

Opening a bank account in the UK

A guide for international students

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The information contained in this leaflet is accurate at the date of publication (August 2021). The University cannot accept responsibility for changes affecting the contents which arise after August 2021 or for errors in the original source material.

This document is intended as a guide only. The University is impartial and cannot advise students which is the best bank to open an account with.

1. Why do I need a UK bank account?

Many students decide to open a UK bank account because it is an easier way of accessing money while in the UK. If you withdraw money from an overseas account, you might be charged high fees for withdrawing money. It is also easier to pay for certain UK-based services (for example, your mobile phone and other day-to-day purchases) online using a UK bank account.

Having a UK bank account is also more secure than withdrawing large amounts of cash to keep in your University residence or private accommodation. We do not recommend that students do this.

Some students receive a scholarship from the University of Bristol to help cover living costs while they are here. The scholarship money needs to be paid into a UK bank account, so if you are due to receive a scholarship you should set up a UK bank account as soon as possible.

2. When can I open an account?

Before you open a UK bank account, you must have completed [the full registration process](#) at the University of Bristol (including both online registration and Start Your Studies). All banks that the University has information about require you to be physically in the UK to complete the process of opening an account and receiving a bank card.

However, you can start preparing in advance. You can make sure you have the necessary documents (or know how to obtain them) and you can start to research bank accounts. Once you have completed University registration and you have arrived in Bristol, you can generate a bank letter, if required, and finalise the process. See **section 6** for more information about bank letters.

3. How long does it take to open an account?

Opening a UK bank account can take some time, and you may have to wait a couple of weeks for an appointment to set up your account – should you need it to finalise the process (See **section 10** for Local banks comparison table). Some accounts can be opened quickly (ie in less than 48 hours) but others may take longer, particularly during busy periods such as September, October and January.

You should therefore ensure that you have enough funds available for your first two weeks in Bristol (in a form such as travellers' cheques or banker's drafts). Do not bring a lot of cash with you, as there is a risk it could be lost or stolen. It might be also helpful to bring a bank card from your own country to help you with purchases online during the initial period. Contact your bank to ensure that the card will work in the UK.

Some banks will provide your account details (sort code and account number) before they send you your bank card. Your account is active as soon as you receive your account details.

For some banks, you can apply to open an account online rather than making an appointment.

4. How do I decide which bank to choose?

You will need to decide which bank you want to open an account with before requesting a bank letter from the University.

There are several major banks near the main University of Bristol precinct. There are differences in the type of services that each bank offers, as well as different requirements for every bank account, so be sure to read the brochures and online information from the banks carefully before you make your final choice. If the length of your studies is shorter than one year, you will have a more limited choice.

See **section 10** for a list of some of the banks you can choose from and the most commonly used student accounts, along with information about who may be eligible for each of them, and instructions how to open an account with particular bank.

Do I have to get a student account?

You don't have to get a student bank account. There may be some basic accounts available that are not specifically for students, and these may also be appropriate for you.

Remember to check all the details, such as whether there is a monthly fee, whether online banking is available, whether you can transfer money and whether you can withdraw cash from different banks' cashpoints for free.

Can I get a Sharia-compliant account?

Most banks will offer Sharia-compliant bank accounts. Please contact your preferred bank for further information.

Can I get an account if I am under 18?

Most major banks will offer bank accounts for under 18s, but they may require your parent or guardian to act as a guarantor. Check each individual bank's website for further details on terms and conditions.

5. What documents do I need to open an account?

What you require to open a bank account will depend on which bank and type of bank account you choose. Different banks might have slightly different procedures for opening an account, but they will all need to verify who you are and where you live.

You may find the following information helpful as general guidance about what you may need to open a UK bank account.

- You should bring proof of identity, such as your passport or EU national identity card.
- If you have a visa, you must present your visa sticker or stamp in your passport **or** BRP card when opening an account.
- In most cases you will need a bank letter from the University. See **section 6** for more information about bank letters and **section 10** for information which banks might not need a bank letter.
- You should bring proof of your student status. The most common form is your bank letter, although some banks will accept a student card.

