

Money and banking webinar

International orientation

International Student Office
Student Information Service



Disclaimer

All content in this presentation has been prepared for the 2025/26 academic year and is subject to future updates or modifications.

Opening a bank account

- Digital banks and high street banks
- Choosing a bank
- Documents needed to open an account
- Online registration (first three steps)
- Who to contact if you have problems



Digital Banks

- Traditional banking services but only app-based
- Online and telephone customer support
- Lock, unlock and cancel your card through the app
- No fees for overseas transactions (within certain limits) and limited cash withdrawals
- Transfer money between your home country bank account and your UK bank account at very low interest rates
- Normally open to international students and quick to set-up



[Choosing a bank](#)

Digital Banks

Why choose a digital bank:

- Similar offer to a traditional bank
- You can open an account from your home country
- It's usually easier/faster to set up

Check that the bank you choose is:

- Regulated by the [Financial Conduct Authority \(FCA\)](#)
- Protected by the [Financial Services Compensation Scheme \(FSCS\)](#)



[Choosing a bank](#)

Digital Banks

Requirements change depending on the bank, but in most cases you would need to upload:

- Proof of identity (your passport)
- Proof of address (the address in your home country)

In many cases, the process is 100% online:

you upload photos/scans of documents and complete identity verification in the app.



[Choosing a bank](#)

'High street' banks

- Traditional banks that have a physical presence in the city
- Offer online banking solutions
- Offer more services than a digital bank
- No limits on free cash withdrawals
- More regulated than digital banks
- Can take longer to set up an account



How to choose a bank

The University can't recommend any particular bank accounts but we do have [information on high street banks](#) to help you make a start – check the 'high street bank +' button.

Some things to consider when choosing a bank are:

- What fees you will be charged for opening an account
- What cards you can get
(Visa/Maestro, credit cards/debit cards)
- If the bank will stamp printed internet banking statements
- How long it takes to open an account



[Choosing a bank](#)

Opening an account

Many banks require you:

- to be in the UK for at least six months
- to be over 18

But

There are some accounts you can open if you are under 18.

Make sure you check the account requirements before applying to open an account with a specific bank.

If you're staying for less than six months, we'd recommend opening an account with a digital bank instead.



[Choosing a bank](#)

Documents you need to open an account

To open a bank account, you would normally need:

- **Proof of your identity** – your passport or EU national identity card.
- **Proof that you're a student** – your offer letter or a bank letter from the University.
- **Proof of your address** – accepted documents include a housing contract, a utility bill or a bank letter from the University.

If you provide a tenancy agreement for private sector accommodation, it will need to be signed by the landlord.



[Choosing a bank](#)

Getting your bank letter

To the get a University bank letter you should:

- Activate your IT account.
- Complete the first three steps of the online registration process.

Make sure to:

- Follow written and video guidance on [how to register](#).
- [Contact the Student Information Service](#) if you get stuck.

These banks would normally accept our standard University bank letter: Lloyds, HSBC, Santander.



[How to register](#)

Registration step 1

Personal details 1

- You'll be asked to confirm your name and nationality.
- Make sure your family name, first name, middle name, and legal name are complete and match your passport.
- If you prefer to be called by a name that is different to your legal first name, you can enter this into the preferred name field. This name will appear on Minerva, your University email, and other systems.
- Confirm if you are a parent or carer.



[How to register](#)

Registration step 2

Personal details 2

You'll be asked about any disabilities you might have. The term "disabled" in the UK is a broad one and refers to a variety of conditions, illnesses and impairments.

- You don't have to tell us about disabilities, but if you do, the information will be used by the Disability Services team to offer academic support you might need.
- If you have more than one disability, select 'Multiple disabilities' and use the checkboxes at the bottom of the disability section to select which these are.

Contact the Disability Services team to check if you qualify for disability support: Disability@leeds.ac.uk



[How to register](#)

Registration step 3

Address details

- You'll be asked to provide your permanent home address, your term time address, and full contact details for your emergency contact, in that order.

Please note:

- **Permanent home address** = address in your country.
- **Term-time address** = your address in the UK, including postcode in the format of XXX XXX (*for example LS2 9JT*).
- Your emergency contact cannot be yourself.



[How to register](#)

Getting your bank letter

After completing the first three steps of online registration:

You'll be sent your bank letter to your University of Leeds email address within 5 working days from the start of your accommodation contract.

Your bank letter will be valid for **three months**.

Please note:

- A working week is from Monday to Friday. Make sure you don't count weekend days.

You can now use your University of Leeds bank letter to open an account with one of these banks: Lloyds, HSBC or Santander.



[Receiving your bank letter](#)

Bespoke letter

If the bank of your choice doesn't accept the University of Leeds bank letter or might require extra details.

In this case you can [request a Registration Status Certificate](#).

- This is an official document confirming that you are University of Leeds student.
- Your certificate will be sent to your University of Leeds address within 10 working days.



[Apply for a Registration Status Certificate](#)

Problems with bank letters

Contact the Student Information Service.

Get help with questions relating to registration, identity checks, and a range of other matters related to university life, your studies and more throughout your time at Leeds.

- Available Monday to Friday 9am – 5pm.
- In person at Student Information Service Points on campus.
- Speak to the team in the [Welcome Hub](#) from Monday 15th September.
- Email: studentinfo@leeds.ac.uk
- Phone:
0800 9150402 (Inside the UK)
+44 (0)113 3437000 (Outside the UK)



[Contact the Student Information Service](#)

Fraud and scams

- Types of scams
- Ways to protect yourself
- Support for victims of fraud and scams



Fraud and scams

A scam is when someone tries to **take your money** by:

- pretending to help you
- offering you something which they are not going to give you
- getting information that will help them to take your money

Over a third of students in the UK have been targeted by fraud, scams and phishing.

