Opening a UK bank account: 
A guide for international students

Opening a bank account in the UK is by far the safest and most effective way of managing your money during your studies. This guide explains which type of account will be available to you, their various features, and the documents you will need to show in order to open an account with your chosen bank.

What type of account can I open?

Most major banks allow students from outside the UK to open a ‘Basic Account’. A Basic Account will come with a debit card to withdraw money from cash machines and pay for goods and services by card. Basic Accounts usually give you access to online, phone and mobile banking facilities. However, they do not normally offer any form of credit (overdraft facility, cheque book or credit card).

Some banks also offer special ‘international student bank accounts’ that offer more flexibility than a basic account. Sometimes there is a monthly account fee or a minimum balance requirement for these accounts but you would usually get additional benefits in return, such as being able to receive international money transfers for free, or discounts on foreign cheque deposits.

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 address. Specific documents required will vary between different banks. See below for the documents required by the Brighton branches some major banks:

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<th>Bank</th>
<th>Documents</th>
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| Barclays        | - 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](mailto:)) or from International Student Support office in Bramber House)  
- Your Barclays online application reference number |
| Lloyds Bank; Metro Bank; NatWest; RBS | - 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](mailto:)) or from International Student Support office in Bramber House) |
| Santander       | - 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](mailto:)) or from International Student Support office in Bramber House) |
| HSBC            | - 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](mailto:)) or from International Student Support office in Bramber House)  
- Your Tax Identification Number (TIN) or equivalent (Social Security number, for example). |
How quickly can I open my account?

At most times of the year you will be able to get an in-person appointment at the bank of your choice quickly, and as long as you can show all the required documentation, you will usually have your account open and receive your bank card and pin number within 4-7 working days.

However, due to a large number of new international students arriving in the Brighton area during September each year, there are often long waiting times to get an appointment at the bank of your choice. Some students reported having to wait up to 6 weeks to get an appointment during September and October. To avoid a long wait, here are some steps you can take:

1. **Get organised!** Do your research about which bank you wish to open an account with as early as possible and identify which documents they require from you (see the first page of this guide).

2. **Request your ‘University letter needed to open a UK bank account’ early.** All banks except Santander require this document, so request online before you even arrive at Sussex! You will need your Sussex login details to do this, however, so you will have to wait until you have received these from the University in late August.

   It is also vital that the personal information you provide us with on Sussex Direct as part of your online registration to the University is correct. Your ‘University letter needed to open a UK bank account’ will exactly reflect the information you provide on Sussex Direct, so please make sure that you complete EVERY section, including your term time address and overseas address.

3. **Meet with the banks on campus.** In September during the main arrival weekend and induction week (10 - 16 September 2016), representatives from Barclays Bank and Santander will be on campus and offering account opening sessions for new international students. This offers a good way to beat the queues at the local branches of these banks.

   Barclays will only see those students who have started the process of opening an account online as you will need your application reference number (which is generated online) in order to then sign up for an in-person appointment once you are here. In person appointments are allocated on a first come, first served basis using a sign-up sheet outside Bramber House room 230 from Saturday 10 September but you can start the online part of the process at any time. They will be based in Bramber House room 230 on Saturday 10 and Sunday 11 September, and in Bramber House room 232 during induction week. Please bring all required documents including your application reference number when you come.

   Santander will see students on a drop-in basis, so no appointment is needed. They will be based in Bramber House room 231 from Saturday 10 - Friday 16 September. Please bring all required documents when you come.
Below are some of the accounts which are offered by banks which have branches in Brighton & Hove. Please note that other banks are available.

**Which bank should I choose?**

**International Student Current Account**
- £5 monthly account fee (but no fee to receive international transfers). Features:
  - VISA debit card
  - can set up Direct Debits and standing orders
  - withdraw up to £300 per day from any Santander or Link cash machine
  - **no fee to receive international transfers**
  - 1 free deposit of a foreign cheque per month
  - online & mobile banking, free email and text alerts
  - in–credit interest at 3%AER on balances up to £500 (if you pay at least £50 into your account each month)

**Basic Current Account**
- No account fee.
  - VISA top up debit card and a cash card
  - can set up Direct Debits and standing orders
  - withdraw up to £300 per day from any Santander or Link cash machine
  - **no fee to receive international transfers**
  - customers would need to transfer funds from their Basic Current Account onto their top-up VISA debit card to be able to spend on the card in shops and online.
  - customers can transfer funds to their top-up card from their account via online and mobile banking, telephone banking, in a branch and on a Santander cash machine

**Santander**

[www.santander.co.uk](http://www.santander.co.uk)
Nearest branch to campus: Cockcroft Building, University of Brighton, Lewes Road BN2 4GJ

Santander are the University’s official partners. They offer two accounts to international students. They are also one of the few banks which allow students studying in the UK for less than 6 months to open an account.