- Most banks require proof of both your UK address and your residential (term time) address in your home country. Normally, your bank letter is sufficient because it shows your UK address and your home country address. However, different banks may require different documents as proof of address.
- If you are a pre-sessional student, some banks might require that you present your conditional offer of further study at the University of Bristol (full-time course starting in September), or another letter confirming that you are progressing to the University. See **section 10** for information which banks might not need additional letters.
- Some banks require a minimum deposit to open certain accounts or a monthly fee. Some accounts also require you to maintain a minimum balance in your account. It is your responsibility to check these fees and requirements before opening an account.

6. How do I get a bank letter?

Instructions for generating your own bank letter online can be found on the [Open a bank account in the UK](#) page.

If the bank you choose is not listed on the university website, please contact global-lounge@bristol.ac.uk, they will add your chosen bank to the listing.

7. Where can I get help if I have questions or problems?

If you need help, you can email global-lounge@bristol.ac.uk for advice.

You can find further information about UK bank accounts on these websites:

- British Bankers' Association (BBA) [guide for international students](#)
- UK Council for International Student Affairs (UKCISA) [guidance on opening a bank account](#).

8. Important information about bank accounts

- Keep your personal details and account details secret to prevent someone stealing your identity. Find out more about [protecting yourself from identity theft](#).
- Only use a bank account for which you are a named account holder. You should not allow others to use your account to do their banking.
- Keep your bank statements. You will need these original statements if you need to extend your visa / leave to stay in the UK. Most banks charge a fee for duplicate statements, and it may take them several weeks to produce the documents.
- 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 could be charged penalty fees by the bank and by the company 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 your card is lost or stolen, you will need to notify your bank immediately to avoid any fraudulent transactions.
- Internet banking is generally very safe in the UK, but you should take the usual precautions with your password and login details. It is better to use your own personal computer for online banking, rather than a computer in a public space. Many banks will offer additional security measures such as a password generator device which you keep at home to generate a unique password each time you use internet banking. Banks will also provide demonstrations of such facilities online or sometimes in the branch to new customers.

9. Glossary of banking terms

| Term | Definition | Top tips |
|----------------|--|---|
| Account number | An eight-digit number assigned to your account by the bank. | This can be found on the front of your bank card. |
| Cashback | An amount of money that is added to your shopping bill and given to you in cash. | Some supermarkets or shops allow you to get cashback when you buy your groceries. They will give you cash from the till by adding the amount to your total shopping bill paid by debit card. |
| Cash card | A type of bank card that allows you to take money out of your account using a cashpoint. This is usually a combined cash/debit card (see <i>Debit card</i>). | Also known as an ATM card. You will be given a PIN so that you can use the card to withdraw money (see <i>PIN</i>). You can also use your card in other countries to withdraw money from your UK bank account, but you might have to pay extra charges. |
| Cashpoint | A machine at a bank branch or other location which enables you to perform basic banking activities using your bank card (including checking your balance and withdrawing or transferring funds), even when the bank is closed. | Also known as an ATM (automated teller machine), cash machine, or hole in the wall. You can normally use cashpoints at different banks without a charge, but there may be a charge for using a non-bank cashpoint, for example in a shop or at a petrol station. The machine will warn you if there is going to be a charge before you withdraw the money. |
| Cheque book | A book of paper cheques, which allow you to make payments from your account. | Cheque books are not available for all types of account. Cheques are becoming a less common method of payment, and nearly all shops have stopped accepting them. There may be times when you need to write a cheque, for example when paying to join a sport or social club. Always keep your cheque book in a safe place. If you lose your cheque book, or want to cancel a cheque you have written, contact your bank immediately. |
| Chip and Pin | A standard for bank cards which include an electronic chip used with a PIN. | When using your card in a shop, instead of signing a paper receipt to verify a card payment, you enter your PIN (see <i>PIN</i>). |

