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 (September 2022). The University cannot accept responsibility for changes affecting the contents which arise after September 2022 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 overseas students decide to open a UK bank account while at University because they may be charged high fees for withdrawing money from an overseas account. It is also easier to pay for certain online UK-based services using a UK bank account (for example, mobile phone credit and other day-to-day purchases).

Your money will also be more secure kept in a bank account. We recommend that you avoid keeping large amounts of cash in your university residence or private accommodation.

The University of Bristol provides scholarships to help cover some students’ living costs. However, the scholarship money needs to be paid into a UK bank account. **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.

Furthermore, most high-street banks in the UK require you to physically be in the country 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 (i.e. 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. 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, the application to open an account is fully online, and you will not need to make an appointment.
You might also want to consider using a digital or mobile-only bank – if this is a preferred option. Section 11 gives you more information about some options you might want to consider.

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.

See also, Section 11 for information on digital or mobile-only banks, how they differ from standard banks, and a selection of digital banks that offer services for international students.

Do I have to get a student account?

You don’t have to get a student bank account, and in many cases it will not be possible – as to open a student bank account you would need to have lived in the UK for a longer period of time. 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?

Some banks will offer Sharia-compliant bank accounts, though it may be harder to monitor the compliance of digital banks. 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 may need to 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.

• Some banks will need to see a 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. What is a bank letter and how do I get one?

A ‘bank letter’ is a signed document from the University addressed to the bank of your choice. Bank letters act as proof of:

• Your name and date of birth
• Your residence in the UK (e.g., having a UK-based address)
• Your right to study in the UK (e.g., having registered at University of Bristol, name and dates of your programme/course)
• Your address in your home country

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?

Information in this handbook has been compiled by the Global Lounge team, if you would like to speak to someone in person about its contents – you can come to the Global Lounge, 1st Floor, Senate House, Tyndall Avenue, BS8 1TH, or you can email the team on global-lounge@bristol.ac.uk

If you need help with adding banks to bank letter system, you can email global-lounge@bristol.ac.uk for advice.
For any **problems with your personal details** (for example spelling of your name, any errors with your course, etc.) **on the bank letter**, please [contact your faculty](#) instead to change them, as Global Lounge has no access to update these.

### 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

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
<th>Top tips</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account number</td>
<td>An eight-digit number assigned to your account by the bank.</td>
<td>This can be found on the front of your bank card.</td>
</tr>
<tr>
<td>Cashback</td>
<td>An amount of money that is added to your shopping bill and given to you in cash.</td>
<td>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.</td>
</tr>
<tr>
<td>Cash card</td>
<td>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 Debit card).</td>
<td>Also known as an ATM card. You will be given a PIN so that you can use the card to withdraw money (see PIN). You can also use your card in other countries to withdraw money from your UK bank account, but you might have to let your bank know that you are travelling, and you might have to pay extra charges.</td>
</tr>
<tr>
<td>Cashpoint</td>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td>Cheque book</td>
<td>A book of paper cheques, which allow you to make payments from your account.</td>
<td>Cheque books are not available for all types of accounts. Cheques are becoming a less common method of payment, and nearly all shops have stopped accepting it. 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.</td>
</tr>
<tr>
<td>Chip and Pin</td>
<td>A standard for bank cards which include an electronic chip used with a PIN.</td>
<td>When using your card in a shop, instead of signing a paper receipt to verify a card payment, you enter your PIN (see PIN).</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
<td>Top tips</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Contactless</td>
<td>A payment system that allows you to pay for small purchases (usually up to £100) by tapping your card on a machine in the shop without needing to enter a PIN or sign for the purchase.</td>
<td>Many bank cards are now contactless as standard. Look for this logo:</td>
</tr>
<tr>
<td>Current account</td>
<td>Your main bank account, from which you can withdraw money or make purchases (as long as there is a credit balance / enough funds to cover your withdrawal or purchase).</td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td>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 Cash card).</td>
<td>The money is usually taken from your account immediately, so you must have the funds available in your bank account when you make purchases.</td>
</tr>
<tr>
<td>Direct debit (DD) or standing order</td>
<td>A method of paying bills directly from your bank account.</td>
<td>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. Most banks now allow you to complete this form online.</td>
</tr>
<tr>
<td>ID</td>
<td>Identity papers such as your passport or EU national identity card.</td>
<td>Most banks will require a photo identity document or card when you open a bank account.</td>
</tr>
<tr>
<td>Overdraft</td>
<td>A facility allowing you to borrow money through your current account.</td>
<td>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.</td>
</tr>
<tr>
<td>PIN</td>
<td>A four-digit number that you use to gain access to your account and use your bank card. PIN stands for Personal Identification Number.</td>
<td>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.</td>
</tr>
<tr>
<td>Sort code</td>
<td>A code assigned to and identifying a specific branch of a bank.</td>
<td>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.</td>
</tr>
<tr>
<td>Standing order</td>
<td>See Direct debit</td>
<td></td>
</tr>
</tbody>
</table>
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<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
<th>Top tips</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdrawal</td>
<td>Removal of funds from your account, for example taking out cash from a cashpoint.</td>
<td>You can also do withdrawals inside a bank during opening hours, but a cashpoint is usually more convenient.</td>
</tr>
<tr>
<td>Sariah-Complaint Funds</td>
<td>Investment funds governed by the requirements of Shariah law and the principles of the Islamic religion.</td>
<td>These funds are considered to be a type of socially responsible investing. See more on <a href="#">Sharia-compliant bank accounts</a>.</td>
</tr>
</tbody>
</table>
## 10. Local banks comparison table

