










## Bank Accounts Available to International Students

						
<b>Closest branch</b>	On campus (opposite Students' Union)  323 Oxford Rd, Manchester M13 9PS	On campus (in front of Whitworth Park Halls)  324–326 Oxford Road, Manchester M13 9NG	On campus (in front of Whitworth Park Halls)  348–350 Oxford Road, Manchester M13 9NG	On campus (in front of Whitworth Park Halls)  320–322 Oxford Road, Manchester M13 9NG	Off campus (Mosley Street in the city centre)  69 Mosley St, City Centre, Manchester M2 3JB	Off campus  601 Stockport Rd, Manchester M13 0RX
<b>Telephone:</b>	0345 788 8444	0843 300 000	0345 6040 626	08457 555 555	0161 236 8302	0800 694 7168
<b>Website for more details</b>	NatWest.com	Lloydsbank.com	HSBC.co.uk	barclays.co.uk	bankofchina.com	alrayanbank.co.uk

				
<b>Closest branch</b>	Off campus  3-5 Charlotte Street, Manchester  M1 4HB	Off campus  130 Market St, Piccadilly Gardens, Manchester  M60 1AY	Off campus  12/, 14 Cross St, Manchester  M2 7AE	On campus  38 W Mosley St, Manchester  M2 3AZ
<b>Telephone:</b>	0161 669 8888	0800 030 4321	0800 554 0708	0161 953 1399
<b>Website for more details</b>	hkbea.co.uk	santander.co.uk	nationwide.co.uk	rbs.co.uk

### PLEASE NOTE:

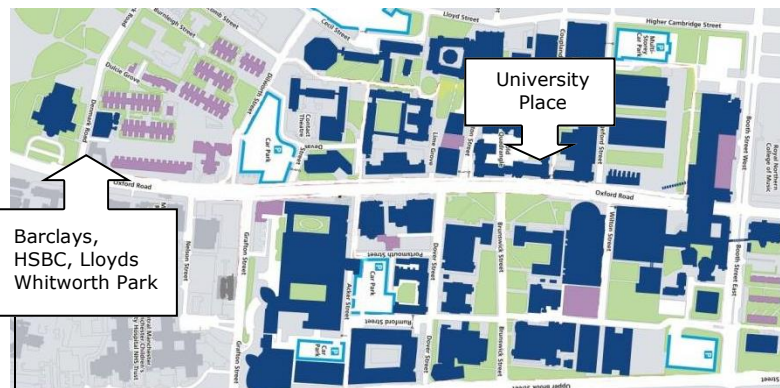
- We would advise you to decide which bank you want to open an account with before collecting a bank letter from the University
- This document is intended as a guide only. The University is impartial and cannot advise students which is the best bank to open an account with!
- This document is correct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

## International Students: Opening a UK bank account

### Banking Jargon

<b>DD</b>	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.
<b>Cashpoint or ATM</b>	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.
<b>Sort code</b>	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.
<b>PIN</b>	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.
<b>Chip &amp; Pin</b>	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.
<b>Current account</b>	Your main bank account from which you can withdraw money or make purchases as long as there is a credit balance.
<b>Withdrawal</b>	Removing funds from your account e.g. by taking out cash from an ATM.
<b>Debit Card</b>	A card which allows you to make purchases or withdrawals with the money coming directly out of your current account.

## Where are the campus banks?



### Local Banks

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

Check out <http://www.studentsupport.manchester.ac.uk/finances/a-z/banking/banking-made-easy/> for updates on the Banking Made Easy event!

### 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 Student Support & Advice team on 0161 275 3033/53781 or email [studentsupport@manchester.ac.uk](mailto:studentsupport@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.

Please see our [Banking factsheet](#) to find out more about the UK banking system.