**Lloyds Bank**

[www.lloydsbank.com](http://www.lloydsbank.com)
Nearest branch to campus: 171-173 North Street, Brighton, BN1 1GL

**Classic Account:** Available for international students who are on a full time course lasting at least 2 years.
- VISA top up debit card
- Withdraw up to £500 per day
- Online, telephone and mobile banking
- Planned overdraft facility can be arranged

**Basic Account:** Available for international students who are on a full time course lasting at least 1 year.
- VISA debit card
- Withdraw up to £500 per day
- Online and telephone and mobile banking

**However:**
- fees apply for international bank transfers
- debit card is **not** contactless
Barclays is a popular choice for many students as they have a branch on the Sussex campus. Starting from summer 2016, students wishing to open a Barclays account must start the process online at [www.barclays.co.uk/student](http://www.barclays.co.uk/student). At the end of the online stage you will be able to book an appointment to meet with a Barclays representative and complete the process of opening your account in person. You will also then receive your application reference number which you should bring, along with the other required documents listed on the front page of this guide, to your in person appointment.

**International Student Basic Account.** Available to international students on a full-time course lasting at least 1 year. No account fee. Features:

- visa debit card
- withdraw up to £300 cash per day from any cash machine
- online, telephone and mobile banking
- free text alerts
- set up Direct Debits and standing orders

**However:** fees apply for international bank transfers

HSBC is a popular choice for many students as they have a branch on the Sussex campus. Starting from summer 2016, students wishing to open a HSBC account must start the process online at [www.hsbc.co.uk](http://www.hsbc.co.uk). You can either make an appointment to visit HSBC a week in advance, or queue on the day to get one of the 20-15 appointments. You MUST have the correct documentation or you won’t be given an appointment.

**Basic Account.** No account fee. Available to international students on a full-time course lasting at least 6 months. Features:

- visa debit card (not contactless)
- withdraw up to £300 cash per day from any cash machine in the UK or Post Office counter
- withdraw cash overseas (charges apply)
- set up Direct Debits and standing orders
- Online, mobile and phone banking

**However:**
- Fees apply for international bank transfers

The nearest branch to campus is a 15 min walk from the Sussex campus. For Brighton, you can either queue on the day or make an appointment a week in advance, depending on the branch.

**Nearest branch to campus:** 153 North Street, Brighton, BN1 1RE

**Features:**

- visa debit card
- withdraw up to £300 cash per day from any cash machine in the UK or Post Office counter
- withdraw cash overseas (charges apply)
- set up Direct Debits and standing orders
- online banking and mobile app.
- Free National Express Young Persons Coachcard, valid for 4 years.

**However:** fees apply for international bank transfers
The Cash Account offered by Metro Bank is a great option for those wanting to open a bank account quickly. You do not need to book an appointment, and instead can just turn up to the North Street branch and join the queue. As long as you bring the correct documents with you, your account will be opened immediately and you will also be given your debit card straight away.

The benefits are:

- Contactless cash card
- Online, mobile and phone banking
- Withdraw a maximum of £300 per day
- No wait to open your account
- Like Santander, this Metro Bank account is available to those studying in the UK for less than 1 year

However, there are some big restrictions on this account which some students find frustrating:

- You cannot set up Standing Orders of Direct Debits, so cannot use it to pay a ‘pay monthly’ mobile phone contract, for example
- Online purchases can only be made in £ Sterling
- Your cash card cannot usually be used outside of the UK
- Like most other accounts available to overseas students, there is no overdraft facility with this account

Opening a bank account in the UK can seem confusing as there are many options available to you.

If you require further information or assistance, then please contact International Student Support:

In person: Bramber House, 202
Email: international.support@sussex.ac.uk
Phone: 01273 678422