



Some examples of the deals that the main high street banks are offering to students*

*Please note that these deals may not necessarily apply to overseas students, who should check with individual banks for further information

Bank	Incentives	Interest-free overdraft	(Account in Credit) interest rate	Student Service	Phone Banking	Internet banking	Card/card limit/APR
<u>Barclays</u> 53 Fawcett Street Sunderland SR1 1RS	<u>Student Additions</u> Account - Vouchers worth up to £50 benefits worth up to £287	Initial £200 interest-free overdraft with further interest-free limits available up to £2,000	None	YES	YES	YES	Fee free, £600, 17.9% <u>Student Barclaycard</u>
<u>Co-operative Bank</u> 5-6 Fawcett Street Sunderland SR1 1SJ	<u>None</u>	£1,000 in Y1 rising to £2,000 in Y4	None	NO	YES	YES	<u>Fee free, neg., APR not known</u>
<u>Halifax</u> 61 The Bridges Sunderland SR1 3LG	<u>None</u>	£1,250 in Y1 rising to £2,000 in Y3	2.53% net p.a.	NO	YES	YES	<u>Contact Branch for more details</u>
<u>HSBC</u> 14 Fawcett Street Sunderland Tyne & Wear SR1 1SJ	Free Driving Lesson and <u>MP3 Player OR 10 CD's OR £50 cash</u>	£1,000 in Y1 rising to £2,000 in Y5	£1+ 0.10%	YES	YES	YES	<u>Fee free, initially £500, 18.9%</u>
<u>Lloyds TSB</u> Po Box 45 54 Fawcett Street Sunderland SR1 1SF	<u>None</u>	£1,000 in Y1 rising to £2,000 in Y5	None	YES	YES	YES	<u>Contact branch for more details, APR 17.9%</u>
<u>NatWest</u> 52 Fawcett Street, Sunderland, SR1 1SB	<u>5 year Young Persons Railcard</u>	£1,250 in Y1, apply for increases thereafter	None	YES	YES	YES	<u>Fee free, £500, 17.9% APR for purchases and 19.7-21.4% APR for advances</u>
<u>Royal Bank of Scotland</u> 64 Fawcett Street, Sunderland, SR1 1BB	<u>Student Royalties Account</u> Discounts on travel and leisure	£1,250 in Y1 rising to £2,000 in Y5	1.6% net p.a.	YES	YES	YES	<u>Fee free, £500, contact RBS for current APR.</u>

The above list covers the main high street branches in Sunderland City centre. The list is not exhaustive – there are lots of other student accounts available. E.g. for other accounts, use your Internet web browser and try searching using the phrase “[student bank accounts](#)”.