

Dear client

Welcome to the Barclays Wealth International Student and Family Service

Our tailored banking service enables you to open a UK-based bank account with us before you leave home, via your introducer bank.

The service gives you access to an exclusive range of banking products and services which are generally unavailable to international students in the UK, including:

- Sterling Connect card (VISA debit card and cheque guarantee card) and cheque book for day-to-day banking
- International Online and Telephone Banking¹ including free online money transfers between accounts
- Commission fee-free currency exchange and travellers' cheques²
- UK Country Guide that includes some tips to help you settle into the UK
- £500 Interest-free overdraft automatically available³
- Barclaycard Platinum credit card available, providing a range of emergency and assistance services³
- A special travel concierge service for both parent and student worth hundreds of pounds per year³

Next steps

Your application will now be sent by your introducer bank to us for processing. Upon receipt of your application and verification of your supporting documents, we will open your account and email you a welcome letter, confirming your account details. You should leave money transfer instructions with your introducer bank.

We will also inform your introducer bank once the account is opened in the UK, at which point funds should be transferred electronically to us. You should allow three working days, from the date of dispatch of funds, for your new account to be credited.

Upon receipt of your funds, we will be in a position to order your debit card, cheque book and set up your overdraft³. These stationery items must be dispatched to a UK correspondence address, so we recommend you call our helpline as soon as funds are cleared in the UK and you have your UK address details confirmed.

To help you get started, we have a dedicated International Student Helpline with Chinese and English language speakers. The helpline number is +44 (0)207 751 6516. Please note that the helpline is open between 9am-5pm Monday to Friday (UK time). **Please note:** If the helpline is not answered please leave a message clearly stating your full name, phone number and a time that we can call you. You can also email the helpdesk at KIBC.FamilyPackageNOR@barclayswealth.com, please include details of your full name, phone number and a time that we can call you.

International Telephone and Online Banking

We will automatically send International Telephone and Online Banking instructions to your correspondence address once you confirm to the helpline that cleared funds have been deposited. Upon receipt you should memorise your passcode and keep your International Telephone and Online Banking Membership card in a safe place as you will need to refer to those details when you activate your membership through the helpline.

What to do when you arrive in the UK

Upon arrival in the UK, you can use any of the UK Barclays branches to deposit or withdraw money, transfer money and access information on your accounts. The maximum amount of cash you can withdraw with only your welcome letter and passport is £1,000.00. You should use the helpline number for all other queries related to your account such as change of address and card ordering.

To find the nearest branch or cash machine to your university or UK correspondence address, please visit the online Barclays Group branch locator:

<http://www.multimap.com/clients/places.cgi?client=barclays>

Please note that, as the Barclays Wealth International Student and Family Service is exclusive to a small number of introducer banks and not generally available to international students arriving in the UK without setting up an account before departure. For this reason, Barclays staff in these branches will not be familiar with the Barclays Wealth International Student and Family Service. We recommend you contact the dedicated International Student Helpline for assistance with all account enquiries.

I hope you will enjoy the services of the International Student and Family Service and that you will discover it to be a convenient way to manage your money.

Yours sincerely



Mark Richards
Managing Director

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate). If outside the UK please call: +44(0)1624 684 444**.

*Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

**Lines are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

¹ For a short period of time every night (UK time) we temporarily close our website for a data refresh. Access may also be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please contact your local embassy to check your country's legal position. Accounts will be held in individual currencies.

² Commission on travellers cheques is free except on sterling travellers cheques, where it is 1.5 per cent (minimum £1.50).

³ Available to clients on the Premium service only. To be eligible for the overdraft and credit card, clients must open and maintain a Barclays Wealth Savings account with a minimum balance of £5,000.

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries. Barclays Bank PLC is registered in England and is authorised and regulated by the Financial Services Authority. Registered No: 1026167. Registered Office: 1 Churchill Place, London E14 5HP.