

Moneynet.co.uk Student Account Summary

STUDENTS 2009/10	Maximum interest free overdraft limit £					Auth/Unauthorised Overdraft rates	Credit Interest	Credit Card Limit	Incentives
	Year 1	Year 2	Year 3	Year 4	Year 5				
Abbey	1000	1250	1500	1800	2000	9.9% EAR Authorised 28.7% EAR Unauthorised	2% AER on first £500	No specific student credit card – but students can apply for mainstream Santander cards	<ul style="list-style-type: none"> • £50 cash
Halifax	3000	3000	3000	3000	3000	24.2 % EAR unauthorised	0.10% Gross	Up to £500 17.9% APR Typical (you select your limit between £100 and £500)	<ul style="list-style-type: none"> • 25% off AA breakdown cover • Commission free currency and Amex travellers cheques • 20% discount on card care insurance
RBS	2750 (tiered - £500 first term)	2750	2750	2750	2750	29.84% unauthorised rate	1.02% Gross	Up to £500 18.9% APR Typical	<ul style="list-style-type: none"> • Half price PAYG mobile broadband from 3 • Free 4GB USB memory stick • £100 off selected Asus laptops • 3 year student railcard and 1 months free bus travel (SCOTLAND ONLY)
NatWest	1250 (tiered - £500)	1400	1600	1800	2000	17.81% EAR unauthorised rate	0.10% Gross	Up to £500 18.9% APR Typical	<ul style="list-style-type: none"> • 5 year 16-25 railcard (worth £130) • £100 off selected

Copyright ©2009 Sterling Business Consultants

Moneynet is a trading name of Sterling Business Consultants Limited, 8-10 Homesdale Road, Bromley, BR2 9LZ which is authorised and regulated by the Financial Services Authority. This information is intended for UK residents only.

Moneynet.co.uk Student Account Summary

	first term)								ASUS laptops and half price PAYG mobile broadband <ul style="list-style-type: none"> Free USB memory stick when you open online)
HSBC	1000	1250	1500	1750	2000	3% above HSBC base rate	2% AER variable on balances up to £1k	Up to £500 18.9% APR Typical	<ul style="list-style-type: none"> 2 years free annual travel insurance
Lloyds TSB	1500 (Tiered 500 1 st 6 months then £1k months 7 to 9.	1500	1500	2000	2000 And year 6	8.2% EAR	0.10% Gross	Minimum £500 19.9% APR Typical	<ul style="list-style-type: none"> Free NUS card Save £36 on driving lessons 35 free music downloads Free mobile banking pack Free YHA membership 1 year
Barclays	2000	2000	2000	2000	2000	Up to a further £1k at 8.9% EAR	Nil	No specific student Barclaycard product	<ul style="list-style-type: none"> 25% discount on Orange mobile broadband
Co -op	1400	1700	2000	2000		9.9% EAR authorised 15.9% EAR unauthorised	Nil	No	
Smile	1000	1400	1800	2000		9.9% EAR	0.12%	No	

Copyright ©2009 Sterling Business Consultants

Moneynet is a trading name of Sterling Business Consultants Limited, 8-10 Homesdale Road, Bromley, BR2 9LZ which is authorised and regulated by the Financial Services Authority. This information is intended for UK residents only.

Moneynet.co.uk Student Account Summary

						authorised	AER		
						15.9% EAR unauthorised			

Source: **Moneynet.co.uk** 20 July 2009

Copyright ©2009 Sterling Business Consultants

Moneynet is a trading name of Sterling Business Consultants Limited, 8-10 Homesdale Road, Bromley, BR2 9LZ which is authorised and regulated by the Financial Services Authority. This information is intended for UK residents only.