



Student Solutions

Application form

Student Solutions

Welcome to Student Solutions, a totally new way of banking internationally, designed to take care of all your financial affairs. You can enjoy all the benefits of Student Solutions for the duration of your studies and for 6 months after your graduation. All we ask is that you open your account with a minimum of £2,000. You should aim to maintain this cleared balance at all times across your Barclays International Banking Accounts. However, if it falls below £2,000 during a calendar month, there is a charge of £5.

How to apply

Step 1.

Please complete all the details requested in Section A of the application form, as this information may be used for security purposes once your account is opened.

Step 2.

Then decide which account(s) you would like to open and tick the relevant boxes in Section B.

Step 3.

Please sign and date the Customer Declaration in Section C.

Step 4.

Please ~~ensure you~~ read the Customer Terms and Conditions leaflet in the pocket of this brochure.

Step 5.

Please ensure the Tax Declaration is fully completed and signed in Section D.

Step 6.

Simply hand in the completed application form to your local Barclays Bank, together with all the relevant documents.

Please ensure that the following items are handed in with your application form:

1. A copy of your Passport or European Union National Identity Card.
2. Your original offer letter from your UK University or UCAS sent to your home residential overseas address.

If you do not have this letter, please ask a member of Barclays staff for a copy of template Letter of Introduction for UK Banking Facilities. This must be signed by an authorised member of University staff.

Please note, if you applied to the University via an agency or did not receive a University or UCAS letter to your home overseas address, you must bring

- A copy of your offer letter sent to you via the agency
 - A credit card/bank statement in English dated within the last 3 months, or a photo card ID which has your name and overseas residential address.
3. Confirmation of the UK address. This is preferable, but not mandatory.

Important information

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 customers and the source of their funds, before accounts can become fully functional to allow withdrawals we can process your application. We want to make this process as quick and easy as possible for you without comprising the standards as required by law. Should you not complete all the questions on the application form, we may be unable to accept you as a customer.

Please help us to prevent crime, and the laundering of the proceeds of crime, by providing the correct identification outlined below and by completing all sections of the Application Form.

Please note:

- (i) Student Solutions is offered by Barclays Bank PLC.
- (ii) Should you not complete all the questions on the Application Form, we may not be able to process your application.
- (iii) All accounts will be opened at Knightsbridge (London).
- (iv) Please remember that when you pay in cheques you may have to wait up to seven days before you can withdraw your cash.



Section A

Personal Details

For Bank use only. Ensure student information is completed in Background field. Your application number

Banking Details

Do you currently have a Barclays account? Yes No

If yes please state date opened / / / / / / /

Account Number

Sort code

About you

Title Mr Mrs Miss Ms Dr

Other

Surname

Forename(s)

Male Female

Date of birth / / / / / / /

Nationality

Country and town of birth

Marital status Number of dependents

Your mother's maiden name (to be used for security purposes)

Where you live

Residential (overseas home) address

Tel No.

Country Postcode/Zipcode

When did you move to this address? / / / / / / /

If you have lived at this address for less than three years, please give all addresses for the last three years using a separate piece of paper if necessary.

Previous address

Country Postcode/Zipcode

When did you move to this address? / / / / / / /

How can we contact you

Correspondence ~~term~~ address in the UK (if different from your principal residential address)

Address

Country Postcode/Zipcode

Contact telephone details (we may occasionally need to telephone you concerning your account(s))

Mobile / cell phone number including full international dialling code

Please tick your preferred contact number

Home Mobile

When is a convenient time to contact you (UK time)

Email address

University/College details

For Bank Use only. Insert the information in this section under 'Employment details'

University/College name and campus

Town/City of University or College

Course type eg. BA, BSc.

Course title eg. Politics

Student No. (if known)

Course start date Month Year

Course end date Month Year

Main purpose of the account (You must complete each box below)

Please remember without this information we will not be able to process your application.

What is your main purpose for opening an account?

Day to day living expenses Saving

Other (please give details)

Money at the time of account opening

What will the initial sum of money be that you use to open the account? £

Where is this initial sum of money from? (eg. sponsorship, parental contribution, government contribution)

Money once your account is opened

What is the likely source of income to your new account? (eg. sponsorship, parental contribution, government contribution)

How much do you expect to pay into the account each year? £

Section B

Accounts

Please choose which account(s) and services you would like and complete the relevant section(s).

1. International Telephone and Online Banking

We will issue you with your membership number and passcode for International Telephone and Online Banking.

If you do not wish to receive this, please tick the box

2. Day to Day Banking

Sterling Barclays Bank Account

I would like to apply for a

Sterling Barclays Bank Account

I would like to apply for a **Connect card and PIN number**

Yes No

You may be required to use a PIN with this card in order to pay for goods and services in some countries including the UK. If you have any particular requirements concerning the use of your card arising from a disability please contact us at an International Banking Centre.

