

**Imperial College London**

**Opening a Bank Account – Summary Chart of Local Banks**

**Information correct as of 18 March 2015. Please report any errors/omissions to [international@imperial.ac.uk](mailto:international@imperial.ac.uk)**

Name of Bank, Website, Local Branch Address	Name of Accounts	Monthly Fee	What do I get?				Opening an Account Outside the UK		Opening an Account Within the UK	
			Debit Card	Overdraft	Internet /Mobile Banking	Other Services	Documents you need when applying outside the UK	How to open the account outside the UK	Documents you need when applying within the UK	How to open the account within the UK
<p><b>Bank of China</b>  <a href="http://www.bankofchina.com/uk/">http://www.bankofchina.com/uk/</a></p> <p>London Chinatown Branch            107 Shaftesbury Avenue,            London,            W1D 5DA            Tel: 020 7437 5975</p>	<p><a href="#">Student Prime Account</a></p>	None	<p>Yes – this debit card can be used to withdraw cash at any UK ATM, and can also be used overseas (where fees will be charged, just as with most UK banks).</p> <p>NB: Students under 18 can open an account with Bank of China, but they cannot receive a Visa Debit Card.</p>	Ask at branch	Internet	<p>Depositing or cashing Bank of China cheques and drafts is free of charge. The Bank of China provides a Chinese Mandarin/Cantonese/English multilingual service.</p> <p>Copies of statements can be provided free of charge.</p>	<ul style="list-style-type: none"> <li>• Passport</li> <li>• Tier 4 UK Student Visa sticker</li> <li>• Printout of CAS statement / Imperial College offer letter</li> <li>• Proof of address</li> </ul>	<p>To apply for an account, visit <a href="http://www.bankofchina.com/pbservice/pb4/201105/t20110525_1402604.html">http://www.bankofchina.com/pbservice/pb4/201105/t20110525_1402604.html</a> where you should follow the link to download an application form. Once the form has been completed please take this to your local Bank of China branch to go through the account opening procedure. Please visit <a href="http://www.bankofchina.com/pbservice/pb1/200812/t20081217_496049.html">http://www.bankofchina.com/pbservice/pb1/200812/t20081217_496049.html</a> for further details.</p> <p>Once you arrive in the UK you will need to visit a Bank of China (UK) Ltd London Chinatown Branch or Banking Department to activate your account and collect your Visa Debit Card.</p> <p><b>中国银行英国有限公司“金色年华”学生账户</b></p> <p>中国银行英国有限公司为留学生提供“金色年华”学生账户，帮助学生们在离境前办理好开立英国当地账户、申请英镑借记卡、开通网上银行、国际汇款等一系列行前手续。“金色年华”学生账户，学费生活费的汇票存入和兑现都完全免费。中国银行伦敦有限公司提供普通话/广东话/英语多种语言服务，为初到英国的留学生提供更贴心的服务。</p> <p>申请“金色年华”学生账户，请登陆 <a href="http://www.bankofchina.com/pbservice/pb4/201105/t20110525_1402604.html">http://www.bankofchina.com/pbservice/pb4/201105/t20110525_1402604.html</a> 下载英国子行学生账户开户申请表。填完申请表之后可交与您当地的中国银行网点进行开户见证程序。见证详情请见网站 <a href="http://www.bankofchina.com/pbservice/pb1/200812/t20081217_496049.html">http://www.bankofchina.com/pbservice/pb1/200812/t20081217_496049.html</a>。</p> <p>您需要在抵达英国之后前往中国银行（英国）有限公司伦敦中国城分行或金融城分行进行“金色年华”学生账户激活。中国城分行位于伦敦唐人街对面，靠近Leicester Square站和Piccadilly Circus站。伦敦金融城分行，靠近地铁Bank站和St. Paul's站。请携带以下文件办理手续。</p>	<ul style="list-style-type: none"> <li>• Bank letter from the Student Hub, confirming your UK address while studying at Imperial College.</li> <li>• Your passport containing your visa (if applicable)</li> <li>• 护照</li> <li>• Imperial College 提供的银行信或 Imperial College 发放的无条件录取通知书（如果您尚未完成学校的入学注册手续）</li> </ul>	Visit the Bank of China Chinatown Branch

