



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 it 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
- 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
- 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

Name of Bank	Nearest branch (to campus)	Telephone	Website
Bank of China Limited	Manchester city centre	161 228 0285	www.bankofchina.com/uk
Barclays	25 Blenheim Terrace	0345 734 5345	www.barclays.co.uk
Co-operative Bank	19/20 Commercial Street, Leeds (city centre)	0113 245 0178	www.co-operativebank.co.uk
Halifax	36 The Headrow, Leeds (city centre)	0113 215 0666	www.halifax.co.uk
HSBC	33 Park Row (city centre)	0345 604 0626	www.hsbc.co.uk
Lloyds	65-68 Briggate, Leeds (city centre)	0345 300 0000	www.lloydsbank.com
Nationwide	36 - 38 Albion Street, Leeds (city centre)	0800 554 0827	www.nationwide.co.uk
NatWest	8 Park Row, Leeds (city centre)	0345 788 8444	www.natwest.com
Royal Bank of Scotland	27 Park Row, Leeds (city centre)	0345 724 2424	www.rbs.co.uk
Santander	Leeds University Union (campus)	0800 085 4321	www.santander.co.uk
TSB	119 The Headrow, Leeds (city centre)	0113 244 0707	www.tsb.co.uk
Yorkshire Bank	94-96 Briggate, Leeds (city centre)	0800 456 1 247	www.ybonline.co.uk

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

Bank Account	Conditions	Details
<p>“Student Prime” International Student Service</p> <p>Manchester Branch 67-69 Mosley Street Manchester M2 3JB</p> <p>Opening hours:</p> <p>Monday - Thursday 09.30 - 16.00, Friday 10.00 - 16.00, and Sunday 12.00 - 16.00</p>	<ul style="list-style-type: none"> 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 <p>Documents Required:</p> <ul style="list-style-type: none"> Valid Passport Proof of address (e.g. Bank Introduction Letter from University) Offer letter from University 	<ul style="list-style-type: none"> Can apply before arrival in the UK Pay into your account at any Bank of China branches 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 the vast majority of cash machines in the UK without commission charges Internet banking for statement enquiry and fund transfer services

Barclays

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

Bank Account	Conditions	Details
<p>International Student Additions Account</p> <p>University Branch</p> <p>25 Blenheim Terrace Leeds LS2 9HG</p> <p>Opening hours:</p> <p>Weekdays 10.30 - 16.30</p>	<ul style="list-style-type: none"> 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 Must be 18 years old, or older <p>Documents required:</p> <ul style="list-style-type: none"> Proof of address - Printed Banking Facilities Letter from University including full name of applicant, correct UK and overseas residential addresses The Banking Facilities Letter must be dated within the last 3 months and be on official headed paper Proof of Identification (ID) – a valid passport/UK residence permit For a graduate account, a document that proves the completion of studies (such as a degree certificate) is required in addition to Proof of address and Proof of Identification 	<ul style="list-style-type: none"> Visa debit card Direct debits and standing orders Free online 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 <p>Additional information:</p> <ul style="list-style-type: none"> 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