| Term | Definition | Top tips |
|-------------------------------------|--|---|
| Contactless | A payment system that allows you to pay for small purchases (usually up to £30) by tapping your card on a machine in the shop without needing to enter a PIN or sign for the purchase. | Many bank cards are now contactless as standard. Look for this logo:  |
| Current account | Your main bank account, from which you can withdraw money or make purchases (as long as there is a credit balance). | |
| Debit card | A type of bank card that you use to pay for your shopping. You can usually also withdraw cash from a cashpoint with a debit card (see <i>Cash card</i>). | The money is usually taken from your account immediately, so you must have the funds available in your bank account when you make purchases. |
| Direct debit (DD) or standing order | A method of paying bills directly from your bank account. | You sign a form allowing the company you are paying to take the money directly from your account each month. If you go over your agreed limit, there are usually penalties. |
| ID | Identity papers such as your passport or EU national identity card. | |
| Overdraft | A facility allowing you to borrow money through your current account. | The bank will usually charge you interest and other fees for this service, if they agree for you to have an overdraft. Not all accounts come with an overdraft facility. |
| PIN | A four-digit number that you use to gain access to your account and use your bank card. PIN stands for Personal Identification Number. | Do not allow anyone else to see your PIN. When you get your bank card, you will also receive a letter containing your PIN; you should destroy the letter after you have memorised the number. |
| Sort code | A code assigned to a specific branch of a bank. | In the UK, sort codes are six digits long and have the format 00-00-00. This can be found on the front of your bank card. |
| Standing order | See <i>Direct debit</i> | |
| Withdrawal | Removal of funds from your account, for example taking out cash from a cashpoint. | |

10. Local banks comparison table

| Bank | Most common account for international students | Fee to open an account | Monthly fee | Cost of money transfers abroad | Address of local branches | Suitable for: | | | |
|---|--|--|-------------|--|---|--|---|---|-----------------------------------|
| | | | | | | Undergraduate and postgraduate degree students? | Study Abroad and Erasmus+ students? | Pre-sessional students? | Sharia law compliant? |
| Barclays | Barclays Bank Account | Free | Free | Online: free In the bank: £25 if outside of Europe, free inside Europe. | <i>Broadmead:</i> 55 Broadmead, Bristol BS1 3EA | Yes <i>Minimum length of study 2 years, or 1 year for postgraduates</i> | No | Yes, if UCAS + visa links to the PG course, otherwise no. | Yes – no interest on this account |
| How to open a bank account? | | <p>You will be able to open an account online. The bank recommends downloading an App, available from Google Play or Apple.</p> <p>https://www.barclays.co.uk/current-accounts/student-account</p> <p>You will need a UK phone number to open an account The account offers access to Perlego – an online academic library.</p> <p>You will not need to attend a meeting in the bank, all documents to be uploaded online.</p> | | | | | | | |
| Is a bank letter from the University required? | | <p>Confirmation of student status</p> <ul style="list-style-type: none"> - If you have applied via UCAS, you will not need a bank letter to confirm your student status, just UCAS number. - If you dont have UCAS number - University bank letter will be your proof of student status <p>Confirmation of address</p> <ul style="list-style-type: none"> - If you live in University owned or leased accommodation, you will require the University bank letter as a proof of your address. - If you live in private accommodation - you will not need University bank letter, you will need to upload your tennancy agreement to the bank. | | | | | | | |
| Halifax | Basic Account | Free | Free | Outside EU: £9.50 Inside EU: free | <i>Broadmead:</i> 25/27 Broadmead, Bristol BS1 3HF <i>Whiteladies:</i> 54 Whiteladies Road, Bristol, BS8 2NS | Yes | Non-visa nationals – Yes Visa nationals Only if visa valid longer than 6 months | No | Yes – no interest on this account |

