Banking Information

Opening a Bank Account before arriving in the UK - EU/International students

You can make arrangements before coming to the UK in order to access money on arrival in the UK.

Tips for accessing your money when in the UK:

- Do not bring large amounts of cash to the UK
- Open an account in your home country with a multi-national bank
- Check the bank allows cash withdrawal from UK banks
- Check that money can be transferred from outside the UK to the account
- Open an account in your home country with a bank that has internet banking
- Bring a bankers draft made out to ‘The University of Dundee’, in pounds sterling, for your tuition and accommodation fees
- Apply for a credit card in your home country for use in the UK

Pre-sessional students

If you are here on a short term visa (under 3 months) banking regulations may prevent some banks from opening an account for you. However, HSBC bank may have agreed to open basic cash accounts for those with short term visas to gain access to their money. Any issues, please contact internationalsupport@dundee.ac.uk

HSBC and Barclays as International banks can also open bank accounts for those on short term visas without needing proof of address, but will charge a fee.

Exchange students

Bring an English translation confirming your enrolment at your home institution. It must show:

- The institution name;
- course title;
- course start and end dates; and
- your address in your home country.

Opening a bank account in the UK

We recommend you organise your financial arrangements soon after arriving in Dundee. It is a good idea to open a UK bank account and transfer money into it as soon as possible. You will find a list of banks in Dundee at the foot of this factsheet.

Banks are normally open from around 09.30 to 5.00pm, Monday to Friday. All have 24-hour automatic cash machines. To open an account you will have to complete an application and provide the following documents:

- your passport
- your university admission letter and acceptance certificate
- funds to deposit
- documentary proof of your local address in the UK (unless you open a passport account with HSBC where you can use your home address)
As Barclays and HSBC are a multi-national bank they have international student friendly accounts, particularly if you have recently arrived in the UK and cannot provide evidence of a fixed address. However, they do charge for this service. See more details on the relevant websites or enquire within the branch.

Over the past 2 years international students have encountered difficulties when opening a bank account. This is due to an increase in money laundering (fraud). Bank staff require various documents and will ask many questions. Please do not feel that you are personally under suspicion, however frustrating it may be. It is standard practice.

**Proof of Address**

Different banks will have different policies when it comes to opening accounts. They also vary from branch to branch.

You may be asked to provide any of the following documents as proof of your address in the UK:

- If you are living in University residences, your lease agreement or a letter of introduction from the University which can normally be printed from e-vision. Please ensure your letter is of good quality and in colour if possible. Banks may reject poor quality prints.

- If you are living in private accommodation, a letting agency tenancy agreement, a utility bill or a personal possessions insurance policy

If you experience any difficulties, please contact the International Student Adviser at internationalsupport@dundee.ac.uk

**Bank Statements**

When you require bank statements, for example, for visa extension purposes, please order your statements one month in advance and ensure you have the required funds in your account over a period of 28 days. Banks will not normally issue statements over the counter on request.

**Banks Near to the University Campus**

Find banks on Google Maps: http://maps.google.co.uk

1. enter your current location (University postcode DD1 4HN)
2. enter the enter the bank’s postcode (the postcodes are below in bold)

- **Bank of Scotland** 2 West Marketgait, Dundee DD1 1QN Tel: 01382 317578
- **Barclays Bank plc** 24 High St, Dundee DD1 1SZ Tel: 0345 734 5345
- **Clydesdale Bank plc** P.O Box 22, 7-8 High St, Dundee DD1 1SS Tel: 0800 345 7365
- **TSB Bank** 29 Meadowside, Dundee, DD1 1DD Tel: 01382 239 992
- **NatWest Bank plc** 1 Courthouse Square, Dundee DD1 1NH Tel: 0845 3661964
- **Royal Bank of Scotland** 3 High Street, Dundee, DD1 9LY Tel: 01382 228111
- **Santander** 47-49 Reform Street, Dundee DD1 1SW Tel: 0800 9 123 123
- **HSBC** 25-29 Murraygate Dundee, DD1 2EE Tel: 0345 740 4404

3. Finally, click ‘get directions’ and a detailed map will appear.