Details</th>
</tr>
</thead>
</table>
| 8 Park Row Leeds LS1 5HD      | 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 (e.g. friend) but not hotel or PO Box  
Proof of student status in the UK | Visa debit card  
Free National Express Young Persons Coach card, 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 | |

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

Santander

0800 030 4321 www.santander.co.uk

<table>
<thead>
<tr>
<th>Essentials Current Account</th>
<th>Conditions</th>
<th>Details</th>
</tr>
</thead>
</table>
| Leeds University Union Level -1 | £1 monthly account fee  
Must be 18 years old or over  
Minimum length of stay: must be intending to study for 12 months or more  
Must have correctly spelled overseas and UK residential address on Bank Introduction Letter from University | Visa debit card  
Online banking with free email and text alerts  
Free mobile apps for iPhone, iPad and Android smartphones | |

Opening hours:
Monday, Tuesday, Thursday, Friday 10.00 - 18.00  
Wednesday 10.00 - 17.00

<table>
<thead>
<tr>
<th>Basic Current Account</th>
<th>Conditions</th>
<th>Details</th>
</tr>
</thead>
</table>
|                       | No monthly account fee  
Must be 16 years old or over  
Must have correctly spelled overseas and UK residential address on Bank Introduction Letter from University  
Minimum length of stay: must be intending to study for 12 months or more | 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  
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  
Free statements for visa applications - must request in branch 48hrs in advance | |

Need another copy?
This document can be downloaded from our website at http://students.leeds.ac.uk/bankaccounts

The information contained in this leaflet is accurate at the date of publication: 27/07/2018