| Bank | Most common account for international students | Fee to open an account | Monthly fee | Cost of money transfers abroad | Address of local branches | Suitable for: | | | Sharia law compliant? |
|---------|---|---|-------------|--------------------------------|---|---|-------------------------------------|-------------------------|-----------------------------------|
| | | | | | | Undergraduate and postgraduate degree students? | Study Abroad and Erasmus+ students? | Pre-sessional students? | |
| Halifax | How to open a bank account? | You will need to be physically in the UK to open a bank account, but you can do it online. Apply for an account via: https://www.halifax.co.uk/bankaccounts/current-accounts/current-account | | | | | | | |
| | | If you have any issues with opening an account, you will need to go to the branch, show your documents to upload, and will be given a reference number. Application will be finished over a telephone conversation. | | | | | | | |
| | Is a bank letter from the University required? | Confirmation of student status & proof of address - You will need University bank letter as a confirmation that you are a student, and as confirmation of your address. - If you live in private accommodation - when you ask the University for a bank letter, attach your private accommodation tenancy agreement to your request to speed the process up. | | | | | | | |
| HSBC | Bank Account | Free | Free | Online: £4 | <i>Clifton:</i> 149 Whiteladies Rd, Bristol BS8 2RA <i>Cabot Circus:</i> 62 George White Street, Bristol BS1 3BA | Yes | Yes | Yes | Yes – no interest on this account |
| | How to open a bank account? | You will need to be physically in the UK to open a bank account, but you can start the process online. Apply for an account via: https://www.hsbc.co.uk/current-accounts/products/bank-account | | | | | | | |
| | | After you have filled in the online application form, you will either: - successfully finish the process online, and will not need to visit the branch. OR - you will be provided a reference number, and will need to visit the branch to make an appointment to finalise the process. | | | | | | | |
| | Is a bank letter from the University required? | Confirmation of student status & proof of address - You will need University bank letter as a confirmation that you are a student, and as confirmation of your address. - If you live in private accommodation - when you ask the University for a bank letter, attach your private accommodation tenancy agreement to your request to speed the process up. | | | | | | | |

| Bank | Most common account for international students | Fee to open an account | Monthly fee | Cost of money transfers abroad | Address of local branches | Suitable for: | | | |
|---|--|---|-------------|--------------------------------|--|---|--|--|-----------------------|
| | | | | | | Undergraduate and postgraduate degree students? | Study Abroad and Erasmus+ students? | Pre-sessional students? | Sharia law compliant? |
| Lloyds | Classic Account | Free | Free | £9.50 | <p><i>Cabot Circus:</i> 44-45 George White Street, Bristol BS1 3BA – <i>appointments to open an account available</i></p> <p><i>Clifton:</i> 58 Queens Rd, Bristol BS8 1RQ – <i>no appointments at this branch</i></p> | Yes | Yes <i>Must have Student Visa with 30 days remaining from the day you open an account</i> | Yes <i>Must have Student Visa with 30 days remaining from the day you open an account</i> | No |
| How to open a bank account? | | <p>You will need to be physically in the UK to open a bank account, but you can start the process online.</p> <p>Apply for an account via: https://www.lloydsbank.com/current-accounts/all-accounts/classic-account.html</p> <p>When filling in your application, make sure the address in the bank account application looks exactly the same as on your student bank letter from the university. If looks different, select 'Address not listed' on your bank account application - you can then type it exactly as appears on your bank letter.</p> <p>After you have filled in the online application form, you will either:</p> <ul style="list-style-type: none"> - successfully finish the process online, and will not need to visit the branch. <p>OR</p> <ul style="list-style-type: none"> - you will be provided a reference number, and will need to visit the branch to make an appointment and finalise the process. Appointments to open an account are available at Cabot Circus Branch only. Information will be given to you as the last step on the online process. | | | | | | | |
| Is a bank letter from the University required? | | <p>Confirmation of student status & proof of address</p> <ul style="list-style-type: none"> - You will need University bank letter as a confirmation that you are a student, and as confirmation of your address. - If you live in private accommodation - when you ask the University for a bank letter, attach your private accommodation tenancy agreement to your request to speed the process up. | | | | | | | |
| NatWest | Select Account | Free | £0 | £0 to £30 | <p><i>Clifton:</i> 40 Queens Rd, Bristol BS8 1BF</p> <p><i>Broadmead:</i> 11 Broadmead, Bristol BS1 3HF</p> | Yes <i>Minimum length of study 1 year</i> | No | No | No |

