

Graduate Bank Account	0% Overdraft Terms	Fees	Requirements	Extras	Source
Santander 123 Graduate Current Account	<p>Year 1-2: Up to £2,000</p> <p>*An allowance of up to £2,000 applies for 3 years for 123 Graduate Current Accounts opened before 26 June 2017.</p>	<p>£5 a day (capped at 10 days in each monthly statement period)</p> <p>Fee for allowing a payment despite lack of funds: £5 per payment</p> <p>Fee for refusing a payment due to lack of funds: £10 per payment</p> <p>Unarranged overdraft usage fee cap: £50 in each monthly statement period on Unarranged Overdraft Fees only (including fees for allowing and refusing a payment due to lack of funds)</p>	<p>4 year railcard + Monthly interest of 3% AER/2.96% gross (variable) on balances from £300 up to a maximum of £2,000</p> <p>1 2 3 world offers and 15% off certain retailers</p>	<p>You get interest on any amount over £100</p> <p>£100: 1% AER/Gross £200: 2% £300-£2,000: 3%</p>	<p>Source 1</p>
HSBC Graduate Bank Account	<p>Year 1: £1,500 Year 2: £1,000</p> <p>Additional arranged overdraft agreed above your interest free entitlement will be charged at 19.9% EAR variable</p>	<p>No fees for refusing a payment, going less than £10 over overdrawn or over your limit for 1 day during the month</p> <p>A payment from your account takes you into an unarranged overdraft and you then make another payment from the account which we agree an unarranged overdraft to cover: You have an unarranged overdraft for 2 days in a row during the month: £10</p> <p>As above but with 9 more payments and have an unarranged overdraft for 10 days in a row during the month: £50</p> <p>As above but with 21 days and make 12 more payments: £80. This is the maximum they can charge in one month.</p> <p>A payment from your account takes you into an unarranged overdraft for 1 day. However, on 3 more occasions during the month, a payment takes you into an unarranged overdraft. On each of these occasions you have an unarranged overdraft for 3 days in a row. You are in unarranged overdraft for 10 days during the month however you are only charged for 9 days as 1 day is £10 or less: £45</p>	<p>You need to be 18 years or older</p> <p>You must have graduated from university within the last 2 years</p> <p>You need to be able to provide proof of graduation e.g. a graduation certificate</p> <p>Your need to be able to provide us with identification and proof of your address and one month's bank statements from your current bank</p> <p>If you are resident in the UK, you are happy for us to undertake a credit register search credit register search</p>	<p>Access to 'Regular Saver'</p>	<p>Source 1</p>
Natwest Graduate Account	<p>Year 1: Up to £2,000 Year 2: Up to £1,000</p>	<p>Any arranged overdraft limits over the interest-free threshold will incur fees and charges if used (17.81% EAR). If you do not have an arranged overdraft or go over it, you will be charged £8 per day for unarranged overdrafts of more than £10.</p> <p>Monthly cap is £80</p>	<p>Automatically changes to a graduate account</p> <p>Available to individuals aged 18+ who: Have held a Student account</p> <p>Graduated from a full time higher education course at a UK university or college lasting at least 2 years during the past 2 years</p> <p>Completed training as a nurse at a UK university or college during the past 2 years.</p> <p>You must use your Graduate account as your main account by depositing your wages, salary or other regular income into it.</p> <p>They will change your Graduate account to a Select account two years after you graduate.</p> <p>They will always give you at least 60 days' notice before we do this.</p>	<p>TasteCard (2for1 or 50% off in participating restaurants), valid for 2 yrs, not 4 like the student account</p>	<p>Source 1</p>
Nationwide FlexGraduate	<p>Year 1: Up to £3,000 Year 2: Up to £2,500 Year 3: Up to £1,750</p> <p>If your course was 2 years long: Year 1: £2,000 Year 2: £1,500</p>	<p>If you try to make payments do not have enough money available to use (inc. any arranged overdraft limit), generally these will not be made.</p> <p>However, there is a small chance that a payment could be made causing you to go into an unarranged overdraft. For example, if a payment into your account is recalled by the bank making it or a cheque paid into your account is returned unpaid.</p> <p>If this happens we will not charge you any fees but you must repay the unarranged overdraft straightaway. We may reject any further payment requests until you do this.</p>	<p>Account changes automatically</p> <p>Depending on the length of your course of study, you can have a FlexGraduate account for either two or three years from the date that you moved from your FlexStudent account to your FlexGraduate account</p>		<p>Source 1</p> <p>Source 2</p>
