

# INTERNATIONAL STUDENT AND FAMILY PACKAGE

## Application form

Thank you for choosing to apply for the International Student and Family Package. As part of this service, we offer you two different ways to manage your money, while you are studying in the UK and beyond.

### Option 1

#### **Premium International Student and Family Service**

The Student and Family Service is an exclusive financial arrangement for international students. It is available to international students intending to pursue higher or further education in the UK and can be set up as a joint account in your name and that of your parent or benefactor or, alternatively, an account in your name only. You must also open and maintain a Barclays Wealth savings account with a minimum deposit of £5,000.

### Option 2

#### **International Student Account**

The International Student Account is a bank account which allows you to carry out your day-to-day banking with ease. It offers a range of products and services to allow you to settle your university and living expenses effortlessly during your studies. This may only be opened in your name, and a minimum balance of £2,000 in your Barclays Wealth current account should be maintained, otherwise a £5 monthly fee will apply.

Once you have selected the most suitable service, please complete the application form and hand it to your local branch with the documents required to open your account.

The Premium International Student and Family Package is available to a maximum of two parties only. Should other members of your family wish to open a separate account with Barclays International Banking, please visit the website at [www.barclayswealth.com/international](http://www.barclayswealth.com/international)

### How to apply

The International Student and Family Package may be set up in one of the following two ways:

**Option 1:** The Premium International Student and Family Service can be opened as a current account in your name only or as a joint current account in your name and that of your parent or benefactor, with an additional savings account in your parent or benefactor's name only.

Students under the age of 18 must select this option and open a joint account with their parent or benefactor. For students under the age of 18, the current account is the Young Person's Account.

**Option 2:** The International Student Account may only be opened in your name. For students aged 18 and over, the current account is the Barclays Bank Account.

### How to complete the application form

Please ensure that you complete the sections as fully as possible, otherwise we may have difficulties opening your accounts.

**Sections A to C:** You must complete the left-hand column. If applying as a joint account holder under Option 1, your parent or benefactor must complete the right-hand column.

**Sections B and C:** You and, if applying as a joint account holder under Option 1, your parent or benefactor, must complete these sections.

**Section D:** You and, if applying as a joint account holder under Option 1, your parent or benefactor must complete this section and Condition (vii) of the Declaration.

**R105 form:** You and, if applying as a joint account holder under Option 1, your parent or benefactor must complete and sign two copies of the R105 form.

## Documents required to open an account

In addition to this application form you will need to supply the following documents. Please make sure that, where requested, you supply documents for both yourself and your parent or benefactor.

### Students:

#### 1. Letter of admission

If you are in **higher education**, we need a letter of admission from a UK university or Universities and Colleges Admission Services (UCAS) confirming that you will be studying for a degree or equivalent qualification for more than 12 months in the UK. If you are in **further education**, we need a copy of the offer letter from the school or college, confirming that you will be studying in the UK for more than 12 months.

#### 2. Copy of passports

As evidence of identity, we need certified photocopies of current full passports for all applicants. Photocopies must be certified, in English, using the following wording: 'Having seen the individual and the identification document at the same time, I can certify that this is a true copy and the photograph is a reasonable likeness'. The person certifying the documents should then add their full name, title and the date of certification, in English.

The following people can certify a full passport:

- any Barclays branch member of staff or any staff member from a preferred partner institution
- another international bank member of staff
- a consular or embassy official from your consulate or embassy
- a government official, national, regional or local, in the course of their duties
- a qualified lawyer who is a member of the national legal association in a Financial Action Task Force country, or equivalent. Please contact us and we will be pleased to advise the member countries

### Parents or Benefactors\*:

#### 3. A copy of your passport PLUS evidence of your principal residential address

Please provide ONE of the following:

- (a) An original bank statement, a public utility bill (for example, an electricity bill) or an original credit card statement for your parent or benefactor. These must show your name and home address in English and should be less than three months old. All original documents will be returned to you.
- (b) A 'Banker's Confirmation request form' enclosed in this application pack. 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' enclosed within this pack.

### 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 clients and the source of their funds before accounts can become fully functional to allow withdrawals.

