

## Comparison of Banking facilities offered in Oxford by the Major Banks

(Information correct as of September 2009)

	<b>Lloyds TSB</b>	<b>Barclays</b>	<b>Abbey Santander</b>	<b>Nat West</b>
<b>Main branch</b>	1 High Street OX1 4AA	54 Cornmarket Street Oxford OX1 3HB	Abbey House, opposite Carfax, Oxford, OX1 1HB	32 Cornmarket Street Oxford OX1 3ES
<b>Other branches</b>	Summertown: 201 Banbury Road  Cowley: 154 Oxford Road  Headington: 87 London Road	Jericho: 37-38 Little Clarendon St  Summertown: 211-213 Banbury Road  Cowley: 4 Pound Way, Templars Sq  Headington: 105 London Road	Headington: 116 London Road  Summertown: 276 Banbury Road  Oxford Brookes: Gypsy Lane	Centre: 1 High Street  Summertown: 249 Banbury Road  Cowley: 9 Cowley Road  Headington: 91 London Road
<b>Branch to open account at</b>	Can open an account at any branch.	The Cornmarket branch, which has a dedicated international student desk on the First Floor.	Carfax: It has a dedicated Student Section situated at the back of the branch. Two Student Advisors are available everyday from Mon-Sat.	Cornmarket or High Street is best place
<b>Telephone</b>	0845 300 0000 (switchboard, ask for Oxford branch)	0845 755 5555 (switchboard, ask for Oxford branch)	0551 143 1352 (direct to Oxford University Branch)  or 08459 724 724 (Telephone Banking)	0845 30 19797 or 0845 301 9799

	<b>Lloyds TSB</b>	<b>Barclays</b>	<b>Abbey Santander</b>	<b>Nat West</b>
<b>Website</b>	www.lloydstsb.co.uk	www.barclays.com/internationalpersonal/ib_8_students.html	www.abbey.com / minal.vyas@abbey.com / matthew.lewis@abbey.com	www.natwest.com
<b>Online application</b>	Online application form available but applying in person after you arrive in Oxford may be quicker	Family Package account can be set up online before you leave home. Other accounts have the option to apply online and then you will need to take a printed copy of the application form	International students are advised to visit the nearest branch, as the process is quicker.	There is an option to fill in an online application form and print a copy and take it to the branch with the documents required (see below) to open an account.
<b>Time to open account</b>	Account opened immediately after interview.  Cheque book/cards issued in approximately 5 days	Approximately 2 working days.	Account is opened and active immediately. Process takes no longer than half an hour, subject to status.	Approx 4-5 days, possibly up to 2 weeks in busy times i.e. October
<b>Course requirement</b>	Non EU students must have a visa to remain in the UK for a minimum of twelve months on a fulltime course.	Must be in the UK for a minimum of 9 months on a full- or part-time course	Non-EU Students must hold a valid Student Visa.  There is no minimum/ maximum date required.	Must be in the UK for a minimum of 1 year on a full-time course Must have at least six months left on your student visa
<b>Documents required to open an account</b>	Passport, or EU national ID card  Letter of introduction from College: must mention guaranteed place and include your address in the UK, but does not need to be addressed to the bank	Passport, or EU national ID card  Letter of introduction from College, does not need to be addressed to the bank.	Valid Passport and Visa with Course Confirmation  (Attendance Certificate)	Passport or EU national ID card  Letter of introduction from College - must be addressed to Nat West, Oxford, must have college stamp, name must match passport
<b>Appointment required</b>	Not necessary, avoid lunchtimes	Not necessary, avoid lunchtimes	No Appointment required, if a specific time is needed contact us either by phoning the branch or by email to make an appointment.	Not necessary, avoid lunchtimes

	<b>Lloyds TSB</b>	<b>Barclays</b>	<b>Abbey Santander</b>	<b>Nat West</b>
<b>Types of accounts</b>	<p>1. <i>'Current account'</i></p> <ul style="list-style-type: none"> <li>- Cashpoint and debit card</li> <li>- Cheque book</li> <li>- Telephone and online banking</li> <li>- No minimum balance required</li> </ul>	<p>1. <i>'Family Package'</i> (more details on website)</p> <p>Free with minimum £5,000 balance in separate savings account maintained throughout course. Can be set-up overseas before you come to the UK.</p> <p>Includes debit card, credit card and cheque book, telephone and online banking.</p> <p>2. <i>'iBank Student'</i></p> <p>Initial deposit of £1,000 required to open account.</p> <p>Sterling Connect VISA debit card. Flexible Bonus Builder savings account</p> <p>Telephone and online banking</p> <p>£5 a month charge</p> <p>3. <i>'Cash card account'</i></p> <p>Basic bank account, Cashpoint card only. No debit card, credit card, chequebook</p> <p>No minimum balance required</p>	<p>International Student Account: Visa Electron Card,</p> <p>3% Interest on the first £500, 1 free foreign cheque deposit per month, Online banking, International</p> <p>Transfers for no fee.</p> <p>A monthly fee of £5 is attached to this account to give students the full benefits of a bank account in the UK.</p>	<p>1. <i>'Step account'</i></p> <ul style="list-style-type: none"> <li>- Cashpoint and Solo debit card</li> <li>- Cheque book not available</li> <li>- Telephone and Internet banking</li> <li>- No minimum balance to open account</li> </ul> <p>2. <i>'Advantage Blue'- International Student</i></p> <p><i>Option</i></p> <ul style="list-style-type: none"> <li>- Open to 'step account holders'</li> <li>- £6.95 monthly charge</li> <li>- Benefits include mobile phone insurance, cinema discounts.</li> </ul>