Barclays Higher Education	<p>Year 1: Up to £3,000 Year 2: Up to £2,000 Year 3: Up to £1,000</p>	<p>Going overdrawn leads to daily fees.</p> <p>Up to £1,000: No fee £1,000-£2,000: 50p per day £2,000+: £1 per day</p> <p>Unpaid transactions (standing order/direct debit, cheque)</p> <p>£8 per day, capped at 4 charging per month</p> <p>£8 per month control feature</p>	<p>Over 18</p> <p>Live in the UK</p> <p>Completed full-time education in the last 3 years</p> <p>Automatic upgrade if on student additions account</p>	<p>Cashback from 150 participating retailers</p>	<p>Source 1</p> <p>Source 2</p>
RBS Graduate Account	<p>Year 1: Up to £2,000 Year 2: Up to £1,000 Year 3: Shifted onto select</p>	<p>Any arranged overdraft limits over the interest-free threshold will incur fees and charges if used (17.81% EAR). If you do not have an arranged overdraft or go over it, you will be charged £8 per day for unarranged overdrafts of more than £10.</p> <p>Monthly cap is £80</p>	<p>Automatically changes to a graduate account</p> <p>Available to individuals aged 18+ who have: Held a Student account</p> <p>Graduated from a full time higher education course at a UK university or college lasting at least 2 years during the past 2 years</p> <p>Completed training as a nurse at a UK university or college during the past 2 years.</p> <p>You must use your Graduate account as your main account by depositing your wages, salary or other regular income into it.</p> <p>We'll change your Graduate account to a Select account two years after you graduate.</p> <p>We'll always give you at least 60 days' notice before we do this. Automatically changes to a graduate account</p>	<p>TasteCard (2for1 or 50% off in participating restaurants), valid for 2 yrs, not 4 like the student account</p>	<p>Source 1</p>
Lloyds Graduate Account	<p>Year 1: Up to £2,000 Year 2: Up to £1,500 Year 3: Up to £1,000</p>	<p>If you go over your limit: 1p for every full £6 you borrow each day up to £1,250</p> <p>1p for every further full £7 you borrow each day between £1,250 and £2,500</p> <p>In special cases where a higher overdraft is arranged, then a third tier may be charged: 1p for every further full £8 you borrow each day over £2,500</p> <p>All charged at the end of the day, not month.</p>	<p>The graduate account is not available to new or existing customers, only those who held a Lloyds student account. You can apply for an overdraft even if you didn't have one on your Lloyds student account</p> <p>Our grace period means that you have until 2.30pm to pay in enough to ensure the payment goes out, but you have until midnight to avoid a daily overdraft fee</p>	<p>Up to 15% cashback at participating retailers</p>	<p>Source 1</p> <p>Source 2</p>
Halifax Student Current Account	<p>Keep your student account for 1 extra year post graduation. (subject to status)</p> <p>Up to £1,500</p>	<p>The daily arranged overdraft fee is 1p for every full £7 you borrow between £1,250 and £2,500, and then a further 1p for every full £8 you borrow over £2,500.</p> <p>If you miss a payment or go over your limit, we will not charge any additional fees on top of the daily arranged overdraft fee.</p> <p>If you reach your agreed overdraft limit you may not be able to make any more payments, and you may be charged by the intended recipient</p>	<p>Extension of the Halifax student account</p>	<p>Credit interest on any credit balance 0.10%</p> <p>AER (0.10% gross) variable. Interest is paid monthly</p>	<p>Source 1</p> <p>Source 2</p>
TSB Graduate Account	<p>Year 1: Up to £2,010 Year 2: Up to £1,510 Year 3: Up to £1,010</p>	<p>£6 monthly overdraft usage fee</p> <p>Under £10: no charge £10-£25: £5 a day £25+: £10 a day</p> <p>Maximum 8 per monthly billing period</p> <p>Returned Item Fee: £10 If you don't have enough money in your account to make a payment and we decline your request for an unarranged overdraft, you will not be able to make that payment. Maximum of 3 per day</p> <p>Max £80 per month</p> <p>Interest on additional amount: 1.30% per month 16.77% EAR</p>	<p>Must be 18 or over</p> <p>Must have been a UK resident for at least three years</p> <p>Must have graduated with a degree or diploma from a UK university or college within the last three years</p> <p>Your account must be in your own name as an individual (no joint graduate accounts)</p>	<p>Can apply for a graduate loan of between £1,000 to £10,000 over 1 to 5 years (subject to application and approval - rates may vary depending on individual circumstances).</p>	<p>Source 1</p>