Should you not complete all the questions on the application form, we may be unable to accept you as a client. In line with other banks, we are required by law to gather certain details about all clients to Barclays Wealth, and understand the origins and source of funds into your account. Please remember, without this information we will not be able to process your application.

#### Please note:

- None of the accounts can be used for business transactions
- All applicants are advised to seek independent professional tax advice
- Should you not complete all the questions on this form, we may not be able to process your application
- All accounts will be opened in London (Knightsbridge)

## Section A

Please complete in BLOCK capitals using a black ballpoint pen.

### First applicant (student) details

Title Mr  Mrs  Miss  Ms  Dr

First name(s)

Surname

Male  Female

Date of birth //

Place of birth (town and country)

Nationality

Marital status

Number of dependants

Mother's maiden name (mandatory)

#### Where do you live

Permanent residential address in home country

Post/zip code

Country

When did you move into your current address\*  
//

Residential status in home country: Owner

Living with parents  Tenant  Lodger

Previous residential address if applicable

Post/zip code

Country

When did you move to that address  
//

#### How can we contact you

Correspondence term address in the UK (where known)

Post/zip code

Country

### Second applicant (parent or benefactor) details

Title Mr  Mrs  Miss  Ms  Dr

First name(s)

Surname

Male  Female

Date of birth //

Place of birth (town and country)

Nationality

Marital status

Number of dependants

Mother's maiden name (mandatory)

#### Where do you live

Permanent residential address in home country

Post/zip code

Country

When did you move into your current address\*  
//

Residential status in home country: Owner

Living with parents  Tenant  Lodger

Previous residential address if applicable

Post/zip code

Country

When did you move to that address  
//

#### How can we contact you

Correspondence term address in the UK (where known)

Post/zip code

Country

\*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.

## First applicant (student) details

Telephone (either home country or UK)\*

Mobile (either home country or UK)\*

Please tick your preferred contact number\*\*

Home  Mobile

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

Email   
(mandatory)

What is your occupation? (e.g. student)

### University/college details

**Note:** For Barclays staff – insert the information in this section under ‘Employment details’.

University/college/school name and campus

Town/city of university or college

Post/zip code

Country

Course type (e.g. BA, BSc)

Course title (e.g. politics)

Student no. (if known)

Course start date

Course end date

### Main purpose of the account

**Please note:** We will not be able to process your application without this information.

What is your main purpose for opening an account?

Day-to-day living expenses  Saving

Other (please give details)

## Second applicant (parent or benefactor) details

Home telephone\*

Work telephone\*

Mobile\*

Please tick your preferred contact number\*\*

Home  Work  Mobile

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

Email

### Where you work

**Please note:** We will not be able to process your application without this information.

Please state your employment status

Full-time employed  Part-time employed

Self-employed  Homemaker

Retired  Student

Other (e.g. trust fund beneficiary)

What is your occupation? (e.g. marketing manager, sales assistant)

Briefly describe the main business activity of your employer. (What type of business is it? If you are self-employed/studying please complete as appropriate)

Please state your employer's (or other) name and address including post/zip code:

Name

Address for correspondence

Post/zip code

Country

When did you start working for your current employer, become self-employed or a homemaker, retire, or start studying?

\*Including full international dialling code.

\*\*We may occasionally need to telephone you regarding your account(s).

## First applicant (student) details

Total gross income per year (if any) £

If you earn an income, how are you paid?

Cash  Cheque  Direct credit

How frequently are you paid? (e.g. monthly)

### 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? (e.g. sponsorship, parental contribution, government contribution)

### Money once your account is opened

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

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

## Second applicant (parent or benefactor) details

### Your income details

**Please note:** We will not be able to process your application without this information. Please use sterling for the currency in all boxes of this section.

What is your gross salary/pension per year? £

How are you paid?  
Cash  Cheque  Direct credit

What currency are you paid in?

How frequently are you paid? (e.g. monthly)

What is your bonus/overtime per year? £

Dividends from shareholdings/investments  
£

Any other sources of income? (Please specify)

Total gross income per year £

### Main purpose of the account

**Please note:** We will not be able to process your application without this information.

What is your main purpose for opening an account?

