



## Country Specific Loans

The following is not a fully exhaustive list and all students would be recommended to contact the bank they currently have a relationship with to find out if any support can be provided. This will be particularly relevant if the student does not intend to reside within the UK during the period of study.

### Austria - Wirtschaftskammer Oesterreich

The Wirtschaftskammer Oesterreich offers scholarship loans.

**Contact:** Mr Ferdinand Prutscher Wirtschaftskammer Oesterreich Wiedner Hauptstrasse 63 A - 1045 Wien Austria Tel: +43 1 501 05 3154

**URL:** <http://portal.wko.at>

### Belgium - ING Belgium (formerly Banque Bruxelles Lambert S.A.)

Contact your local ING (Banque Bruxelles Lambert) branch for information about loans to students.

**Contact:** Cours Saint-Michel 60 B 1040 Bruxelles Belgium

**URL:** <http://www.ing.be/>

You may also wish to try Fortis Bank for a loan

**Croatia** – Students may be successful in approaching the main retail banks for educational loans such as Zagrebacka Bank

<http://www.zaba.hr/info/index.htm>

### Finland - The Social Insurance Institution of Finland (KELA)

The Social Insurance Institution provides loans for studies abroad. Please research their website for more detailed information on the issue.

**Contact:** Centre for Student Financial Aid P.O Box 228 40101 Jyväskylä Finland Tel: + 358 20 434 66 11 Fax: +358 20 434 67 10

**URL:** <http://www.kela.fi>

**Alandsbanken** could offer a loan to study in the UK. **URL:** <http://www.alandsbanken.fi/>

**France** – Various banks in France may offer an educational loan to study in the UK including BNP Paribas, CCF, Societe Generale, Credit Lyonnais. The banks will often request that you use a French National as a guarantor. The current experience of students securing a loan in France suggests that the interest rate can be significantly lower than those offered in the UK.

**Germany - Bundesgesetz uber Individuelle Forderung der Ausbildung** Loans are available to eligible candidates through the Bundesgesetz uber Individuelle Forderung der Ausbildung (BafoG). Information is available from Das Bundesministerium für Bildung und Forschung. **Contact:** Das Bundesministerium für Bildung und Forschung Heinemannstrasse 2, D-5300 Bonn BAföG Hotline Tel: 01 88 83 58-45 00 Fax: 01 88 83 58-48 50 Email: [bafoeg@bva.bund.de](mailto:bafoeg@bva.bund.de)

**URL:** <http://www.bva.bund.de/aufgaben/bafoeg>

### Bildungsfonds Education Fund

An innovative program offering support for German Nationals undertaking an MBA in the UK. The funds can cover cost of living as well as tuition fees. Repayment starts once the student has successfully secured a job and is income contingent at a set percentage of your income

**Contact:** Career concept AG, Schellingstrasse 35, 80799 Munchen, Germany. Tel: +49 (0)89/122800-87

**URL:** <http://www.bildungsfonds.de>

**Holland** – **ABN Amro** have previously granted loans to Dutch students looking to study

### Iceland - Icelandic Government Student Loan Fund

**Contact:** Hofaborg-Borgatuni 21 IS-101 Reykjavik Iceland Tel: +354 560 40 00 Fax: +354 560 40 90 E-mail: [lin@lin.is](mailto:lin@lin.is)

**URL:** <http://www.lin.is>

**Italy** – **Banca Sella** will consider loans for studying studying in the UK. **Banca Commerciale Italiana** offer a “Conto Master” loan for MBA study

**Leichtenstien** - The State provides educational assistance in the form of scholarships, loans, or contributions to expenses. Eligibility is determined on the basis of citizenship and the type of education  
**URL:** [www.liechtenstein.li](http://www.liechtenstein.li)

**Luxembourg - Banque Générale du Luxembourg loans for students in the Grand Duchy** The bank can provide a medium-term loan at an attractive interest rate and on particularly favorable conditions: To qualify, you must be a Luxembourg resident and have successfully completed four years of university studies (second cycle).  
**Contact:** E-mail to [info@bgl.lu](mailto:info@bgl.lu) or any branch

**Norway - Norwegian State Educational Loan Fund** Statens Lanekasse for Utdanning provides loans for studies abroad. **Contact:** The State Educational Loan Fund Foreign Office P.O. Box 195 Økern 0510 Oslo, Norway Tel.: +47 22 72 69 10 Fax: +47 22 65 15 13  
**URL:** <http://www.lanekassen.no>

**Portugal – Banco Commercial Portugues or Banco Espirito Santo** will consider educational loans to study in the UK

**Russia – Banque Societe Generale Vostok** This bank will consider offering loans to students at 12% interest rate for amounts between \$5,000 and \$50,000 USD. A Guarantor is required.

**Spain –** Again various banks in Spain will consider loans for students studying in the UK these include Caixa de Terrassa, Ibercaja, Santander Central Hispano, Bankinter.

**Sweden – Skandinaviska Enskilda Bankens Skanska Stipendiefond:** 5,000 - 25,000 SEK per year.  
[www.seb.se](http://www.seb.se)  
**Swedish government allocations and loans:** 9,000 SEK per month. [www.csn.se](http://www.csn.se).

**Turkey** - Please check on long term interest free loans that can be offered by the Turkish Education Fund / Turk Egitim Vakfi (TEV).  
**URL:** <http://www.tev.org.tr/>