3. Sterling Savings Accounts

International Global Savings Account

Yes, I wish to apply for an International Global Savings Account.

International Tracker Savings Account

Yes, I wish to apply for an International Tracker Savings Account.

Interest is paid quarterly into this account.

Section C

Your agreement and authorisation

All customers must complete this page

By signing below, you, the individual named in this application form are:

- (i) applying to us, Barclays Bank PLC, for banking services;
- (ii) confirming that any details you have supplied are true and complete;
- (iii) authorising us (a) when considering this application to make credit reference, identity (including searching the Electoral Register), fraud and other enquiries; (b) to share information about you and how you manage your accounts with credit reference agencies.

You understand that credit reference agencies will maintain a record of our searches and the information we give them and if you give us false or inaccurate information or we suspect fraud we will record this with fraud prevention agencies. The records and information may be used by insurers, other lenders and other organisations to make assessments for credit and to help make decisions on you or other members of your household on credit, motor, household, life, and other insurance facilities (including handling any claims), for debt tracing and to prevent fraud and money laundering. Please note that records held by credit reference agencies may be linked to records about persons financially associated with you. Your application may be assessed by reference to any of these "associated" records.

- (iv) authorising us to issue you with a Barclays Connect, Barclays VISA Electron or other card to use with your account, and a PIN (Personal Identification Number), either now or in the future.

You agree that we may cancel and replace your existing card with another card covered by this agreement and which you are eligible for at any time.

- (v) agreeing to accept the Customer Agreement (May 2002) which contains your obligations to us and our obligations to you and especially clause 10 which sets out the kinds of information we use and process (including for example the places you travel to and where you shop).

Please remember that if you do not want your information to include details about a particular payment or transaction you should not use your account.

- (vi) agreeing to accept any relevant additional terms and conditions for any specific products you have applied for.
- (vii) agreeing that (a) we will pay interest without deduction of tax if permitted by law to do so; (b) that you are subject, as applicable to the tax requirements of

..... (Country(ies))

..... (Tax Identification Number i.e. the identification number or reference number by which your tax authority recognises you) and that you will advise the Bank immediately if there is any change to your status; (c) you remain responsible for declaring any such earnings/income to the relevant tax authority in your own jurisdiction, as a potential tax liability may arise on any such earnings/income; (d) we are not responsible for any tax or other declarations made by you and (e) we strongly recommend that you seek independent tax and other relevant advice from qualified tax and other professionals prior to proceeding with your application.

Signature

Date

If you do not wish to receive details of products or services, please write to your account holding branch quoting your account numbers, any Barclaycard or other card numbers, insurance policy, unit trust or other account or policy numbers.

If you want to receive details of those fraud prevention agencies from whom we obtain and with whom we record information about you, contact us on the Barclays Group Information Line on 0800 400100. You have a legal right to these details.



Tax Declaration

Application for a not ordinarily resident saver in the UK to receive interest without tax taken off

For Bank use only.

Use this form only if each person beneficially entitled to the interest on the account is an individual who is not ordinarily resident in the United Kingdom for tax purposes. Read the notes on the back of this page before you complete it.

Account details

Barclays Bank PLC, Knightsbridge International Banking Centre

Name(s) of account holder(s)

Account number(s)

Sort Code

Details of person(s) beneficially entitled to the interest on the account

First named person

First name(s)

Surname

Principal residential address

Postcode / Zipcode

Second named person (if appropriate)

First name(s)

Surname

Principal residential address

Postcode / Zipcode

If more than two persons are beneficially entitled to the interest, please enter the total number of persons in this box and list the other name(s) and principal residential address(es) on a separate sheet.

Declaration and Understanding

I declare that each person beneficially entitled to interest on the deposit held by you in the above account is an individual who is not ordinarily resident in the United Kingdom on the date of this declaration;
I undertake that, if any such person becomes ordinarily resident in the United Kingdom, I will notify you of that fact without delay.

Please tick one of the following boxes:

I am beneficially entitled to some or all of the interest

I am not beneficially entitled to any of the interest but it is payable to me

Signature

Date

/ /

It is a serious offence to make a false declaration.

These details may be checked by HM Revenue and Customs to make sure the scheme is working properly.

Notes provided by the HM Revenue and Customs:

When you should use this form.

Building societies, banks and other deposit takers in the United Kingdom (UK) will normally deduct tax at the lower rate from interest paid or credited to your account. However, if each person beneficially entitled to the interest is an individual who is not ordinarily resident in the UK you can arrange for the interest to be paid with no tax taken off. Where more than one person is beneficially entitled to the interest, the name and the principal residential address of each person beneficially entitled to the interest must be provided on this form or a supplementary sheet. You should not use this form if you act as personal representative of a deceased person or are in a Scottish partnership. (A special form is available.)