Day-to-day living expenses  Saving

### Money at the time of account opening

What will the initial sum of money be that you use to open the account? (minimum £5,000 or currency equivalent) £

Where is this initial sum of money from? (e.g. savings account)

### Money once your account is opened

What is the likely source of income to your new account?

(please tick all that are appropriate)

Salary  Dividends

Other (please give details)

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

## Section B

### Accounts and services

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

#### Option 1 – Premium International Student and Family Service

##### Day-to-day banking sterling current account

We would like to apply for a Barclays Wealth sterling current account. Either:

(a) Student and parent or benefactor (joint account)

OR

(b) Student (sole account)

I am 18 years or older and would like to be sent a cheque book

I am 18 years or older and would like to apply for a Connect card (VISA debit) and PIN number

I am under the age of 18 and would like to apply for an Connect Electronic card (VISA debit) and PIN number

You may be required to use a PIN with the Connect or Connect Electronic 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.

**Please note:** A Connect card and/or cheque book is also available to the parent or benefactor upon request.

If you would like information on Barclays Wealth accounts in US dollars and euros, please tick

##### Barclays Wealth savings account

A savings account will be opened. Minimum £5,000 deposit is required.

##### Personal Overdraft

An interest-free £500 Personal Overdraft will be granted to the Premium International Student and Family Service clients upon request. You must be 18 years old or over to be eligible for the Personal Overdraft.

To request your overdraft please tick

##### Barclaycard Platinum credit card

A Barclaycard will be granted upon request to Premium International Student and Family Service clients. You must be aged 18 or over.

If you would like to apply for a Barclaycard, please tick this box and we will send the application form to you at your correspondence address in the UK. Simply return the complete and signed application form in the pre-paid envelope with the other relevant documents.

**Please note:** The pre-approved personal overdraft and Barclaycard are available subject to you depositing and maintaining a minimum of £5,000 on a Barclays Wealth savings account. Barclays will withdraw the overdraft facility and will cancel the Barclaycard immediately if the savings account balance falls below £5,000.

##### UK Country Guide

If you (student) would like to receive a 'UK Country Guide' please tick (The guide will be emailed to your email address listed in Section A)

##### Free offers

Barclays Premiership Pack\*

Free, pay monthly mobile phone

You are required to set up a monthly contract with DSL to access the mobile phone offer. Visit the website [www.dialaphone.co.uk/barclays](http://www.dialaphone.co.uk/barclays) where you can apply for the service. The mobile phone can be collected from a local post office upon your arrival in the UK. This offer is optional. If you do not wish to access the mobile phone offer you do not need to set up a contract with DSL.

## Option 2 – International Student Account

### Day-to-day banking sterling current account

We would like to apply for a Barclays Wealth sterling current account and have a minimum deposit of £2,000. Student only (sole account)

I am 18 years or older and would like to be sent a cheque book

I am 18 years or older and would like to apply for a Connect card (VISA debit) and PIN number

I am under the age of 18 and would like to apply for an Connect Electronic card (VISA debit) and PIN number

You may be required to use a PIN with the Connect or Connect Electronic 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.

### UK Country Guide

If you (student) would like to receive a 'UK Country Guide' please tick (The guide will be emailed to your email address listed in Section A)

### Free offers

Free, pay monthly mobile phone

You are required to set up a monthly contract with DSL to access the mobile phone offer. Visit the website [www.dialaphone.co.uk/barclays](http://www.dialaphone.co.uk/barclays) where you can apply for the service. The mobile phone can be collected from a local post office upon your arrival in the UK. This offer is optional. If you do not wish to access the mobile phone offer you do not need to set up a contract with DSL.

## Section C

### Sending your money to us

You should deposit money into your Barclays Wealth accounts by electronic money transfer from your local bank account.

**Please note:** Funds will only be accepted and instructions to deposit carried out once your current account and savings account have been fully opened.

#### Option 1 – Premium International Student and Family Service

You must arrange for the transfer of a minimum balance of £5,000 to your Barclays Wealth savings account.

Two accounts will be opened – a current account in either sole name or the joint names of you and your parent or benefactor, and a savings account in the sole name of your parent or benefactor. Alternatively, both current and savings accounts may be opened in your name only.

