

# A summary of UK Bank Accounts (January 2021 edition)

## **IMPORTANT NOTICE**

Sheffield Hallam University invites external suppliers of goods and services that may be of interest to students to participate in its induction activities. Sheffield Hallam University can accept no liability for any goods or services provided by third party suppliers. Any goods or services which are not stated to be provided by the University are provided by third parties over whom we do not have control and you should satisfy yourself that you wish to purchase those goods or services before contracting with the supplier. The suppliers will be supplying on their own standard terms and conditions and you should check that you agree to those terms and conditions before making any financial commitment.

	<b>Barclays</b>	<b>Santander</b>	<b>Halifax</b>	<b>HSBC</b>	<b>Lloyds</b>
<b>What accounts do you offer and what are they called?</b>	<p>Barclays Student Account</p> <p>Register online <a href="https://www.barclays.co.uk/forms/current-accounts/students/registration/">https://www.barclays.co.uk/forms/current-accounts/students/registration/</a></p> <p>You will be able to open your Barclays account by the end of September.</p> <p>Bank Address: Barclays Bank, 2-12 Pinstone Street, Sheffield, S1 2HN</p>	<p>Basic Bank Account: <a href="https://www.santander.co.uk/personal/current-accounts/basic-current-account">https://www.santander.co.uk/personal/current-accounts/basic-current-account</a></p> <p>Essentials Current Account: <a href="https://www.santander.co.uk/personal/current-accounts/essentials-current-account">https://www.santander.co.uk/personal/current-accounts/essentials-current-account</a></p> <p>Please view this <a href="#">video</a> to help you open a Santander bank account (please note: both accounts can now be opened online)</p> <p>Bank Address: Santander, 34-36, Fargate, Sheffield, South Yorkshire, S1 2HE</p>	<p>Current Account, there are Basic Accounts as well as Reward and Ultimate Reward Accounts</p> <p>Bank Address: 30/34 High Street Sheffield, S1 2GE</p> <p>Applications can take place online <a href="https://www.halifax.co.uk/bankaccounts/current-accounts/current-account.html">https://www.halifax.co.uk/bankaccounts/current-accounts/current-account.html</a> or over the phone 0345 720 3040</p>	<p>HSBC Bank Account You must apply online <a href="https://www.hsbc.co.uk/current-accounts/products/bank-account/">https://www.hsbc.co.uk/current-accounts/products/bank-account/</a></p> <p>Bank Address: HSBC, 49 - 63 Fargate, Sheffield, S1 2HD</p>	<p>Current Account</p> <p><b>You must apply online first <a href="http://www.lloydsbank.com">www.lloydsbank.com</a> and then book an appointment by calling 07384244415 before calling into branch to provide us with the original documents</b> (see below)</p> <p>Information about the accounts we offer please visit <a href="https://www.lloydsbank.com/current-accounts.html">https://www.lloydsbank.com/current-accounts.html</a></p> <p>Bank address: 1 High Street, Sheffield, S1 2GA</p>
<b>What information do you need from me?</b>	<p>Passport/European ID card</p> <p>University Bank Letter - Fully completed by the University with Home and UK Address. We require you to complete the online application and upload the letter there.</p> <p><b>You must have a UK based mobile number to open an account with Barclays.</b></p> <p>Students must be studying for a minimum period of 2 years for undergraduate courses, and 1 year for postgraduate courses. Additionally, the following also applies: Students studying for longer than 6 months and less than the minimum period, are not eligible for a student product but may be eligible for a Barclays current account if they meet the criteria.</p>	<p>Y You can complete the application online for both accounts and upload the required documents as part of the application. Please note: when completing the income and expenditure these do not have to be precise but they do have to be monthly. If you have been given a lump sum, divide this by 12. For your address please ensure you complete in full, room, block, apartment details are really important for you to receive you card, pin and online/mobile banking details. Please ensure you review at the end of the application BEFORE submitting to make sure all your details are correct.</p>	<ul style="list-style-type: none"> <li>• Passport (and VISA)</li> <li>• Tier 4/ Indefinite Leave VISA</li> <li>• University Bank letter</li> <li>• Proof of acceptance of a full time degree</li> <li>• Proof of acceptance on a pre-language course with a conditional/unconditional offer of a place on a full time degree course, upon successful completion of this pre course.</li> </ul>	<p>Once applied for online international students will need to provide a passport with VISA or BRP valid for a minimum 6 months and a University letter at a branch.</p> <p>University Bank Letter with UK Address you will be contacted by text message by the bank to come into branch to bring these documents</p>	<p>Proof of identity— choose from one of the following:</p> <ul style="list-style-type: none"> <li>• Passport (and VISA)</li> <li>• Tier 4/ Indefinite Leave VISA / BRP card</li> <li>• Proof of address — University bank letter you must print a hard copy for your in branch appointment</li> </ul> <p>You should be able to upload these documents as part of the online application process, please follow the instructions carefully.</p>
<b>Is a BRP mandatory for account opening?</b>	TBC	BRP <u>or</u> Passport with valid visa <b>AND</b> bank letter confirming name, date of birth, course details and residential address in the UK.	Yes	No	No
<b>Are there any charges or fees?</b>	No, however you can add additional benefits to account for a fee, e.g. gadget insurance, travel insurance etc.	Basic Account is free, Essentials Account costs £1 per month <a href="https://www.santander.co.uk/assets/s3fs-public/documents/essentials_current_account_fee_information_document_may20.pdf">https://www.santander.co.uk/assets/s3fs-public/documents/essentials_current_account_fee_information_document_may20.pdf</a>	The Current bank account is free  Reward and Ultimate Reward account there are fees	No	Please visit <a href="https://www.lloydsbank.com/current-accounts.html">https://www.lloydsbank.com/current-accounts.html</a> for further information

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<b>Do you charge me for overseas transfers?</b>	<p>Yes</p> <p><b>To send money:</b> There is a one off fee of £25 per transaction (regardless of how much they send) for money being sent overseas.</p> <p><b>To receive money:</b> If sent using sterling (£) there are no fees by Barclays but check with your Bank provider from your home country for any charges.</p>	No	<p>Yes, please check <a href="https://www.halifax.co.uk/assets/pdf/bankaccounts/current-account-fee-information-document.pdf">https://www.halifax.co.uk/assets/pdf/bankaccounts/current-account-fee-information-document.pdf</a></p>	<p>Yes, to send funds overseas there is a £4 fee online</p>	
<b>Do you supply a debit card?</b>	<p>Yes</p> <p>Visa Debit card supplied You can withdraw from ANY cash machine (some may charge you) and pay for purchases when you see the Visa sign and online purchases.</p>	<p>Basic Account top up visa debit card and cash card. Essentials contactless visa debit card</p>	<p>Yes</p> <p>Visa Debit card supplied You can withdraw from ANY cash machine (some may charge you) and pay for purchases when you see the Visa sign and online purchases.</p>	<p>Yes – A contactless HSBC Debit Card will be provided free of charge</p>	