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Welcome

Banking terms explained

Automated credit transfer:

Direct debit:

ID:

tandin order:

I am a student from outside the UK and I am about to start studying at a UK university/college/school. How do I choose which bank is best for me?

What is a basic bank account and what other types of account may be available?

Why do all banks require proof of ID?

What services can I get with an account?

| Bank name and any special name for the account | Minimum age to open an account | Minimum amount to open an account | Direct debits & standing orders ¹ | Charge for unpaid direct debit ¹ | Charge for unpaid standing order ¹ | Debit card (Electron, Maestro, Solo, Visa or MasterCard) | If any of the following applies to you, your application may be declined |
|---|--------------------------------|-----------------------------------|--|---|---|--|--|
| Bank of Ireland UK: 3rd Level Student | 16 | None | Yes | No | No | Yes | Undischarged bankrupt, record of fraud |
| Bank of Ireland UK: Basic Cash | 16 | None | Yes | No ³ | No ³ | No | Undischarged bankrupt, record of fraud |
| Bank of Scotland: Classic Account (with restricted facilities) | 18 ² | None | Yes | £10 (max 3 per day) | £10 (max 3 per day) | Yes | Record of fraud |
| Barclays: Student Additions Account | 18 | None | Yes | £8 (max 1 per day) | £8 (max 1 per day) | Yes | Record of fraud |
| Clydesdale: Readycash | 16 | None | Yes | No | No | Yes | Record of fraud |
| The Co-operative Bank: Cashminder | 16 | None | Yes | No | No | Yes | Record of fraud |
| Danske Bank: Danske Basic | 18 | None | Yes | £15 ⁴ | £15 ⁴ | | |
| <small>Danske Bank: Danske Basic</small> | | | | | | | |
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Danske Bank: Danske Basic >>7.33 58 .898 0 Td (%)T/MCID 55|2305 t.898 0 Td (%)T/MCID 5

