



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 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 your UK address. For most banks a letter from your College can be used for this purpose, unless indicated in the specific bank information in this guide.
- you may also need to show evidence of your immigration permission. Where this is required, most banks will accept the entry vignette in your passport if you have not yet collected your BRP, or the online verification status (for EEA students).

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 that 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 information in this guide 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 consider your options and to take forward opening an account. Other options, including digital-only banks, are available.

Once you have opened an account, you will be sent your debit card and your PIN number separately.

The debit card will enable you to use contactless payments in shops, currently up to £45 though you will need to use your card with your PIN number the first time to activate it. Once activated, this will mean you do not need to enter your PIN or hand over your card for payments up to £45. You simply hold your card over the screen of the card payment machine. For payments over £45, or if the contactless payment doesn't work, you will need to insert your card into the machine and use your PIN. You will also need your PIN to withdraw money from cashpoints/ATMs.

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.



LLOYDS BANK

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. You should use your UK address in the application.

If you are under 18 years old, you will need to apply for a Basic bank account online at dco-ao.hsbc.co.uk/current/basic/eligibility. You should use your overseas address in the application.

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.



HSBC

Barclays

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. 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.

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 app will inform you if this is required when you have applied for the account. Barclays in Cambridge advises coming into the branch to book an appointment after you have completed the process on the app.

Please note that if you not living in College or University accommodation, you cannot use a letter from your College to confirm your address to open an account with Barclays. You will need to provide other official documentation to verify your address, such as a utility bill.



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.

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.

Some further information is expected from Santander in September and will be updated here when available.



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.

