



Opening a Bank Account

There is a wide choice of banks in the UK and most have branches in Cambridge.

Most international students open a basic or student account depending on the bank. This provides a visa debit card, which can be used to make payment in shops and online as well as withdraw money from cash points (ATMs) up to a daily maximum limit, and is usually combined with an online banking service. Banks do not normally charge for this type of account. Additional fees will apply for one-off services or additional benefits.

In order to open an account you will usually need your passport, evidence of UK immigration permission if applicable and a letter issued by your College.

It is advisable to ensure you have access to funds you can use for your initial expenses during the first few weeks in the UK as it may take some time to make all the arrangements for your new bank account, particularly if you are starting at the beginning of the academic year.

It may be useful to seek advice from your bank where you currently live before coming to the UK. If your bank has branches in the UK, you might be able to start the process before arriving. You may also wish to notify your bank you will be spending time abroad if you intend to continue using your current account whilst in the UK.

Whilst the vast majority of students do not have any issues opening bank accounts in the UK, each prospective account holder is assessed by the individual bank on their application and being able to open an account is not guaranteed.

The following information has been provided by the main banks usually used by students to open an account in Cambridge. It is intended to be used as a guide to help you decide and banks are listed in alphabetical order. Other options, including digital-only banks, are available.

Please note that some banks have reduced their opening hours, so you may wish to check this on their website using the 'branch finder' tools for local information.

Cambridge Branch address

9/11 St Andrew's Street

Opening an account

Open a standard Barclays bank account by downloading the Barclays App which will guide you through the process step by step and only takes around 10 minutes.

Alternatively you can start the process to apply online by registering your interest at www.barclays.co.uk/current-accounts/student-account/

You will need a UK mobile phone number to open an account. You will be sent information by text as part of the account opening. This may mean opening an account with Barclays is not possible for some students.

Please note if you are under 18, you will not be able to open an account online. You will need to visit a branch to open a Young Person's account.

Will I need to visit the branch?

You may need to visit the branch with your documents. The online system will inform you if this is required when you apply.

If I have a Tier 4 visa, will I need to show by BRP?

No, you will only need your passport as part of the identification checks.

HSBC

Cambridge Branch address

63 - 64 St Andrew's street

Opening an account

Complete the online application at www.hsbc.co.uk/current-accounts/products/bank-account/

Please note if you are under 18 years old, you will not be able to open an account online. You will need to visit the branch to collect an application form. Once you have completed your form, you will need to return to the bank with the form and the required documents.

Will I need to visit the branch?

Yes, after completing the online application you will need to visit the HSBC Branch with your documents.

You will then receive an email when the account is open, which will provide you with the details you need to set up online banking, as well information about receiving money from abroad.

If I have a Tier 4 visa, will I need to show by BRP?

No, you can open an account using your 90 day entry vignette if you have not yet collected your BRP.



Lloyds

Cambridge Branch address

3 Sidney Street

Opening an account

Complete the online application at www.lloydsbank.com/current-accounts/all-accounts/classic-account.html

The local branch has provided some guidance on completing the online application available [here](#).

If you are under 18 years old, you would open the U19 account:

www.lloydsbank.com/current-accounts/all-accounts/under-19s-account.html

Will I need to visit the branch?

You may need to visit the branch with your documents. The online system will inform you if this is required. If so, you must book an appointment by calling the local Lloyds branch on 07867 190741.

If I have a Tier 4 visa, will I need to show by BRP?

No, you can open an account using your 90 day entry vignette if you have not yet collected your BRP.



LLOYDS BANK

Metro Bank



Cambridge Branch address

1 Christ's Lane

Opening an account

You will need to visit the branch to open a bank account during working hours. No appointment is necessary.

If I have a Tier 4 visa, will I need to show by BRP?

Yes, you will be required to take your BRP along with your passport.

Santander



Cambridge Branch address

60 St Andrew's Street

Opening an account

You can open an Essentials Current Account online at www.santander.co.uk/personal/current-accounts/essentials-current-account

If you wish to open a Basic Account, you will need to book an appointment with the local branch.

Information on the differences between accounts is outlined at www.santander.co.uk/personal/support/current-accounts/compare-our-range-of-current-accounts

You will note there is a £1 monthly fee to maintain an Essentials account which is not charged for the Basic account.

Santander has produced a video introducing their banking services to international students:

www.youtube.com/watch?v=TatSnckFhtE&feature=youtu.be

Please note if you are under 18 years old, you will need to open a 1-2-3 mini account. This can be opened online at www.santander.co.uk/personal/current-accounts/123-mini-current-account

If I have a Tier 4 visa, will I need to show by BRP?

No, you can open an account using your 90 day entry vignette if you have not yet collected your BRP.