<p><b>Barclays</b> <a href="http://www.barclays.co.uk">www.barclays.co.uk</a></p> <p>132-134 Kensington High Street, London W8 7RP</p> <p>+44 (0) 8457 555555.</p>	<p><a href="#">Student Additions Account</a></p> <p>This account can be sectioned into a Current Account and a Savings Account.</p>	None	Yes.	No.	Mobile and Internet	<ul style="list-style-type: none"> <li>Personalised bank card with a photo of your choice</li> <li>Free text alerts</li> </ul>	Barclays accounts can only be opened once you arrive in the UK.	N/A	<ul style="list-style-type: none"> <li>Bank letter from the Student Hub stating student's address in London.</li> <li>Your passport containing your visa (if applicable).</li> <li>If from an EEA nation with a national identity card, this may be acceptable in lieu of a passport. (Old-style Italian residency cards are however not accepted.)</li> </ul>	<p>Visit Barclays – any branch should be able to assist, but Barclays on Kensington High Street is the largest branch local to the South Kensington campus.</p> <p>During the start of the autumn term you will need to make an appointment to open an account. This can be done by visiting the branch, or calling the branch in advance.</p> <p><b>NB for visa applications: Barclays statements printed in branch will not show the full 8-digit account number. Barclays statements printed online will show the account number in full, but students need to ensure for visa application purposes that the printed statement includes the Barclays logo + is stamped by someone from Barclays in branch. Barclays staff are sometimes hesitant to stamp printed bank statements in branch, due to fraud risks.</b></p>
<p><b>Halifax</b> <a href="http://www.halifax.co.uk/">http://www.halifax.co.uk/</a></p> <p>180/182 Kensington High Street, London W8 7RR</p>	<p><a href="#">Student Current Account</a></p> <p>Students aged 16 or 17 would be able to open a <a href="#">Cardcash Account</a></p>	Free	Yes	Dependent on circumstances  No	Internet & Mobile banking (including text alerts)	Cashback extras with a range of retailers (only available to over 18s)	Halifax accounts can only be opened from within the UK	N/A	<ul style="list-style-type: none"> <li>Bank letter from the Student Hub with confirmation of overseas address.</li> <li>Passport + visa (if applicable). NB: If on a Tier 4 UK Student visa, <b>the visa has to be valid for at least 1 year.</b></li> <li>For students who are under 17 and from within the EU, a current valid passport will be sufficient for opening a bank account.</li> </ul>	<p>Visit the Halifax branch closest to you: please use the online <a href="#">Branch Finder</a>. Appointments can usually be made on the same day or otherwise later that week (dependent on availability).</p> <p>To book appointments at the Kensington High Street Branch, you can visit the branch or contact Sabir Osman (Business Manager): +44 (0)20 7441 7630 sabirosman@halifax.co.uk</p>
<p><b>HSBC</b> <a href="http://www.hsbc.co.uk">http://www.hsbc.co.uk</a></p> <p>94 Kensington High Street, London W8 4SH</p>	<p><a href="#">Basic Bank Account</a></p> <p>(For information on the full range of current accounts available: <a href="http://www.hsbc.co.uk/1/2/current-accounts">http://www.hsbc.co.uk/1/2/current-accounts</a> )</p>	Free	Yes	No	Internet & Mobile banking.  No counter service – students should use self-service machines instead.  No cheque book or overdraft	Overseas HSBC – HSBC UK international money transfers are free. Otherwise, see the electronic payments section of the <a href="#">General Price List and Interest Rates</a> [pdf]  Paper postal bank statements more frequently than 1 month incur a charge (currently £1 per statement).	HSBC UK Accounts can only be opened once you arrive in the UK.  If HSBC is in your home country, please speak to your local overseas branch about the possibility of opening an account in advance of travel to the UK.	Speak to your local branch	<ul style="list-style-type: none"> <li>Bank letter from the Student Hub with confirmation of overseas address.</li> <li>Passport + visa (if applicable).</li> </ul>	<p>Visit any HSBC branch. Need to book an appointment - dependent on staff availability, could be the same day or next working day. Any documents that need translating into English should be translated prior to the appointment to avoid delays.</p> <p><b>If you plan on extending your current visa /applying for a new visa please bear in mind that HSBC will not stamp bank statements. Therefore you must request paper statements when opening an account. HSBC will provide statements in branch that are accompanied by a covering letter confirming the authenticity of the statements.</b></p>
<p><b>Lloyds</b> <a href="http://www.lloydsbank.com/">http://www.lloydsbank.com/</a></p> <p>112-114 Kensington High Street, London W8 4SN</p>	<p><a href="#">Classic Account</a></p> <p><a href="#">Silver Account</a></p> <p>Students under the age of 19 would be able to open an <a href="#">Under 19s account</a> which provides a visa debit card and favourable interest rates. There is no monthly fee or</p>	Free  £9.95 per month	Yes	Ask at Branch	Mobile & Internet	<b>Silver Account only:</b> Mobile phone and travel insurance. We would advise you to check the terms and conditions of this insurance carefully to ensure that there are no restrictions on cover for non-UK nationals.	Lloyds bank accounts can only be opened once you arrive in the UK.	N/A	<ul style="list-style-type: none"> <li>Bank letter from the Student Hub.</li> <li>Passport + visa (if applicable)</li> </ul>	Visit any Lloyds branch