Stop, think and check before you share information or pay money.

Remember - a genuine organisation will never pressure you to act immediately.



[Fraud, scams and phishing](#)

Real student stories

Visa scams

“A fraudster told me there was a serious problem with my visa and that I was **at risk of being deported**. They appeared to be **genuine and convincing**, and gave a false name and return phone number. They told me to send money **as soon as possible** using MoneyGram to stop any further action.”

Impersonation scams

“The police called me to say my ID had been used to commit crimes and that **I needed to pay legal fees** to the courts to get help and assist with their investigation. They had **a lot of information about me** and told me that I **shouldn't tell anyone** I knew as they may have been involved in the crime.”

“My bank called me saying that I had been the victim of fraud and I needed to **move my money to a new account urgently** to keep my money safe”

Real student stories

Accommodation scams

"A fake profile reached out to a student with an **accommodation offer**.

This person introduced the student to a "landlord" who **provided ID to identify themselves** and offered private accommodation.

The **student paid a deposit** for the accommodation. After realising something wasn't right, the student asked for their money back. They were told they had to **pay a fee** to get the money back."

People offering money

"An individual approached me on WeChat claiming she had surplus Great British Pounds she wanted to exchange.

I transferred 4,500 Chinese Yuan to her Chinese bank account.

In return, she provided me with a screenshot of a transfer from her UK bank account. However, I did not receive any funds."

Tuition fees scams

External organisations

- ☐ Beware of external companies and organisations contacting you on social media including WeChat, in English or another language.
- ☐ They might offer to make tuition fee payments to the University on your behalf offering a deal or a better exchange rate.
- ☐ They may tell you this is how most international students pay their fees.

Always use the official University payment process.



[Fraud, scams and phishing](#)

Protect yourself

Stop and check – an easy way to protect yourself from fraud and scams:

Stop

- Don't rush into decisions – only criminals will try to rush you or stop you from seeking advice.
- It's ok to take time before you pay money or share information.
- It's ok to reject, refuse or ignore requests, even if you're told it's urgent.

Check

- ☐ Email the Harassment and Misconduct team at reportandsupport@leeds.ac.uk to check if you're being targeted by scammers.



Support for victims of fraud or scams

If you think you've been scammed:

Contact your bank – they may be able to put a stop on any payments leaving your account and can give advice if your data has been stolen.

[Report online or call Action Fraud](#) on 0300 123 2040.

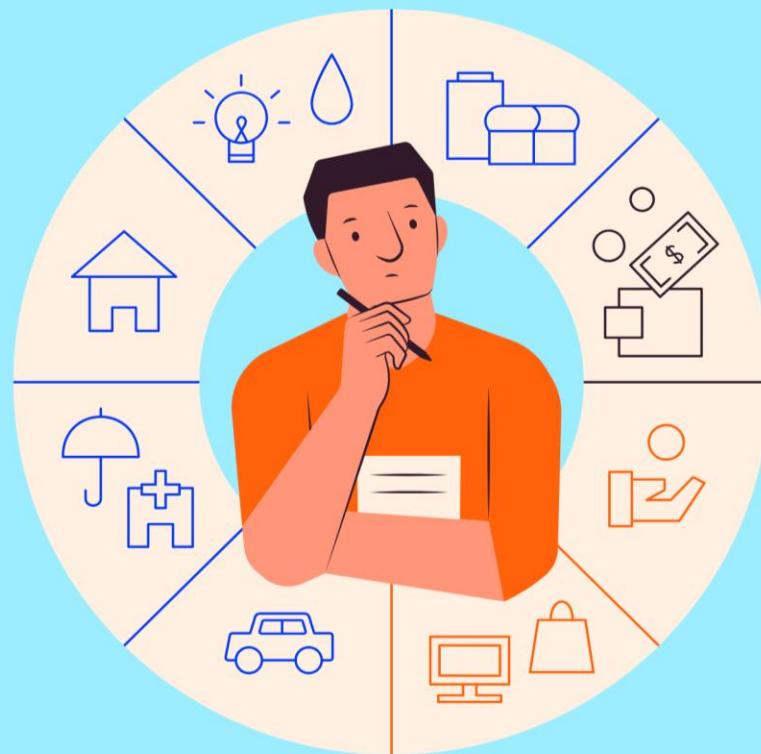
[Contact the University IT Service Desk team](#) – if you have opened a link or attachment on your device.

[Contact the Harassment and Misconduct team](#) – if you feel you need further support.



Managing your money

- Money saving tips and resources
- Working in the UK



Money saving tips

When living in a different country it might take some time to learn how to manage your money effectively.

Check our [Money management advice](#) page and find out:

- How to manage your spending.
- How the Financial Wellbeing project can help you to improve money skills, build good habits, and reduce financial stress.



[Money management advice](#)

Getting help



LUU Help and Support

Leeds University Union Help & Support Advisers can help with:

- Wellbeing and your mental health
- Budgeting and your finances
- Living in Leeds, private-sector accommodation and staying safe
- Exam support, appeal procedures and studying in Leeds
- Student life

Meet in person Foyer of the Students' Union building

Email advice@luu.leeds.ac.uk

Phone +44 (0)113 3801 400



Student Information Service

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[Contact the Student Information Service](#)

Thank you

[Contact the Student Information Service](#) with any questions, the team can help at any point of the year.

GIVE US FEEDBACK

Give feedback on this session for a chance to win one of three £30 shopping vouchers.

[Leave your feedback](#) or scan the QR code to fill in a short form.

