

Bank Accounts Available to International Students

| | Nat West | Lloyds | HSBC | Barclays | Bank of China (UK) Limited | Islamic Bank of Britain |
|---|--|--|---|--|--|---|
| Closest branch | On campus (opposite Students' Union) | On campus (in front of Whitworth Park Halls) | On campus (in front of Whitworth Park Halls) | On campus (in front of Whitworth Park Halls) | Off campus (Mosley Street in the city centre) | Off campus (601 Stockport Rd, Levenshulme) |
| Name of Account | Basic Account or <i>Select Silver</i> | Classic or Islamic Account | Basic Bank Account | Student Additions Account | Student Prime | Islamic Current Account |
| Account opening | Check in branch | Check in branch | Check in branch | 45 minutes | Check in branch | Call 0845 145 1200 and make an appointment |
| Length of time to receive debit card | Check in branch | Check in branch | 7 working days | Debit card—48 hours | Check in branch | Check in branch |
| Account facilities | Debit card Direct Debits Mobile/online Banking Basic acc: can use only NW and RBS ATMs | Debit Card Direct Debits Mobile/online Banking Text Alerts | Debit Card Direct Debits Mobile/online Banking Cash limit £300 | Debit card Direct Debits Mobile/online Banking Pingit | Debit card Direct Debits Online Banking | Debit card Direct Debits Mobile/online Banking |
| Main additional account benefits | <i>Select Silver only:</i> <ul style="list-style-type: none"> • Mobile phone insurance • European travel insurance • Love film • HMV music downloads • Use any ATMs | Classic: <ul style="list-style-type: none"> • Money manager feature in internet banking Islamic Account: <ul style="list-style-type: none"> • Your money is kept in strict accordance with Shariah | N/A | <ul style="list-style-type: none"> • Debit Card can be used worldwide | <ul style="list-style-type: none"> • Pay into your account at any Bank of China or HSBC branch in the UK • No charge for receiving funds from outside the UK | <ul style="list-style-type: none"> • Funds deposited will be administered in accordance with Sharia principles |
| Cost of account | Basic Account: free <i>Select Silver</i> : £10 per month | Classic: Free Islamic Account: Free | Free | Free | Free | Free |
| Website for more details | http://tinyurl.com/3mqhmng (please note that Nat West will not open accounts for students staying in the UK for less than 6 months) | http://tinyurl.com/yavw9ao | http://tinyurl.com/gx4h8 | http://tinyurl.com/3wd9pcd | http://tinyurl.com/oq27yok | http://tinyurl.com/kttwkkz |

- We would advise you to decide which bank you want to open an account with before collecting a bank letter from the University.
- Please note, this document is intended as a guide only. The University has to be impartial and cannot advise students which is the best bank to open an account with!
- This document is correct at the time of printing. The accounts offered may change. Further terms & conditions may apply.

International Students: Opening a UK bank account

Local Banks

All students need a UK bank account in order to manage their money and pay monthly bills whilst studying in the UK. Furthermore, if you wish to pay your tuition fees or accommodation fees in instalments, you require a UK current account (not a savings account).

The banks shown overleaf have branches on or near the University campus. Some of the banks will also be present in Whitworth Corridor on the 14th and 15th of September.

Opening a bank account in the UK

Opening a UK bank account can sometimes be difficult for international students and may take some time. You should therefore ensure that you have enough funds available for your first two weeks in Manchester.

If you experience financial difficulties at the start of your course or need further advice, please contact the University's Student Money Adviser on 0161 275 2035 or email studentmoneyadviser@manchester.ac.uk.

While banks in the UK may have slightly different account opening procedures they all need to verify who you are and where you live.

Proof of who you are (your identity)

Proof of your identity is relatively straightforward. All banks accept a passport for this purpose (EU nationals can also use their EU member national identity card).

Proof of address(es)

Home (international) address

Your University offer letter will normally be sufficient proof provided that it shows your address and not a PO Box or sponsor's address.

Term-time (Manchester) address

Your accommodation contract with the University of Manchester Accommodation Office will normally be sufficient. If you are not living in University halls, tenancy agreements with reputable landlords are normally accepted.

What if you do not have your offer letter or accommodation contract?

Don't worry, you can obtain confirmation of your details sufficient to enable you to open a UK bank account from International Check-in, in Whitworth Corridor (2-20th September) or from any one of the student card issue stations across the campus during September.

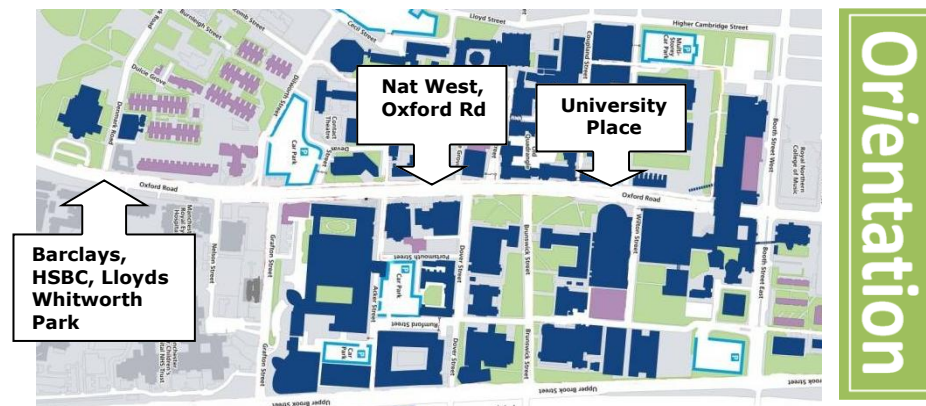
Bank statements

All of the banks offer online banking and online bank statements. However, for visa purposes, international students are required to have paper copies of bank statements therefore you should ensure that the bank account you choose is able to provide these.

Shariah-compliant bank accounts:

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

Where are the campus banks?



Banking

| | |
|-------------------------|--|
| DD | Direct Debit - A method of allowing an amount of money to be taken from a bank account, set up by the recipient and can vary in amount and exact time that it is taken from an account. |
| Cashpoint or ATM | A machine at a bank branch or other location which enables a customer to perform basic banking activities (checking your balance, withdrawing or transferring funds) even when the bank is closed. |
| Sort code | A code assigned to a specific branch of a bank. In the UK sort codes have the format 00-00-00 and are all numeric. |
| PIN | A number you choose and use to gain access to your account. You should always keep your PIN number secret and never share it with anyone. |
| Chip & Pin | Instead of signing a paper receipt to verify a card payment, you enter a four-digit Personal Identification Number (PIN), just like you do at a cash machine. |
| Current account | Your main bank account from which you can withdraw money or make purchases as long as there is a credit balance. |
| Withdrawal | Removing funds from your account e.g. by taking out cash from an ATM. |
| Debit Card | A card which allows you to make purchases or withdrawals with the money coming directly out of your current account. |