Bank Account	Conditions	Details
<p>HSBC Advanced Account</p> <p>33 Park Row Leeds LS1 1LD</p> <p>Opening hours:</p> <p>Monday, Wednesday, Thursday and Friday 09.00 - 18.00 Tuesday 09.30 - 18.00 Saturday 09.00 - 17.00 Also open Sundays 10.00 - 15.00 throughout September and October for new students (you should book appointment in branch for Sundays)</p> <p>All other appointments can be booked via www.HSBC.co.uk</p>	<ul style="list-style-type: none"> You must be 18 or over, and meet the minimum £1,750 monthly credit turnover criteria (or £10,500 every six months) Require proof of UK 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 four months 	<ul style="list-style-type: none"> Contactless Visa Debit card 24/7 online, mobile and telephone banking Mobile banking and Internet banking Monthly statements available in paper or electronically in Online Banking Withdraw up to £500 a day No payment fees for global transfers between globally linked HSBS accounts (only if customer makes a global transfer from their UK account) 24/7 call centre availability Do not stamp printed bank statements but will produce free letter for visa applications.
<p>HSBC Basic Bank Account</p>	<ul style="list-style-type: none"> You must be 18 or over, and meet the minimum £500 monthly credit turnover criteria (Or at least £3000 every six months). Note: This does not apply to customers under 24 and over 65 years of age, as well as International Students over 24 Requires proof of UK 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 four months <p>May request proof of source of cash deposits/funding</p>	<ul style="list-style-type: none"> Contactless Visa Debit card 24/7 online, telephone and mobile banking Mobile banking and Internet banking Monthly statements available in paper or electronically in Online Banking Withdraw up to £300 a day Do not stamp printed bank statements but will produce free letter for visa applications. <p>Additional information</p> <ul style="list-style-type: none"> 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
<p>HSBC Premier Bank Account</p>	<ul style="list-style-type: none"> You must be 18 or over, pay your annual income into your HSBC Premier Account and have either: (i) savings/investments of at least £50000 with HSBC in UK or (ii) have an individual annual income of at least £75000 and have a mortgage or investment/life insurance or protection product with HSBC in the UK Requires proof of UK address (not PO Box or agents' address) Bank Introduction Letter from University accepted as proof of address 	<ul style="list-style-type: none"> Contactless Visa Debit card 24/7 online, telephone and mobile banking Mobile banking and Internet banking Monthly statements available in paper or electronically in Online Banking Withdraw up to £1000 a day Can make worldwide ATM cash withdrawals up to £1000 a day

Lloyds

0345 300 0000 www.lloydsbank.com

Bank Account	Conditions	Details
<p>Classic Account</p> <p>65-68 Briggate Leeds LS1 6LH</p> <p>Opening hours:</p> <p>Monday, Tuesday, Thursday and Friday 09.00 - 18.00 Wednesday 09.30 - 18.00 Saturday 09.00 - 17.00</p>	<ul style="list-style-type: none"> You must be 18 or over You must be EU national or have the right to stay in the UK for at least 12 months <p>Documents required:</p> <ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 <p>Additional Information</p> <ul style="list-style-type: none"> 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

NatWest

0345 788 8444 www.natwest.com

Bank Account	Conditions	Details
<p>International Student Account</p> <p>8 Park Row Leeds LS1 5HD</p> <p>Opening hours:</p> <p>Monday, Tuesday, Thursday, Friday 09.00 - 17.00 Wednesday 10.00 - 17.00 Saturday 09.00 - 16.00</p>	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Visa debit card £10 monthly fee Free National Express Young Persons Coach card, valid for 4 years or 1 year Amazon Prime student membership 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 <p>Additional Information</p> <ul style="list-style-type: none"> Appointment system for opening accounts in branch. Accounts normally set up on day of appointment unless further checks required. Can start application online

Santander

0800 030 4321 www.santander.co.uk

Bank Account	Conditions	Details
<p>Essentials Current Account</p> <p>Leeds University Union Level -1</p> <p>Opening hours:</p> <p>Monday, Tuesday, Thursday, Friday 09.00 - 17.00 Wednesday 13.00 - 17.00</p>	<ul style="list-style-type: none"> • £1 monthly account fee • Must be 18 years old or over • Must have moved to the UK no longer than 12 months ago • Minimum length of stay: must be intending to study for 12 months or more • Must have correctly spelled UK residential address on Bank Introduction Letter from University 	<ul style="list-style-type: none"> • Contactless Visa debit card • Online banking with free email and text alerts • Free mobile apps for iPhone, iPad and Android smartphones <p>Additional Information</p> <ul style="list-style-type: none"> • 1/2/3 Student Current Accounts cannot be opened by postgraduate students
<p>Basic Current Account</p>	<ul style="list-style-type: none"> • No monthly account fee • Must be 16 years old or over • Must live in the UK or EU permanently as a resident • 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. 	<ul style="list-style-type: none"> • 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>