	overdraft associated with this account.									
<p><b>Metro Bank</b>  <a href="http://www.metrobankonline.co.uk">www.metrobankonline.co.uk</a></p> <p>160-166 Kensington High Street, London, W8 7RG</p>	<p><b>NB: Students on a Tier 4 UK Student Visa, and students who have never had a UK job (part time or full-time) are only eligible for a Cash Account</b></p> <p>Students who are not on a Tier 4 UK student visa and have previously been employed in the UK can apply for a <a href="#">Current Account</a></p>	Free	<p>Mastercard contactless Cash Card – this can only be used in the UK. It can be used for making online payments, but only in GBP. Cannot make Direct Debits or Standing Orders.</p> <p>Yes</p>	No	<p>Mobile + Internet</p>	<p>Eligible to open a <a href="#">Savings Account</a> in addition to Cash / Current Account. Students under 21 are eligible for a <a href="#">Young Savers Account</a>, which offers a better interest rate.</p> <p>Any students with a National Insurance Number would also be eligible to open an <a href="#">ISA</a>.</p> <p>Opening hours are quite accommodating:  Mon-Fri: 8am – 8pm  Saturday: 8am – 6pm  Sunday: 11am – 5pm</p> <p>Branches carry Euros and Dollars, so these currencies can be withdrawn directly from within the branch without having to go to a Bureau de Change.</p>	Accounts can only be opened from inside the UK	N/A	<ul style="list-style-type: none"> <li>Bank letter from the Student Hub with confirmation of overseas address.</li> <li>Passport + visa (if applicable). NB: If on a Tier 4 UK Student visa, <b>the visa has to be valid for at least 6 months.</b></li> </ul>	<p>Visit any Metro branch – <a href="#">find your closest branch</a>. It is not possible to book appointments at Metro Bank, so just come in during their opening hours – it’s therefore important that not everyone goes to the same branch! Please try to visit your local branch.</p> <p>It should take 30-45 minutes to open a bank account with an adviser, and you should get your sort code, account number and card immediately.</p>
<p><b>Natwest</b>  <a href="http://www.natwest.com">www.natwest.com</a></p> <p>Kensington Royal Garden branch:  55 Kensington High Street, London W8 5EQ</p> <p>South Kensington branch:  South Kensington Station  18 Cromwell Place  London SW7 2LB</p>	<p><a href="#">Student Account</a></p> <p><a href="#">Select Silver Account</a></p> <p>Under-18 students can open an <a href="#">Adapt Account</a>, which earns interest on all payments received, and has an option to personalise your Visa Debit card for £5. There is no overdraft facility for this account.</p>	Free	<p>Yes</p> <p>This will allow you withdraw £300 a day from NatWest and RBS ATMs as well as at Visa cash machines abroad.</p>	No - international students can’t apply for the overdraft feature associated with this account.	<p>Mobile &amp; Internet</p>	<ul style="list-style-type: none"> <li>Emergency cash facility which will enable you to obtain a set amount of money if your card is lost or stolen.</li> <li>Tastecard membership, entitling you to restaurant discounts.</li> </ul> <p><b>Select Silver Account Only:</b> Mobile phone and European travel insurance. We have been informed by the bank that this insurance is available to all students regardless of how long they have been in the UK, but would advise you to check the small print carefully to ensure this is the case. There are also free cashback extras, e.g. 1% cashback on all contactless payments, and various offers connected to cinemas and cafés.</p>	Accounts can only be opened from inside the UK. However, international students can <b>start</b> the application process online by visiting the <a href="#">International Students</a> page, scrolling to the bottom and clicking “Apply Now”.	N/A	<ul style="list-style-type: none"> <li>Bank letter from the Student Hub, including term-time address in London. <b>NB: If you are a pre-sessional student, your bank letter must state that you will be moving onto a full time degree course at Imperial College London.</b></li> <li>Your passport.</li> <li>Your visa (if applicable)</li> </ul>	<p>Visit any Natwest branch – there are three close to the South Kensington campus. Use their <a href="#">Branch Locator</a>.</p> <p>Natwest will try to open accounts on the same day or the day after. As soon as the account is open, you will receive a phone call with your Account Number and Sort Code. During the Autumn term, you may need to wait 3-7 days for an available appointment in-branch to see an adviser.</p> <p><b>NB. If you plan on extending your current visa /applying for a new visa please bear in mind that Natwest will not stamp bank statements. Therefore you must request paper statements only when opening an account.</b></p>

