
BARCLAYS WEALTH INTERNATIONAL

iBank Student

Making the most of your new horizons

About Barclays Wealth International

At Barclays Wealth International, we understand the current situation and future needs of International students studying in the UK and can provide you with a range of products and services specifically designed to meet those needs.

Backed by the expertise of the Barclays Group, we are dedicated to helping you manage your finances so you can make the most of your time in the UK.

Key benefits of iBank Student

- A range of International banking products and services available in major currencies
- Easy access and control through International Telephone and Online Banking¹
- Commission-free foreign currency and travellers cheques²
- Mortgage advice from our specialist advisers

¹ Access may 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.

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

iBank Student

You've made a great choice by deciding to study in the UK. And while you're busy settling into your new course and your new life here, the last thing you'll want to worry about is your finances.

That's why we've created iBank Student – a trusted and flexible banking service with low entry requirements – designed to make your UK and International banking as simple and reliable as possible to help you through your years of studying abroad.

From an International bank account to commission-free travel money², iBank Student offers a choice of products and services to meet your UK and International banking needs.

As a client of iBank Student, you'll have access to:

- Day-to-day International banking
- Savings and investments
- International Telephone and Online Banking¹
- International payments
- Commission-free travel money²
- Mortgage services

Day-to-day International banking

Our International Bank Account is the core of our day-to-day banking service, available in sterling, euro and US dollar. We can also set up standing orders and direct debits for you.

We'll also give you a sterling Connect VISA debit card³, so you can make cash withdrawals over the counter, make purchases from 22 million outlets worldwide that accept VISA and withdraw cash from 680,000 VISA-linked cash machines.

Savings and investments

As an international student in the UK, you'll want a flexible savings account with a great rate of interest on balances. Available for savings from as little as £1, \$1 or €1 – our Barclays Wealth Bonus Saver Account could be just what you're looking for⁴. The Barclays Wealth Bonus Saver Account puts you in control of your money by allowing you to deposit funds whenever you wish and then make withdrawals when you need to. Available in sterling, euro and US dollar, you'll also enjoy tiered rates of interest giving you more interest, the more you save in the account.

As a client of iBank Student, you'll also have access to our full range of savings and investments, including structured products and flexible and fixed rate savings accounts.

International Telephone and Online Banking

Our International Telephone and Online Banking⁵ services help you manage your money in different currencies and time zones, when it suits you¹.

International Online Banking

Our International Online Banking service gives you instant access to your money, day and night.

It's designed to give you control and save you time by letting you carry out all your transactions wherever and whenever is convenient for you, 24 hours a day, 365 days a year⁶.

You can:

- Check account balances and transactions
- Pay bills and make payments of up to £50,000 (or currency equivalent)
- Order statements, paying-in books and replacement cards
- Advise us of new address and contact details
- Request other products and services

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

³ Subject to application and status.

⁴ Accounts available for new deposits to Barclays Wealth only.

⁵ Available to applicants aged 18 years or over.

⁶ For a short period of time every night (UK time), the site may be unavailable while we refresh data.

We use up-to-date levels of encryption technology, making it safe and secure to manage your account online with us. Please note that in countries where transmission of encrypted data is prohibited, this service may not be available.

International Telephone Banking

You can also manage your money by telephone. Our team of dedicated banking advisers are specially trained to meet the banking needs of international students in the UK.

International payments

International payments can be made faster, cheaper and more easily online than over the phone.

Commission-free travel money²

Pick up foreign currency and travellers cheques commission-free from any UK Barclays branch.

Mortgage services

Our mortgage advisers can provide expert advice to help you or your parents buy property in the UK.

Our service includes:

- A consultation at no extra cost to help you review the different options available and guide you through the different stages of buying property in the UK
- A range of flexible products to suit you, whether you are purchasing a new home or investing in property

How much does iBank Student cost?

For £7.50 a month, you will have access to a range of products and services designed to meet your UK and International banking needs while you're studying in the UK.

To qualify, you need:

- A minimum opening balance of £1,000 (or currency equivalent)
- Acceptance onto a course at a UK Border Agency licensed institution studying full time or part time for at least 10 hours per week¹.

How do I apply?

Visit your local Barclays branch in the UK and fill in an application form. If you have any queries, please call us on +44 (0)1624 684 444².

¹ All students require an original or certified copy of the offer letter of acceptance from a recognised UK Border Agency listed university or Universities and Colleges Admissions Services (UCAS) confirming that you will be studying for a degree or equivalent qualification, the subject(s) that you will be studying and the start and end dates of your course. Part time students must be studying for at least 10 hours or more per week.

² 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.

Application requirements

Documentation required for iBank Student

- Students in higher education need to provide an original or a certified copy of the offer letter from the UK University or Universities and Colleges Admissions Services (UCAS) confirming that you will be studying for a degree or equivalent qualification, the subject(s) that you will be taking and the start and end dates of your course. Part time students must be studying for at least 10 hours or more per week.

Please note: if the letter from your university, school or college is not posted to your overseas address or is sent to an agency's address then you will need to provide an additional form of address verification that includes one of the following:

- An original or certified copy of a recent bank or credit card statement that is less than three months old or
- A letter of introduction for UK banking facilities from your education institution (templates are available from any UK Barclays branch or via our website www.barclayswealth.com/ibankstudent) or
- A completed Bankers Confirmation Request Form available in this pack. Please request that your current bank completes this form and returns it to us.

Due to regulations surrounding International banking, the bank and credit card statements may not be sufficient to open your account. Therefore we recommend that you also complete the Banker's Confirmation Request Form

Requirements for financial institutions

Please note that all financial institutions in regulated centres are required, as part of their legal and regulatory responsibilities, to verify the identity of their clients and the source of their funds before accounts can become fully functional to allow withdrawals or deposits.

Applications via an agency

If you applied via an agency, you should supply a copy of the offer letter sent to you via the agency and one of the following:

- A credit card/bank statement¹ in English dated within the last three months
- A VISA/MasterCard/American Express/Diners Card statement¹ that is no more than three months old
- A national photo ID card²/driving licence³ that has your name and overseas residential address on it

¹ Supporting documents must be issued/dated less than three months ago, confirm your overseas residential address and must be either the original or a certified copy of the document.

² Only national photo ID cards issued within the EU are acceptable.

³ Only driving licences from certain countries can be accepted (please contact us for more information) and we are unable to accept provisional driving licences.

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.

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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. Barclays Bank PLC has its principal place of business in London, England.

Your Feedback

If you want to complain you may do so in person, in writing, by post or e-mail, or by telephone. To obtain a copy of our complaint handling procedures, or to make a complaint, please contact your account-holding centre.