Once the funds are received by Barclays, a sum of £5,000 will be transferred into the savings account. All remaining funds will be held in the current account and you will have the responsibility of managing your money from there on.

You may wish to deposit a greater amount initially in the current account so that the minimum balance is still maintained after any money transfers that you make.

#### Option 2 – International Student Account

You must arrange for the transfer of a minimum balance of £1,000 to your Barclays Wealth current account.

#### Request to set up a regular payment instruction

Once both accounts have been opened, you or your parent or benefactor (if applying as a joint account holder under Option 1) can choose to set up a regular payment instruction from the savings account to the current account by completing the following section.

I (parent or benefactor) wish to set up a regular payment instruction for  £

to start on   /   /

I wish to set up a regular payment instruction for  £

to the current account to start on   /   /

Please debit my savings account as set up from this application (please tick)

on the  day of every month until further notice, please credit our/my current account as set up from this application.

You authorise us to make the transfer from the savings account to the current account.

Student's signature

Date   /   /

Parent's or benefactor's signature

Date   /   /

#### Current account

Student's signature\*

Date   /   /

Parent's or benefactor's signature\*\*

Date   /   /

#### Savings account

Student's signature\*\*\*

Date   /   /

Parent's or benefactor's signature\*\*\*

Date   /   /

\*Regardless of whether Option 1 or 2 is selected.  
\*\*If Option 1 is selected.  
\*\*\*Regardless of whether Option 2 is selected.



## Section D

### Client Declaration

**Important: This section is to be signed by the Student and, if applying as a joint account holder under Option 1, the Parent or Benefactor.**

Please ensure that Sections (vii) (b) and (vii) (c) are completed.

By signing below, you:

- (i) agree you are applying to us, Barclays Bank PLC, for banking services;
- (ii) confirm that any details you have supplied are true and complete;
- (iii) authorising, when considering this application and at any time in the future, that we may:
  - (a) make credit reference, identity, fraud, money laundering, other enquiries and searches,
  - (b) disclose full account information to credit reference agencies, fraud prevention agencies and insurance companies. 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) authorise us to issue you with a Connect (VISA Debit), Connect Electronic (VISA Debit), 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 any existing card we issue to you and replace it with another card, which you are eligible for, at any time.
- (v) agreeing that in order to make payments from your account(s), the details of the payment (including information relating to those involved in the payment) may be sent abroad, where it could be accessible by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime);
- (vi) agreeing to accept the Client Terms and Conditions, which contain your obligations to us and our obligations to you. In particular you consent to us collecting and using information about you as set out in clause 10 in the Terms and Conditions provided, including: processing information about how you use and manage your accounts (e.g. where you shop); using your information to inform you about products and services which may be of interest to you; the circumstances in which we will disclose your information to other people including the sharing of information with credit reference and fraud prevention agencies; and the transfer of your information within the Barclays Group or to service providers located in other countries.

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;

(vii) agree that:

- (a) we will pay interest without deduction of tax if permitted by law to do so;
- (b) you are subject, as applicable, to the tax requirements of (please state the names of the applicable country or countries):

- (c) your Tax Identification Number (i.e. the identification number or reference number by which your tax authority recognises you) is as follows:

#### Parent/Benefactor

Student (if applicable):

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

#### Death and cessation of study

Notwithstanding the Client Terms and Conditions, you agree that,

- (i) if the Parent or Benefactor is the account holder of the savings account and that Parent or Benefactor dies, we will close the savings account and transfer any credit balance to the current account. We may then, at our sole discretion, close the current account, transfer any funds to the Student and terminate the Agreement; and if:
- (ii) (a) the Student ceases to study for a degree or equivalent qualification at a UK university or a qualification at a college or school, or
- (b) the Student dies, we will close the savings account and transfer any credit balance to the current account. We will then close the current account, transfer any funds to the Student, or to the personal representatives of the Student, as the case may be, and terminate the Agreement.

