

Opening an International Student Bank Account

Who is international?

For banking purposes, usually all non-Home/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 think about

Opening an account may take a few days or even weeks. You may need an appointment - check with the individual bank.

Any difficulty about Student Bank Accounts is probably not a problem with the bank.

You might want to open an account at a branch near the school - they are used to dealing with students. Or if there is a long waiting time, consider branch closer to your accommodation.

Next steps...

- Research the main high street banks and what they offer
- Choose your bank
- Contact the bank to find out whether you need to make an appointment to open an account - when is the next available slot?
- From Wednesday 28 September, request a bank letter from Registry - tell them the bank & the branch address
- Check you have the other supporting documents ready

Any problems?

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

If you have any problems, ask to speak to one of these advisers.

Otherwise contact studentbankadvice@tmc.ac.uk

Things to consider when choosing a bank

Some bank accounts have a monthly charge.
Remember that student bank accounts do not give small overdrafts, re-credit cards.

Some banks will not accept addresses with P.O. Box numbers.

Check the terms & conditions before you sign!

Which bank should I choose?

The following are the main high street banks:
Barclays, Royal Bank of Scotland, Lloyds, HSBC, RBS, Santander, NatWest, Lloyds.

All these banks have a branch on Tottenham Court Road, the nearest major institution.

Requesting a bank letter

Registry will produce bank letters from Wednesday 27 September when they open at 10:00. Open 10-14pm, Wednesday to Friday, next week.

To request a letter, call into Registry.

For possible staff, will produce your letter free and there.

You will need to tell them who to bank you have chosen to open an account with and the address of the branch where you want to open the account. Tottenham Court Road branch addresses on website.

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 Card.

A Student Visa if you need a visa which is valid for at least 6 months.

When can I open an account?

You will need to negotiate with your bank.
You will need to have your documents ready and give your bank time to check them before you can open an account.

You will need to have a bank - tell the bank whether you have a current banking account. <http://www.thescholarsclub.org.uk/students/tmcstudentbank>

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As a general rule, you will need:

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Your passport or European Card.

A Student Visa if you need a visa which is valid for at least 6 months.

When can I open an account?

You will need to register on your bank's website. You will need to have a bank account and give your I.D. card to the bank to verify your home address.

You will need a bank account - the Lloyds website has a page on banking: <http://www.lloydsbankinggroup.com/students/tmcstudent/>

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To think about!

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 you need a visa) which is valid for at least 6 months

Requesting a bank letter

Registry will produce bank letters from Wednesday 27 September when they open at 12:00. Open 12-4pm Wednesday to Friday next week.

To request a letter, call in to Registry

If possible, staff will produce your letter then and there

You will need to tell them which bank you have chosen to open an account with and the address of the branch where you want to open the account (Tottenham Court Rd branch addresses on website)

Which bank should I choose?

The following are the main 'high street' banks:

Barclays

Royal Bank of Scotland

Lloyds Bank

HSBC

NatWest

Santander

Metro Bank

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

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, ask to speak to one of these advisers

Otherwise, contact studentadvice@lshtm.ac.uk!

Next steps...

- Research the main high street banks and what they offer
- Choose your bank!
- Contact the bank to find out whether you need to make an appointment to open an account - when is the next available appointment?
- From Wednesday 25 September, request a bank letter from Registry - tell them the bank & the branch address
- Check you have the other supporting documents ready

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When can I open an account?

You will need to register on your bank's website.

You will need to go to the bank's website and give your I.D. and address to register your bank online with you.

You will need to open a bank - tell the bank whether you have a current banking. <http://www.RBS.co.uk/what-happens-if-you-are-a-student/tell-us-about-it>