

Bank/ Building Society	Account	Monthly Account Fee	Rewards	Debit Card	Electronic Payment Options	Arranged Overdraft	Unauthorised Overdraft / Other Charges	Account Access	Link
AIB 15 branches	Student+ Account	Fee Free	Cash back from partner retailers. No commission on foreign currency. Automatic migration to Graduate Account at the end of your studies. Online and Mobile banking.	Visa Debit (contactless)	Google Pay Apple Pay	Yes - 0% on balances up to £1,850, subject to status (this must be applied for).	£7 for each day your account is in an unarranged overdraft position by more than £15. £5 fee for refusing a payment due to lack of funds. £90 per month cap.	In branch via Post Office telephone banking mobile banking app internet banking text alerts	<a href="#">Student+ Account</a>
	Medical and Dental Student Package								<a href="#">Medical and Dental Student Package</a>
Bank of Ireland 28 branches	3rd Level Student Account	Fee Free	Earn interest when your account is in credit. Online and Mobile banking.	Visa Debit (contactless)	N/A	Yes - 0% on balances up to £3,000, subject to status (this must be applied for).	Unarranged overdraft not available. £1.50 fee for refusing a payment due to lack of funds. £30 per month cap.	In branch via Post Office telephone banking mobile banking app internet banking	<a href="#">3rd Level Student Account</a>
Barclays 9 branches	Student Additions Account	Fee Free	Cashback from participating online and high-street stores when you shop through Mobile Banking or Barclays Banking App. Free 12-month subscription to Perlego online learning library. Online and Mobile banking.	Visa Debit (contactless)	Apple Pay Contactless Mobile Pingit	Yes - 0% on balances up to £3,000, subject to status (this must be applied for). Account opening and during your first term – up to £500, Year 1 – up to £1,000, Year 2 – up to £2,000, Year 3 and beyond – up to £3,000.	Unarranged overdraft not available. No fees for refused payments.	In branch via Post Office telephone banking mobile banking app internet banking text alerts	<a href="#">Student Additions Account</a>
Danske Bank 40 branches	Danske Freedom Account	Fee Free	No commission on foreign currency. Online and Mobile banking.	Debit Mastercard (contactless)	Apple Pay Google Pay Samsung Pay Garmin Pay Fitbit Pay Paym	Yes - 0% on balances up to £3,000, subject to status (this must be applied for).	Unarranged overdraft not available. £7.50 fee for refusing a payment due to lack of funds. £22.50 per month cap.	In branch via Post Office telephone banking mobile banking app internet banking text alerts	<a href="#">Danske Freedom Account</a>
Halifax 16 branches	Student Current Account	Fee Free	Earn up to 15% cashback from participating online and high-street stores when you shop with your cards and have activated Online Banking. Earn interest when your account is in credit. Online and Mobile banking.	Visa Debit (contactless)	Google Pay Apple Pay	Yes - 0% on balances up to £1,500, subject to status (this must be applied for) for the length of your course, plus an extra year after you graduate, up to a maximum of 6 years.	Unarranged overdraft not available. No fees for refused payments.	In branch via Post Office telephone banking mobile banking app internet banking text alerts	<a href="#">Student Current Account</a>

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<b>HSBC</b> 5 branches	<b>Student Bank Account</b>	Fee Free	Online and Mobile banking.	Visa Debit (contactless)	Google Pay Apple Pay	Yes - 0% interest, Year 1 – up to £1,000, Year 2 – up to £2,000, Year 3 – up to £3,000, subject to status (this must be applied for).	No fees for going over your authorised limit or for refused payments	In branch via Post Office telephone banking mobile banking app internet banking text alerts	<a href="#">Student Bank Account</a>
<b>Nationwide</b> 13 branches	<b>Flex- Student</b>	Fee Free	No commission on foreign currency or when using debit card abroad. Online and Mobile banking.	Visa Debit (contactless)	Google Pay Apple Pay Samsung Pay	Yes - 0% interest, Year 1 – up to £1,000, Year 2 – up to £2,000, Year 3 – up to £3,000, subject to status (this must be applied for).	Unarranged overdraft not available. No fees for refused payments.	In branch via Post Office telephone banking mobile banking app internet banking text alerts	<a href="#">FlexStudent</a>
<b>Santander</b> 22 branches	<b>1/2/3 Student Account</b>	Fee Free (You must pay in £500 minimum per term)	Cash back from partner retailers. Earn interest when your account is in credit. Various other "1/2/3 World" rewards and offers. Online and Mobile banking.	Debit Mastercard (contactless)	Apple Pay Google Pay Samsung Pay Garmin Pay Fitbit Pay Paym	Yes - 0% interest, Years 1 to 3 – up to £1,500, Year 4 – up to £1,800, Year 5 – up to £2,000, subject to status (this must be applied for).	No fees for going over your authorised limit or for refused payments.	In branch via Post Office telephone banking mobile banking app internet banking text alerts	<a href="#">1/2/3 Student Account</a>
<b>Ulster Bank</b> 44 branches	<b>Student Account</b>	Fee Free	No commission on foreign currency. "Get Cash" lets you withdraw cash from Ulster Bank, RBS, NatWest and Tesco ATM's without a card. Online and Mobile banking.	Visa Debit (contactless)	Google Pay Apple Pay	Yes - 0% on balances up to £1,000. £3,000 for students studying medicine, dentistry, law, accountancy, pharmacy, optometry, physiotherapy and veterinary science. Subject to status (this must be applied for).	No fees for going over your authorised limit or for refused payments.	In branch via Post Office telephone banking mobile banking app internet banking text alerts	<a href="#">Student Account</a>