

Useful Contacts:

St Mary's University

International Office

Tel +44 (0) 208 240 4082

international@stmarys.ac.uk

Student Funding Service

Tel +44 (0) 208 240 4048

studentfundingoffice@stmarys.ac.uk

Student Fees Office

Tel +44 (0) 208 240 4035

feesoffice@stmarys.ac.uk

Dyslexia & Disability Service

Tel +44 (0) 208 240 8217

dyslexia&disability@stmarys.ac.uk

Careers Service

Tel +44 (0) 20 8240 4055 website:

www.stmarys.ac.uk/careers

Postgraduate Admissions Officer (Registry)

Tel +44(0)020 8240 4027

pgadmit@stmarys.ac.uk

University and Colleges Admissions Service (UCAS)

www.ucas.ac.uk

The British Council

10 Spring Gardens, London SW1A 2BN

Information Line +44 (0)161 957755

www.britishcouncil.org

UKCOSA

9-17 St Albans Place, London N1 0NX

Advice Line +44 (0)20 7107 9922

www.ukcosa.org.uk

Other useful websites:

British Banking Association

www.bba.org.uk

Ukcosa Information Sheet

www.ukcosa.org.uk/images/bank.pdf

Money Saving Expert

Including information on bank accounts

www.moneysavingexpert.com/banking/Student-bank-account

Information given in this leaflet was deemed to be correct at the time of going to press (September 2014)



Student Funding Service

St Mary's
University
Twickenham
London



International Students

A Guide to Opening a UK Bank Account



If you are an international student new to the UK you are advised to open a bank account in the UK. This is the safest and most effective way of managing your money. If you intend to take up part-time employment you will find that your employer will want to pay your salary into a UK account.

PGCE students who receive the training bursary will need to have a UK account as the bursary will be paid monthly by direct credit into your account.

Basic bank account

This should allow you to pay in and take out money and you are normally provided with a cash-point (ATM) card or debit card to enable you to draw money out. Basic accounts do not offer any form of credit, so you will not be given an overdraft facility or credit card.

You should be able to open a basic account with any of the main UK banks without making a payment or with a minimum of £1. However, you may be offered a more flexible account if you are able to pay in a substantial amount.

There are several useful websites you can visit that will give you information on the types of account that are available to you (see information at the end of this leaflet). It is worth doing some research as you might find that some banks will be more flexible with the type of account they will offer you or the proof of identity that is required.

You will need to find out if the bank will offer you any of the following::

- A cash card
- Regular statements
- A debit card
- Telephone banking
- An overdraft facility
- Internet banking

You should also check whether:

- money can be transferred from abroad
- you are able to make direct debit payments
- Any outstanding balance at the end of your studies can be transferred back to your bank in your own country, if required
- there are any account charges and if so, how much?

When you have this information you can make a decision about which bank you would like to open an account with. Most of the main UK banks have a local branch within 15 minutes walking distance from the University.



Proof of identity (ID)

You will need some, or all of the following documents (depending on the bank requirements) to be able to open an account:

- Your passport, with student visa if appropriate
- Your national photo ID card if you are from an EU country
- A letter of introduction from St Mary's, giving details of your course and confirming your overseas and UK address

If you want to open an online or telephone account, the bank may need to see more documents to prove your ID.

Once you have opened an account in the UK, always let your bank know, in writing, as soon as possible if you change your address.

Direct debit payments

If you set up a direct debit with the University in order to pay tuition fees or accommodation fees, you must ensure that you have enough money in your account on the agreed payment dates.

If the direct debit amount is more than the money you have in your account, the bank will refuse to make the payment and will charge you about £30 - £40 every time the payment is declined. The University will also charge you for declined payments.

Please see the list below of some of the main banks which are located in Twickenham, close to St Mary's. There are also branches in Teddington, Kingston & Richmond which are also close to the University.

Barclays Bank plc

2 York Street, Twickenham, Middlesex
Telephone: +44 (0) 845 7660758

Halifax plc

1 London Road, Twickenham, Middx
Telephone: +44 (0) 845 7203040

HSBC plc

2 London Road, Twickenham, Middx
Telephone: +44 (0) 845 7404404

Lloyds TSB

17 Heath Road, Twickenham, Middlesex
Telephone: +44 (0) 845 3000000

NatWest plc

25 King Street, Twickenham, Middx
Telephone: +44 (0) 845 6101202

Santander

1 King Street, Twickenham, Middlesex
Telephone: +44 (0) 845 7654321

Please ensure you take all the necessary documentation with you when you go to open an account.

A Request for a Letter of Introduction can be downloaded from the University website:

www.stmarys.ac.uk/moneymatters.

Alternatively, copies are available in the Student Services Centre (2nd Floor, J Building)