<table>
<thead>
<tr>
<th>Bank</th>
<th>Most common account for international students</th>
<th>Fee to open an account</th>
<th>Monthly fee</th>
<th>Cost of money transfers abroad</th>
<th>Address of local branches to get support if needed</th>
<th>Suitable for:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td>Undergraduate and postgraduate degree students?</td>
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<td></td>
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<td></td>
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<td></td>
<td>Study Abroad students?</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>Pre-sessional students?</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Sharia law compliant?</td>
</tr>
<tr>
<td>Barclays</td>
<td>Barclays Bank Account</td>
<td>Free</td>
<td>Free</td>
<td>Online: free</td>
<td>Broadmead: 55 Broadmead, Bristol BS1 3EA</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>In the bank: £25 if outside of Europe, free inside Europe.</td>
<td></td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Yes, if UCAS + visa links to the PG course, otherwise no.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Yes – no interest on this account</td>
</tr>
<tr>
<td>HSBC</td>
<td>Bank Account</td>
<td>Free</td>
<td>Free</td>
<td>Online: £4</td>
<td>Cabot Circus: 62 George White Street, Bristol BS1 3BA</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td></td>
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<td></td>
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<td></td>
<td>Yes</td>
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<td>Yes</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>Yes – no interest on this account</td>
</tr>
</tbody>
</table>

### How to open a bank account?

You will be able to open an account online only. You are not able to visit the branch to get an appointment currently. To open account you will need to download an App, available from Google Play or Apple. You will need to open an account when you are at your address – the confirmation of address happens via GPS system – the bank will give you instructions how to prove that you are at your address via GPS. Authentication might take up to 2 weeks – you will receive a code to put in the app by post. Only then your account will be active.

https://www.barclays.co.uk/current-accounts/bank-account/

You will need a UK phone number to open an account.

You will not be able to attend a meeting in the bank as there are currently no appointments available, all documents must be uploaded online (if there is a problem, the bank will send you a message with further instructions).

### Is a bank letter from the University required?

No

The bank will not ask you for a bank letter. To prove your address you will need to be at your home location, your address will be verified by GPS, and then you will be send a code. This might take two weeks or more.
## How to open a bank account?

You will need to be physically in the UK to open a bank account, but you open the account online. Apply for an account via: [https://www.hsbc.co.uk/current-accounts/products/bank-account](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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Most common account for international students</th>
<th>Fee to open an account</th>
<th>Monthly fee</th>
<th>Cost of money transfers abroad</th>
<th>Address of local branches to get support if needed</th>
<th>Suitable for:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Undergraduate and postgraduate degree students?</td>
</tr>
<tr>
<td>Lloyds</td>
<td>Classic Account</td>
<td>Free</td>
<td>Free</td>
<td>£9.50</td>
<td>Cabot Circus: 44-45 George White Street, Bristol BS1 3BA</td>
<td>Yes</td>
</tr>
</tbody>
</table>

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**Lloyds Classic Account**

- Free to open an account
- Free monthly fee
- £9.50 cost of money transfers abroad
- Cabot Circus: 44-45 George White Street, Bristol BS1 3BA
- Suitable for Undergraduate and postgraduate students, Study Abroad students, Pre-sessional students.
- Sharia law compliant: No
## Opening a bank account in the UK: A guide for international students

### Most common account for international students

<table>
<thead>
<tr>
<th>Bank</th>
<th>Fee to open an account</th>
<th>Monthly fee</th>
<th>Cost of money transfers abroad</th>
<th>Address of local branches to get support if needed</th>
<th>Suitable for: Undergraduate and postgraduate degree students?</th>
<th>Study Abroad students?</th>
<th>Pre-sessional students?</th>
<th>Sharia law compliant?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lloyds</td>
<td>How to open a bank account?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NatWest</td>
<td>Select Account</td>
<td>Free</td>
<td>£0</td>
<td>£0 to £30</td>
<td>Clifton: 40 Queens Rd, Bristol BS8 1BF</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

### Cost of money transfers abroad

- Lloyds

<table>
<thead>
<tr>
<th>Cost of money transfers abroad</th>
<th>Address of local branches to get support if needed</th>
<th>Suitable for: Undergraduate and postgraduate degree students?</th>
<th>Study Abroad students?</th>
<th>Pre-sessional students?</th>
<th>Sharia law compliant?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clifton: 40 Queens Rd, Bristol BS8 1BF</td>
<td></td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Broadmead: 11 Broadmead, Bristol BS1 3HF</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### How to open a bank account?