"Not ordinarily resident"

A person may be regarded as not ordinarily resident in the UK if:

- their home, employment and centre of life has always been abroad and:
 - they visit, or intend to visit, the UK only for short periods (for example on holiday or irregular business visits) which average less than 91 days a tax year, or
 - they have come to the UK to work or live and intend to stay here for less than 3 years, do not own (or hold on a lease of three years or more), accommodation here for their use, and on leaving the UK intend to visit only for short periods which will average less than 91 days a tax year, or
 - they have come to the UK for a period of study or education and intend to stay here for less than four years, do not own (or hold on a lease of three years or more), accommodation here for their use, and on leaving the UK intend to visit only for short periods which will average less than 91 days a tax year.
- They are a former UK resident and:
 - they have left for permanent residence abroad, and their visits to the UK average less than 91 days a tax year or
 - they are currently working full-time abroad under a contract of employment, and both their absence from, and employment outside the UK will last at least a full tax year and their visits to the UK average less than 91 days a tax year, or
 - they accompany or later join their husband or wife, who is working full-time abroad, and meets the conditions for being not ordinarily resident, their absence from the UK will last at least a full tax year, and their visits average less than 91 days a tax year.

Whether a person is ordinarily resident or not ordinarily resident in the UK depends on all their particular circumstances. The above notes are for guidance only. More general information on ordinary residence can be found in the HM Revenue and Customs booklet IR20 "Residents and non-residents" which can be obtained from any HM Revenue and Customs Enquiry Centre.

If a person is unsure whether they, or any other person named on the form, are not ordinarily resident in the UK, they should seek professional advice before making a declaration.

Who should sign the form

This form should be signed by the person (or one of the persons), beneficially entitled to some or all of the interest. If the interest is payable to someone else the form may be signed by that person instead.

Principal Residential Address

You must give the principal residential address of each person beneficially entitled to interest on the account. This will be the address where they usually live. It could be a foreign principal residential address, or a foreign PO Box address (provided this is the address to which their mail is sent and is a recognised residential address in that country), or an address in the UK if they are living here temporarily and not maintaining a home abroad.

Change in Status

If you make a declaration on this form, you must notify Barclays Bank PLC, Knightsbridge International Banking Centre if any person beneficially entitled to the interest on this account becomes ordinarily resident in the UK.

Data Protection Act.

HM Revenue and Customs is a Data Controller under the Data Protection Act.

We hold information for the purposes specified in our notification made to the Data Protection Commissioner, and may use this information for any of them. We may get information about you, (or others named on this form), from others, or we may give information to them.

If we do, it will only be as the law permits, to:

- Check accuracy of information
- Prevent or detect crime
- Protect public funds

We may check information we receive about you, (or others named on this form), with what is already in our records. This can include information provided by you, (or others named on this form), as well as by others such as other government departments and agencies and overseas tax authorities. We will not give information about you, (or others named in this form), to anyone outside the HM Revenue and Customs unless the law permits us to do so.

Additional Information

The following questions will aid in processing your application.

Have you quoted a PO Box number, a c/o address or a workplace as a residential address on the tax declaration form?

Yes No

Have you given us a UK mailing address, a UK telephone number or UK employment details on the tax declaration form?

Yes No

If you have answered YES to either of the above questions we require your written explanation in order to satisfy current UK legislation and classify your account to receive interest without the deduction of the UK tax. Please give a full explanation of why an address other than the street address of your principal residence has been given in the space provided.



For Bank use only – to be completed by International Banking Account Introducer Tax Status checklist for Overseas Students

Opening an account

This section is only to be completed when the account documentation is ready for authorisation.
If you cannot complete any line, please refer the issue to the Student Business Officer.

Account name:

Surname Forename(s)

Account number

NOR Declaration completed and signed?

Overseas student status verification

Check that the overseas residential address has been completed on Section D

Date of arrival in the UK //

Expected date of departure from the UK //

Authorisation

I have reviewed all the account opening documentation and confirm that I am satisfied that the account is compliant with international student guidelines.

Name of account opener

Name of International Banking Authorised Account Introducer

Contact telephone number

Signature Date //

International Banking Authorised Signature Date //

Please complete:

Sort Code Outlet Code Staff Number

This item can be obtained in Braille, large print or audio tape by calling 0800 400 100* (via TextDirect if appropriate). If outside of the UK call +44(0)1624 684444* or order online via our website www.barclays.co.uk

*calls will cost no more than 4p per minute, min call charge 5.5p (current at May 2006) for BT customers. The price on non-BT phone lines may be different. We want to provide you with an excellent service, so we may monitor or record calls.

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.

Data Protection

Under Data Protection legislation you have a right of access to your certain personal records. Should you wish to exercise this right, please write to your account holding centre. A fee will be charged for this service.

Barclays Bank PLC. Registered in England. Registered No: 1026167. Registered Office: 1 Churchill Place, London E14 5HP.
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