#### For joint accounts only (i.e. Option 1 – The Premium International Student and Family Service)

- (i) You agree we may debit your joint account(s) with cheques and other payment orders authorised by any one of you. Without limitation, we may act on instructions of, or information or notification received from, any one of you, or both of you. You agree that we may, in our sole discretion, require an instruction to be given by all or either of you before we take any action under it. Where separate instructions are given by two of you and they conflict, we are entitled to act on either instruction or to delay acting on those instructions until the apparent conflict has been resolved.

- (ii) You authorise us to supply separate statements to all parties to the account in respect of any transactions on your accounts.
- (iii) You agree that we can update our records using information given by either of you about the other.
- (iv) Each of you agrees to be individually as well as jointly liable for any money owed to us by either of you or both of you and for each obligation under the Agreement. Without limitation, in the case of an overdraft on either account, each of you is responsible for the repayment of the entire balance and not just a share of it.
- (v) You agree that either of you is entitled to consent to us conducting a credit reference, fraud or other enquiry on either or both of you in connection with this application. You are also aware that a financial 'association' will be created and any subsequent enquiry made at a credit reference agency may be assessed with reference to any 'associated' records.
- (vi) Each of you shall be regarded as having entered into each representation, warranty and obligation in the Agreement individually and separately from the other.
- (vii) We will be regarded as having satisfied our obligations to all of you if we perform the relevant obligations in favour of any one of you.

**Set-off**

- (i) You agree that we may use any amounts, in any currency, you have on any account with us, either in your own name or jointly with anyone else, to reduce or repay any amounts you may owe on any account (including on card accounts you hold with us, and any other amounts you may owe us), either in your own name or jointly with anyone else. We will tell you if we do this.

**In this application form:**

**Agreement** means the agreement described in Clause 1.2 of the Client Terms and Conditions;

**Benefactor** means a person who has signed this application form as a benefactor;

**Client Terms and Conditions** mean the terms and conditions of Barclays Bank PLC, that we provide as part of this application form;

**Parent** means a person who has signed this application form as a parent;

**Student** means the person who has signed this application form as a student; and

**You** and **your** mean all of the persons who have signed this application form and each of them.

**Signature(s)**

Student's signature\*

Date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Parent's or benefactor's signature\*\*

Date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

By providing us with your email address and/or phone/mobile number you agree that we and other members of the Barclays Group may contact you with information about products and services (including those of others) that may be of interest to you. If you would prefer not to receive such information, please write to your account-holding centre quoting your account numbers, any Barclaycard or other card numbers, insurance policy, unit trust or other account or other policy numbers.

To receive details of those fraud prevention agencies from whom we obtain and with whom we record information about you, contact the Barclays Information Line on 0800 400 100. If calling from outside the UK call +44 (0)247 6842 100. Lines are open 7am to 11pm (UK time).

\*Regardless of whether Option 1 or 2 is selected.

\*\*If option one is selected.

Please confirm the following before sending your application:

**Student:**

Have you enclosed a correctly certified copy of passport?

**Higher Education**

Have you enclosed a 'letter of admission' from a UK university or UCAS confirming that you will be studying for a degree or equivalent qualification?

OR

**Further Education**

Have you enclosed a copy of the offer letter from the school or college confirming that you will be studying in the UK for a minimum of 12 months?

Have you signed the 'Client Declaration'?

Have you enclosed two completed copies of R105 form?

**Parents or benefactor:**

Have you enclosed a correctly certified copy of passport?

Have you enclosed an original bank or credit card statement not more than three months old or a 'Banker's confirmation request form'?

Have you signed the 'Client Declaration'?

Have you enclosed two complete copies of R105 form?

**For bank use only**

Introduced by

Contact telephone

Name of bank

Branch address

Branch stamp

**Next step**

Please now return the completed application form and hand it to your local branch with the documents required to open your account.

This item can be provided in Braille, large print or audio by calling 0800 400 100<sup>^</sup> (via TextDirect if appropriate). If outside the UK please call: +44(0)1624 684 444<sup>^^</sup> or order online via our website [www.barclayswealth.com](http://www.barclayswealth.com)

<sup>^</sup>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. Other call costs may vary - please check with your telecoms provider.

<sup>^^</sup>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 account-holding centre.

Under Data Protection legislation you have a right of access to 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 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. Item Ref: PP164/BW02. May 2008