

Opening a UK bank account

A guide for international students

Opening a bank account in the UK is the safest and most effective way of managing your money during your studies. This guide gives an overview of what to consider when choosing your account and the documents you will need to be able to provide in order to open one.

Check our webpages for more information www.sussex.ac.uk/internationalsupport/money

What type of account can I open?

This will depend on the length of your course in the UK, as well as how you intend to use the account, as some accounts have restrictions or fees. It is important to understand any potential charges and the various features of the accounts. Do check our webpages where we provide details on popular bank accounts: www.sussex.ac.uk/internationalsupport/money

- **Those studying in the UK for less than 1 year** will find fewer accounts available to them. One option is Metro Bank's 'Cash Account' however this comes with restrictions in how you can use it. Santander offer students studying for less than a year their 'International Student Current Account' which is a popular option.
- **Students wanting to set up payment plans** for their university fees, smart phone contract, or online subscriptions such as Netflix and Spotify should check the features of their chosen bank account. For example, Metro's 'Cash Account' and Santander's other 'Basic Account' don't allow pre-authorised payments such as these.
- **Those who receive international transfers** should consider either of the accounts offered by Santander, who do not charge a fee whereas many other banks do.
- **Those wanting to open an account quickly** should plan ahead. Due to a large number of new students arriving into the Brighton area during September, there are often long waiting times for appointments at certain banks. Some students reported wait times of up to 6 weeks for in-person appointments during September and October.
- **App-based Banking** is becoming a popular option, App-based Banks such as Monzo offer current accounts which you can open up through their app.

Please see the opposite side of this guide for useful tips and what documents you will need to open a bank account.



Useful tips for opening a bank account:

- 1. Request your 'Letter of Introduction for UK Banking Facilities' early.** You can request this letter once you have started the Online Registration process and included a term-time address with your personal details. You can request the bank letter from our 'Request a Bank Letter' page on the International Student Support website.
- 2. Avoid bank appointments by opening an account with Santander.** On Saturday 15, and from Monday 17–Thursday 20 September, representatives from Santander will be on campus on Level 2 of Bramber House, BH236 from 10am-3pm to open new bank accounts for students. Please bring all required documents with you.
*Santander may be offering the option of opening up a bank account online using scanned documents, please check the International Student Support website for further details.
- 3. Open a UK bank account before you even leave home!** With Barclays you can start opening an account [online](#), once you have completed the online application Barclays can progress with your application at an in- person appointment. Please bring the required documents with you. Barclays will have drop-in appointments at their on-campus branch during Welcome Week, Monday 17 - Friday 21 September.
- 4. Open a UK bank account through App-based Banking!** With Monzo you can open a bank account through the app available on Android and iOS; no visits to a bank are necessary. You can receive instant spending notifications as well as use the in-app budgeting tool, Monzo will post your bank card to your UK address in 3 working days.

Which documents will I need to show?

To open a bank account in the UK you will normally be required to provide documentary evidence of both your identity and your UK and overseas addresses. Specific documents required will vary between banks:

Bank	Documents
Barclays	<ul style="list-style-type: none">- Proof of identity (current passport or EU identity card and visa if you have one)- University letter needed to open a UK bank account (request online from International Student Support)- Your Barclays online application reference number
Lloyds Bank; Metro Bank; NatWest; RBS	<ul style="list-style-type: none">- Proof of identity (current passport or EU identity card and visa if you have one)- University letter needed to open a UK bank account (request online from International Student Support)
Santander	<ul style="list-style-type: none">- Proof of identity: passport (with valid visa if applicable) OR Biometric Residence Permit (BRP) OR EU national identity card- University of Sussex student ID card OR a University letter needed to open a UK bank account (request online from International Student Support)
HSBC	<ul style="list-style-type: none">- Proof of identity (current passport or EU identity card and visa if you have one)- University letter needed to open a UK bank account (request online from International Student Support)- Your Tax Identification Number (TIN) or equivalent (Social Security number, for example)
Monzo	<ul style="list-style-type: none">- Picture of your ID (current passport or EU identity card)- 'Selfie Video' to confirm your identity- University letter with your term-time address (request online from International Student Support) OR proof of your UK address

CONTACT US

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