- You will need to be physically in the UK to open a bank account, but the process is online.
- Apply for an account via: [https://www.lloydsbank.com/current-accounts/all-accounts/classic-account.html](https://www.lloydsbank.com/current-accounts/all-accounts/classic-account.html)
- 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.
- If you have a mobile phone, you will be able to scan a QR code to finish the application, and upload photos for identification, when prompted.
- 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.
  - 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.

### 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.
### NatWest

<table>
<thead>
<tr>
<th>How to open a bank account?</th>
<th>Confirmation of student status &amp; proof of address</th>
</tr>
</thead>
</table>
| | - 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. |

<table>
<thead>
<tr>
<th>Is a bank letter from the University required?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
</tbody>
</table>

**Santander**

<table>
<thead>
<tr>
<th>Bank</th>
<th>Most common account for international students</th>
<th>Fee to open an account</th>
<th>Monthly fee</th>
<th>Cost of money transfers abroad</th>
<th>Address of local branches to get support if needed</th>
<th>Suitable for:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Basic Current Account</td>
<td>Free</td>
<td>£0</td>
<td>£25</td>
<td>Broadmead: 7-13 Merchant St, Bristol BS1 3EH</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Yes Minimum 16 years old</td>
<td>Yes Yes Yes</td>
</tr>
</tbody>
</table>

**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.

Apply online: [https://www.santander.co.uk/personal/current-accounts/basic-current-account](https://www.santander.co.uk/personal/current-accounts/basic-current-account)

**Is a bank letter from the University required?**

- Confirmation of student status
- Confirmation of address

- You will only need your bank letter to confirm your address, not your student status

- University bank letter is required as a confirmation of your address - you will upload it to the system when applying for this account online
11. Digital and Mobile-Only Banks

Many students in the UK now use digital or mobile-only banking services. These digital banks offer all the usual banking services but do not have high street branches. Here are some things to consider when deciding whether to open a mobile-only account:

Advantages of using digital banking

- Relatively quick and easy set-up
- In fact, some banks will let you set up with your home mobile number before you even arrive in the UK and others do not require bank letters
- Fast in-app card freezing or cancellation if your card is lost or stolen
- Fee-free overseas spending
- Real-time notifications direct to your phone each time you spend money
- Budgeting tools that help you to set spending goals and over-spending alerts
- Auto-saving features which regularly set aside money in separate ‘pots’

Some offer features such as ‘split the bill’, ‘shared pots’, or sending money to friends

Disadvantages of using mobile-only banking

- No high street branches means that you cannot speak to anyone face-to-face. However, most have responsive telephone and mobile customer services.
- Most have limits on the amount of cash you can withdraw per month

The University of Bristol does not endorse any particular bank, nor can guarantee their customer service quality. We have however researched available options, and compiled information we found for you about some of the digital and mobile-only banks, their accounts and the documentation required to open one.

Information below is correct to the best of our knowledge at the time of writing but may be subject to change.
## Opening a bank account in the UK:
### A guide for international students

<table>
<thead>
<tr>
<th>Bank</th>
<th>Most common account for international students</th>
<th>Fee to open an account</th>
<th>Monthly fee</th>
<th>Cost of money transfers abroad</th>
<th>Special Features</th>
<th>Suitable for:</th>
</tr>
</thead>
</table>
| Monzo | Monzo Current Account                         | Free                   | Free        | This is done via Transfer Wise. | • Savings pots  
• Send money to other Monzo accounts with no need for bank details  
• Be warned of upcoming bills  
• Split the bill feature  
• Budgeting features  
• No extra charges when spending abroad except when withdrawing cash | Yes | Undergraduate and postgraduate degree students?  
Study Abroad students?  
Pre-sessional students? |

### How to open a bank account.
- Download the Monzo app on either iOS or Android.
- Follow the instructions and set up with your email address and a UK phone number.
- Verify your identity with a picture of your passport, national ID, or BRP, and take a selfie video.
- Provide a UK address.

### Is a University bank letter required?
- Yes – confirmation of address
  - If you live in university operated 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 tenancy agreement.

