





SOAS information for International Students Opening a bank account in the UK

| Name of bank Website, phone | Local branch name and address | Name of current account | Documents you need to open an account | Monthly fee | Fee for funds from overseas | Notes, including other current accounts available with no monthly fee, but no debit card |
|---|--|--|--|--------------------|---|--|
|  <p>中國銀行 BANK OF CHINA</p> <p>http://www.bankofchina.com/uk/ 020 7437 5975</p> | <p>107 Shaftesbury Avenue, London W1D 5DA</p> <p>Located near Chinatown. You can also pay in money at your local HSBC, where deposits will take 4 days to clear.</p> | Current Account | <p>Proof of identify: eligible forms of this listed here. You also need your BRP card showing the full length of your visa.</p> <p>Proof of address: This needs to be a separate document from your ID. If it's a SOAS banking letter featuring your address it can be used as both proof of address and of student status. This letter doesn't need to be specifically addressed to Barclays.</p> <p>Tenancy agreements or other forms of proof of address if living in private rented accommodation (recently dated bills addressed to you) are also valid.</p> <p>Proof of student status: this can be a letter from UCAS or from SOAS, or your SOAS student ID. NUS and SU cards aren't valid.</p> | None | <p>Receiving: From BoC – free. Other banks may charge.</p> <p>Sending: Up to £2000 a charge of £15. Over £2000 charge up to £25. Over £5000 charge up to £35.</p> | <p>Mandarin, Cantonese, Shanghainese and some dialect speakers.</p> <p>Most forms and online materials in Mandarin as well as English.</p> |




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|  barclays.co.uk Web-chat function to assist with online application. | 14 Upper Street Islington London N1 0PQ | International Student Account | As above. Eligible forms of ID listed here . Letters issued by SOAS do not need to be addressed specifically to Barclays. | None | Receiving from non-european: £6 Receiving from Europe (less than £50,000) – Free Sending to Europe: Free Sending outside Europe: £6 non-priority £40 priority high speed payment | You need to first apply online then book an appointment at a branch to finish the application and show your documentation. It's important to phone up and schedule an appointment however as during the start of term demand is high and you may be turned away in-branch. |
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| <p>The co-operative bank good with money co-operativebank.co.uk 020 7404 1386</p> | <p>60 Kingsway London WC2N 6DS</p> | <p>Co-op Cashminder Account</p> | <p>As above: further details of specific accepted documentation can be found here.</p> | <p>None</p> | <p>Receiving: free under £100. £6 for over £100.</p> <p>Sending:- £8 (EU/America)</p> <p>£20 (World)</p> | <p>No appointment needed. 10 working days to open account.</p> <p>Apply via post or in-branch.</p> <p>No longer offer a student account.</p> |
| <p> a little extra help halifax.co.uk 020 7530 9300</p> | <p>Unit 52 The Brunswick Centre WC1N 1AE</p> | <p>Student Account</p> | <p>As above: further details on the specific documentation accepted here.</p> | <p>None</p> | <p>Receiving: £2 if less than £100 £7 over £100</p> <p>Sending: £9.50</p> | <p>Complete the first part of the application process online, then go in branch to book an appointment to open the account.</p> |
| <p> hsbc.co.uk 08457 404 404</p> | <p>210 High Holborn WC1V 7BZ</p> | <p>Basic Bank Account</p> | <p>As above.</p> <p>You may also be required to provide details of the country/ies where you are registered to pay tax. More details here.</p> | <p>None</p> | <p>Receiving: Free up to £100, cost of £8 if over £100.</p> <p>Sending: £4 online. Branch or phone £9-£30</p> | <p>Book an appointment in branch and bring your documents to set up your account.</p> <p>Can set up your UK account from your home country with HSBC International Banking Centre.</p> |

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|  lloydstsb.com | 19-20 Upper Street Islington London N1 0PJ | Classic and Easy Saver | As above. Letters from SOAS need to be addressed specifically to Lloyds. | None | Receiving: £2 up to £100/£7 over £100 Sending: £9.50 online up to £5000 | Complete first part of your application online. Apply in branch or book an appointment and return at busy times. |
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| Name of bank Website, phone | Local branch name and address | Name of current account | Documents you need to open an account | Monthly fee | Fee for funds from overseas | Notes, including other current accounts available with no monthly fee, but no debit card |
|  natwest.com 020 7383 4122 | Tavistock House Tavistock Square WC1H 9XA | Student Account. | As above. Letters from SOAs need to be addressed specifically to Natwest. | None | Receiving: £1 for up to £100, £7 for amounts over £100. Sending: £10 for EU, £22 for international payments. | Book an appointment in- branch to set up your account. May be possible to be seen on-the-day if during a quiet period; best to bring documents with you. |
|  rbs.co.uk 020 7387 6564 | 171 Tottenham Court Rd W1T 7DL | International Student Account | As above. More information about eligibility and requirements here . | £10 | Receiving: £7 Sending:- £10 for EU, £22 for international payments. | Open an account online here . |

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| | | | | | <p>£10 (EU - in Euros) £22 (EU in another currency than Euros, and International Payments)</p> <p>£30 - 1 day expedited</p> | |
|  <p>santander.co.uk 05511 430582</p> | <p>University of London branch 164-167 Tottenham Court Road London W1T 7JE</p> | <p>Essentials Current Account</p> | <p>As above.</p> <p>Further details about specific documentation and eligibility requirements can be found here.</p> | <p>Sending: £15 for countries within the EU, £25 for international payments.</p> <p>Receiving: Free</p> | <p>Receiving: None</p> <p>Sending: £25 flat rate</p> <p>No fee for deposit of non-UK cheque (max 1 per month)</p> | <p><i>Information from Susana Marques</i></p> |

Information prepared September 2019 by the Student Advice and Wellbeing. Errors, changes, feedback: advice@soas.ac.uk