

St Andrews Bank Comparison Chart

	Bank of Scotland	Barclays Bank	Monzo	Nationwide	Royal Bank of Scotland	TSB
	Queens Gardens 01334 410302	Market Street 0330 151 4482	App based bank Need a UK address for card.	Market Street 0800 554 1593	South Street 03457 242424	Church Street 01334 789999
Accounts available	Under 19s account available to UK & international students. UK students over 17 - Student Account. UK & international students over 18 – Classic Account.	Student Addition account available to UK & international students, includes savings account & possessions insurance. Free international money transfers if made online or via Banking App. UK students - free overdraft.	16-17 account, 18+ account No requirement to be a student Benefits are this can be opened outside the UK.	UK students - FlexStudent account (pays interest). FlexOne account for under 18s. Standard Account – FlexDirect, FlexPlus and FlexBasic are available to students so long as they meet customer needs.	UK – foundation (if less than 2 yr course). Int’l students – credit only account, no overdraft. Student Account comes with free National Express Coach Card.	Classic (fee free) & Classic Plus (pays interest) – both subject to status. Contactless card available.
How to open & manage account	Account opened in the branch, managed on line or in the branch.	Account opened in the branch (application can be started online). Online, phone, mobile.	Accessed by downloading an app from Android or Apple App stores. Mobile app and email.	Account opened in the branch (application can be started online). Online, phone, mobile.	Online only.	Account opened in the branch, managed online or with App.
Length of time to open account	On the day, if all necessary ID shown.	On the day, if all necessary ID shown.	A few hours if you have Photo ID to scan and can record video in app.	On the day, if all necessary ID shown.	On the day, if all necessary ID submitted.	On the day, if all necessary ID shown.
Time to receive bank card	Within 5-7 working days.	2 working days for card, 3 working days for PIN	Card posted 1 st class same day, Pin provided in app straight away	Within 3-5 working days.	Within 3 working days.	Within 5-7 working days
Bank Statements	Depends on account (paper), as required (online)	Paper or online (frequency subject to choice).	Online or in app, can be printed at home.	Monthly Paper or paperless.	Quarterly with option to request monthly.	Monthly or as required (online).
ID to open an account	UK students – valid passport or driving license & university bank letter. EEA students – national ID card. International students – Passport, BRP & university bank letter.	UK students – valid passport or full driving license & university bank letter. International students – Passport, university bank letter.	In date official ID with expiry e.g. Passport, Driving licence, National ID card, Biometric residency permit, Firearm cert, Electoral Identity Card	UK student – passport or driving license & university bank letter. International students – passport or ID card, plus BRP & visa if outside the EU & university bank letter.	UK students – valid passport or driving license plus university letter. International students – Passport, university letter, BRP	UK students – valid passport or driving license plus university letter. International students – Passport or BRP card, plus university letter.
Direct Debits & Standing Orders	Yes	Yes	Yes	Yes	Student/Basic accounts	Yes
Cheque Books	Student & Classic Acct.	On request.	No	On request.	UK student accounts only.	On request.
Required length of stay in UK	6 months minimum.	6 months minimum	No minimum	No minimum	6 months minimum	None (if 30 days left on visa)
Website	https://www.bankofscotland.co.uk/	https://www.barclays.co.uk/	https://monzo.com/	https://www.nationwide.co.uk/	rbs.co.uk/	https://www.tsb.co.uk