### Do you need to be in the UK?
- Yes – confirmation of address
  - According to the Monzo website, if you do not have a UK address, you cannot open a Monzo account.
<table>
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<th>Special Features</th>
<th>Suitable for: Undergraduate and postgraduate degree students?</th>
<th>Study Abroad students?</th>
<th>Pre-sessional students?</th>
<th>Sharia law compliant?</th>
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</thead>
</table>
| Revolut | Revolut Standard | Free | Free | No fee for the 130 countries it supports. Relies on the live real exchange rate | • Make easy transfers to savings pots  
• Buy, hold or exchange crypto currencies  
• Instant payment notifications and budgeting tools  
• Send money to any Revolut customer in the world | Please note that Revolut supports legal residents of the EEA, UK, Australia, Singapore, Switzerland, Japan and the US.  
If you are not a resident of one of these countries, you will need to prove your legal right to remain in one of their supported countries (e.g. visa, residence permit)  
You must also be over 18 to apply. | | | No |

**How to open a bank account?**
- Download the Revolut app directly from either Google Play or the Apple App Store
- Follow the instructions and set up with your phone number (can be UK number or one of the supported countries)
- Verify your identity with a picture of a valid government-issued photo ID and a picture of your face
- You can order your first physical Revolut card free of charge. To do so, go to the ‘Card’ section in the app and choose ‘Physical’. Make sure your delivery address is correct down to the flat number level.

**Is a bank letter required?**
- Maybe, if you are resident outside the EEA
  - If you are not a resident in one of Revolut’s supported countries (EEA, UK, Australia, Singapore, Switzerland, Japan and the US), then you will need to provide your legal right to remain in the UK e.g. visa, residence permit. If you do not have one of these, proof of address is required. In this instance, a bank letter from the University may be sufficient but you need to enquire with Revolut, as the University has not yet tested it with this Bank.

**Do you need to be in the UK?**
- No – but you must meet other residential conditions
  - According to the [Revolut website](https://www.revolut.com), they currently only support the European Economic Area (EEA), Australia, Singapore, Switzerland, Japan, the United Kingdom and the United States.
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</thead>
<tbody>
<tr>
<td>Starling</td>
<td>Starling Current Account</td>
<td>Free</td>
<td>Free</td>
<td>Depends on the currency.</td>
<td>• compatible with Google Pay and Apple Pay</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• cash deposits and withdrawals via the Post Office</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• a daily ATM withdrawal limit of £300 in the UK</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• mobile cheque deposits up to £500</td>
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<td></td>
<td></td>
<td></td>
<td>• fast and secure money transfers to bank accounts in 38 countries worldwide with 20 currencies, with no hidden fees</td>
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<td></td>
<td></td>
<td></td>
<td>• 24/7 in-app customer service chat (phone number only available for lost or stolen cards emergencies)</td>
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### How do I open an account?

- Starling supports phone numbers from 40 different countries. If you do not have a phone number from one of these countries, you will need to obtain a UK phone number.
- Download the Starling app from either Google Play or the Apple App Store
- Follow the instructions and sign up with your phone number
- Verify your identity with a picture of your passport or EU/EEA ID card, and take a selfie video

### Is a bank letter required?

- Maybe – as proof of address
- You may need to confirm your postal address. In this case, use a bank letter from the University

### Do you need to be in the UK?

- Yes – confirmation of address
- According to the Starling website, you don’t have to be a UK tax resident to make an account, but you do need a UK address.
<table>
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<th><strong>Special Features</strong></th>
<th><strong>Suitable for:</strong>&lt;br&gt;Undergraduate and postgraduate degree students?</th>
<th><strong>Study Abroad students?</strong></th>
<th><strong>Pre-sessional students?</strong></th>
<th><strong>Sharia law compliant?</strong>&lt;br&gt;Good alternative to credit cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wise</td>
<td>Wise Personal Account</td>
<td>Free</td>
<td>Free</td>
<td>Various fees, very competitive in comparison to high street banks.</td>
<td>• Simple money transfers with competitive rates&lt;br&gt;• Biometric security&lt;br&gt;• Send and receive money from countries all over the world&lt;br&gt;• Pay online for goods in different currencies&lt;br&gt;• Transfer money between your home country bank account and UK Wise bank account at very low interest rates&lt;br&gt;• Hold a variety of different currencies in one account&lt;br&gt;• Multiple ways to pay including Google/apple pay</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Good alternative to credit cards</td>
</tr>
</tbody>
</table>

### How to open a bank account?
- Go to the [Wise website](#) to open an account
- To activate your account, you will need to transfer in a minimum of £20 GBP from your home country account and upload a picture of your official ID: passport, national ID card or driving licence. This will then allow you to see your bank details.

### Is a bank letter required?
**No**

### Do you need to be in the UK?
- **No** – but you must meet other residential conditions
  - According to the [Wise website](#), you can open an account from many countries in Europe and from some countries outside Europe. Please follow the link to their website to verify which countries currently offer Wise.