| Bank | Most common account for international students | Fee to open an account | Monthly fee | Cost of money transfers abroad | Address of local branches | Suitable for: | | | Sharia law compliant? |
|------------------|---|---|-------------|--------------------------------|--|---|-------------------------------------|-------------------------|-----------------------|
| | | | | | | Undergraduate and postgraduate degree students? | Study Abroad and Erasmus+ students? | Pre-sessional students? | |
| | How to open a bank account? | You will need to be physically in the UK to open a bank account, but the process is fully online, all documents will be uploaded during the application process | | | | | | | |
| | | Apply for an account via: https://personal.natwest.com/personal/current-accounts/select_account.html | | | | | | | |
| NatWest | Is a bank letter from the University required? | Confirmation of student status & proof of address - You will need University bank letter as a confirmation that you are a student, and as confirmation of your address. - If you live in private accommodation - when you ask the University for a bank letter, attach your private accommodation tenancy agreement to your request to speed the process up. | | | | | | | |
| Santander | Essentials Current Account | Free | £1 | £25 | <i>Clifton:</i> 107 Whiteladies Rd, Bristol BS8 2PB | Yes <i>Minimum 1 year, 18 years old</i> | No | No | No |
| | Basic Current Account | Free | £0 | £25 | <i>Broadmead:</i> 7-13 Merchant St, Bristol BS1 3EH | Yes <i>Minimum 16 years old</i> | Yes | Yes | |
| | How to open a bank account? | You need to be physically in the UK to finalise the process of opening an account, but the process is fully online, all documents will be uploaded during the application process. | | | | | | | |
| | | Essentials Account To apply go here: https://www.santander.co.uk/personal/current-accounts/essentials-current-account | | | | | | | |
| | | Basic Account To apply go here: https://www.santander.co.uk/personal/current-accounts/basic-current-account | | | | | | | |

| Bank | Most common account for international students | Fee to open an account | Monthly fee | Cost of money transfers abroad | Address of local branches | Suitable for: | | | Sharia law compliant? |
|-----------|--|---|-------------|---------------------------------|---|--|-------------------------------------|-------------------------|-----------------------|
| | | | | | | Undergraduate and postgraduate degree students? | Study Abroad and Erasmus+ students? | Pre-sessional students? | |
| Santander | Is a bank letter from the University required? | Essentials & Basic Accounts Confirmation of student status - You do NOT need a University bank letter to open an account - you can upload a photo of your student card as a proof that you are a student. - if you don't have your student card - you can upload University bank letter Confirmation of address - If you live in University owned or leased accommodation, you will NOT require the University bank letter as a proof of your address, you will need to type your address, and your student card will be a proof that the bank can verify your address with the University if needed. - If you live in private accommodation - you will not need University bank letter, you will need to upload your tenancy agreement to the bank. | | | | | | | |
| TSB | Classic Plus Account | £1 | Free | Online: £10 In the bank: £20 | <i>Broadmead:</i> 36-38 Merchant St, Bristol BS1 3EP | Yes <i>Minimum length of study 2 years, or 1 year for postgraduates</i> | No | No | No |
| | How to open a bank account? | You will need to be physically in the UK to open a bank account, but you can start the process online. Apply for an account via: https://www.tsb.co.uk/current-accounts/classic-plus-account After you have filled in the online application form, make a note of an ID which will be provided. You will need to go to the branch or call 0117 9211 782 to make an appointment to finalise the process. | | | | | | | |
| TSB | Is a bank letter from the University required? | Confirmation of student status & proof of address - When you go to an appointment you need to PRINT a copy of the University bank letter you will receive as PDF - You will need University bank letter as a confirmation that you are a student, and as confirmation of your address. - If you live in private accommodation - when you ask the University for a bank letter, attach your private accommodation tenancy agreement to your request to speed the process up. | | | | | | | |

If you are under 18, please check eligibility with preferred bank.