

# INTERNATIONAL STUDENT AND FAMILY SERVICE

## Premium International Student and Family Account

### What services are available?

As a Premium Student and Family Account client you have access to a wide range of banking products and services which are generally unavailable to international students in the UK. These include the following:

### Barclays Visa Connect card

For day-to-day access to your money, we provide you with a Visa Connect card. This is a debit card and cheque guarantee card enabling you to pay for goods in shops and withdraw money at cash machines. You can access your funds through any of the 1,600 UK Barclays branches, with your account maintained at our UK-based International Banking Centre in Knightsbridge, enabling Barclays to pay interest gross of tax (subject to completion of the R105 in the application pack). Most importantly, you have control over and access to your accounts anywhere in the world through our International Online and Telephone Banking service.

### Barclaycard Platinum credit card and personal overdraft\*

You can also access credit facilities such as an interest-free £500 overdraft and our top-of-the-range credit card, the Barclaycard Platinum (subject to application and you must be 18 years old or over). With this card you gain access to a great range of services including emergency help when travelling abroad; emergency cash advance and card replacement service; and travel insurance.

### Exclusive worldwide personal assistant service

You also get free membership with your parents to a worldwide personal assistant service from Ten UK, enabling you to arrange international travel, door to door. Mandarin-speaking lifestyle consultants can check availability and book hotels, cars, flights, concerts, sporting events and restaurants. This service would ordinarily cost you up to £900 per year. Terms and conditions apply to this service.

\*Personal Overdraft and Barclaycard are available subject of a deposit and maintenance.

\*\*General terms and conditions of the account and other fees may apply.

<sup>1</sup> You must be aged 18 or over to be eligible for a Barclays Personal Overdraft.

<sup>2</sup> Commission on traveller's cheque is free except on sterling traveller's cheques, where it is 1.5 per cent (minimum £1.50).

### Barclays Wealth savings account

You are required to open a separate savings account, into which a minimum of £5,000 must be deposited and maintained throughout your study period in the UK. Barclays will set up the account automatically upon receipt of your initial deposit.

### Benefits for students

- Banking with no monthly administration fee\*\*
- Cheque book
- Barclaycard Platinum credit card, available on request when you arrive in the UK
- A sterling current account with a Visa Connect card for day-to-day banking or a Cash card (if you are aged under 16). You can withdraw up to £300 per day at Barclays cash machines, provided you have sufficient funds, and withdraw up to £50 at shops offering cashback. If you are aged 16-17 you will be eligible for a VISA Electron card
- Access to International Online and Telephone Banking service, so you can manage your money and make transfers in different time zones
- £500 interest-free overdraft, available upon request<sup>1</sup>
- Fee-free currency exchange and traveller's cheques<sup>2</sup> in the UK
- Free country guides
- Free membership of international concierge service with your parent or benefactor
- Barclays Premiership Pack - Includes a branded sports bag, sports bottle, wallet and pen

### Benefits for parents or benefactors

- Peace of mind, knowing that your child's money management is in safe hands
- Access to both your own and, more importantly, your child's account
- Free online money transfers between your account and your child's account – you can save up to £40 per payment

- Interest on your savings, free of UK tax (subject to completion of the R105 form in the application pack)
- Barclays Wealth savings account
- Multi-currency International Online and Telephone Banking service, so you can manage your money and makes transfers in different time zones
- Free membership of an exclusive worldwide personal assistant service from Ten UK, enabling you to arrange international travel, door to door, for you and your child. Ten UK lifestyle consultants can check availability and book hotels, cars, flights, concerts, sports events and restaurants. This service would ordinarily cost you up to £900 per year.

## International Student Account

### What services are available?

Barclays International Student Account makes it easy for you to manage your finances while you study in the UK by offering the following:

### Barclays Visa Connect card

For day-to-day access to your money, we provide a Visa Connect card (subject to application). Connect is a debit card and cheque guarantee card enabling you to pay for goods in shops and withdraw money at cash machines.

You can access your funds through any Barclays branch in the UK, with your account maintained at our UK-based International Banking Centre in Knightsbridge. Most importantly, you have control and access to your accounts anywhere in the world through our International Online and Telephone Banking service.

You must arrange for the transfer of a minimum balance of £1,000 to your Barclays Wealth current account. Thereafter there is no minimum balance requirement.

### Benefits for you as a student

- A sterling current account with a Visa Connect Card for day-to-day banking. **Please note** - You must be over 18 years of age to apply for this account.
- Cheque book
- Access to International Online and Telephone Banking Service, so you can manage your money and make transfers in different time zones
- Free internal transfers between Barclays accounts
- Commission-free currency exchange and traveller's cheques<sup>2</sup> from your local Barclays branch
- Free country guides

<sup>1</sup> You must be aged 18 or over to be eligible for a Barclays Personal Overdraft.

<sup>2</sup> Commission on traveller's cheque is free except on sterling traveller's cheques, where it is 1.5 per cent (minimum £1.50).

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.

Your feedback: If you want to complain you may do so in person, in writing, by post or email, or by telephone. To obtain a copy of our complaint-handling procedures, or to make a complaint, please contact your International Banking Centre.

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.

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