

Opening an international student bank account

LONDON
SCHOOL of
HYGIENE
& TROPICAL
MEDICINE



Who is international?

- For banking purposes, usually all non-UK students are considered 'international'
- The exception is people who have lived in the UK for 3 years prior to the date of opening the account, who may qualify for a UK bank account – check with the individual bank

To consider!

- Opening an account may take a few days or even weeks
 - You may need to book an appointment - check with the individual bank
 - Any publicity about 'Student Bank Accounts' is probably not available to international students
 - You might want to open an account at a branch near the School – they will be used to dealing with students
- OR
- If there is a long waiting time, consider branches closer to your accommodation

When can I open an account?

- You will need to register on your course
- You will need to have found accommodation - please give your London address to Registry as your term-time address
- You need to choose a bank - the LSHTM website has a page on banking:
<https://www.lshtm.ac.uk/study/new-students/london-life/banking>

What documents do I need?

As a general rule, you will need:

- Bank letter from Registry confirming your student status, UK and overseas addresses
- Your passport or European ID card
- A student visa (if applicable) which is valid for at least 6 months

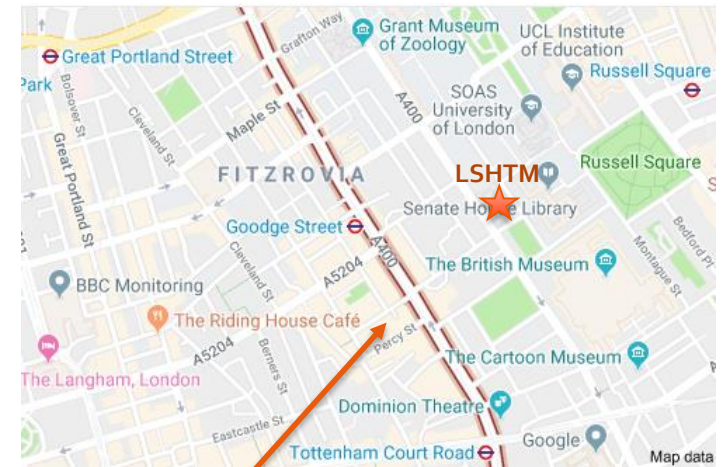
Requesting a bank letter

- To request a letter, call in to the **Welcome Zone in the Library from 13:30 onwards on Wednesday 26th September**. If possible, staff will produce your letter there and then.
- Welcome Zone will be open:
 - Monday to Wed, 09:30 – 12:00 and 13:20 – 16:00
 - Thursday & Friday, 10:00 – 14:00
- You will need to tell them which bank (and the branch address) you have chosen to open an account with.

Which bank should I choose?

The following are some of the main 'high street' banks:

- Barclays
- Royal Bank of Scotland (RBS)
- Lloyds Bank
- HSBC
- NatWest
- Santander
- Metro Bank



All of these banks have a branch on **Tottenham Court Road**, the nearest major main road to the School.

Things to consider when choosing a bank

- Some bank accounts have a monthly charge
- International student bank accounts do not give credit (no overdraft, no credit card)
- Some banks will not accept addresses with PO Box numbers
- Check the terms & conditions before you sign!

Any problems?

Most of the banks on Tottenham Court Road have advisers who deal specifically with student bank accounts.

If you have any problems, consider booking an appointment with them.

Next steps...

- ✓ Research the main high street banks and what they offer – choose your bank
- ✓ Check if you need to make an appointment to open an account
- ✓ From Wednesday 26th September, request a bank letter (in the Welcome Zone) - tell them the bank & the branch address
- ✓ Check you have the other supporting documents ready

Questions