<p><b>Santander</b> <a href="http://www.santander.co.uk">www.santander.co.uk</a></p> <p>Imperial College London South Kensington Campus, on Level 2 Walkway</p>	<p><a href="#">International Student Bank Account</a></p> <p>Under-18 students (home and international) can open a <a href="#">1-2-3- Mini</a> Account, which carries no monthly fee.</p> <p>NB: There is a <a href="#">Basic Current Account</a> also available which has no monthly fee, but only has a Cash Card attached to it and so can only be used for withdrawing cash from a cash machine. Furthermore, an additional form of ID such as a tenancy agreement or utility bill is required in order to open this account.</p>	<p>£5 per month</p>	<p>Yes</p>	<p>No</p>	<p>Internet &amp; Mobile</p>	<p>As an account holder you will receive one free international cheque deposit per month. There are no fees for receiving money transferred from outside the UK. Transfers usually take 2-3 working days, although this depends on whether the overseas bank uses an intermediary, which can lengthen the process.</p>	<p>Accounts can only be opened from inside the UK</p>	<p>Although there are no processes in place to begin opening an account prior to arriving in the UK, you are welcome to contact the branch prior to arrival for more details about what to bring into the branch upon arrival, and when the best time is to visit.</p> <p><b>Contact details:</b> Telephone: +44 (0) 5511 431271</p>	<ul style="list-style-type: none"> <li>• Student ID Card / Bank letter from Student Hub (with name precisely matching name on passport, home address <b>and</b> UK address)</li> <li>• Your passport / EU identity card / UK driving licence + Biometric ID card, if a visa national.</li> </ul>	<p>Visit the Imperial College London Santander branch. Students will need to book an appointment in advance to open an account, and can do this by emailing. At quieter times of the year, the account can be opened on the same day as the appointment; however, in September / October, there are manual application forms, which means that it will take up to 48 hours for the account to be opened following the appointment.</p> <p>You will receive your card within 4-5 days, but these timings can be longer during busy periods (start of Autumn Term).</p>
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