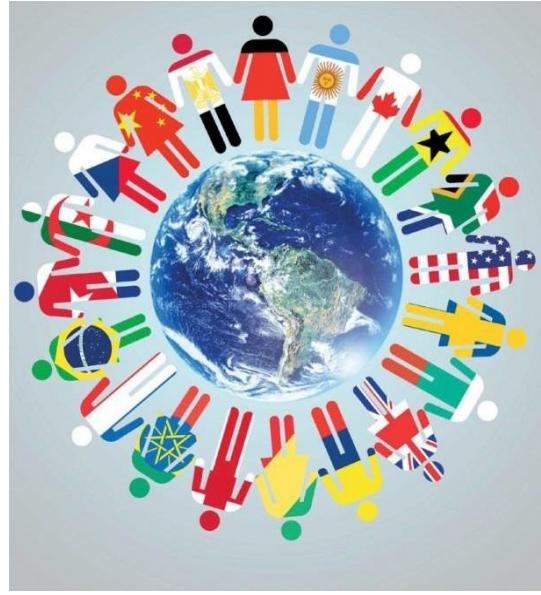


Becoming a bank customer

In order to become a customer of a Swedish bank, you have to be able to identify yourself and answer questions about why you need a bank account. Below, you will find information on the information the bank requires from you when you visit a bank branch.



Identification

You must always be able to identify yourself.

1. You can identify yourself with a valid Swedish identification document, such as a passport, a national identity card or a BankID. You can also identify yourself with a Swedish driving licence.
2. If you do not have Swedish identification documents, you can identify yourself with a valid foreign passport or other photographic identification document that shows your citizenship. This must be issued by an authority or some other authorised issuer. Note that the bank may request that you also present other documents.
3. If you do not have valid identity documents, you must prove who you are and your citizenship by means of other documents from an independent and reliable source.

Foreign students

If you are a foreign student, you must always be able to identify yourself as above. You also need:

- A residence permit or a visa (does not apply to EU citizens).
- An admission decision confirmation from your university, showing the duration of your studies.

Need for a bank account

You have to be able to explain why you need a bank account and how you are going to use the account.

It may be to deposit your pay check or other payments, pay your rent or for savings.

The bank may also ask you other questions to learn more about you, as a customer.

Entitlement to a bank account...

In principle, the ability to have access to a bank account covered by the State's deposit guarantee scheme, and to basic payment services, is open to everyone. This applies regardless of your citizenship and whether or not you have a Swedish personal identity number.

... but in certain cases the bank has to refuse to allow you to open an account

The bank may not open an account if:

- The bank cannot identify you in a sufficiently secure manner.
- The bank determines that the reason you provided for wanting to open an account is inadequate.
- The bank, by opening an account, would be acting in breach of a legal regulation or directive.

The bank may also refuse you an account if you have previously acted dishonestly towards the bank.

Bear in mind that...

- You must be able to understand the bank's questions and answer them.
- You must also be able to understand the information that the bank gives you.
- If you need someone to translate for you, you should bring such a person with you to the meeting with the bank.

- The bank will ask you where your money is being sent from.
- Your account and other bank services may not be used by anyone else unless an agreement for this is held with the bank.
- The bank may ask you additional questions or stipulate other requirements.

Further information

For further information, please contact the relevant bank. Information can also be obtained from:

The Swedish Parliament:

The Act on measures against money laundering and terrorist financing (2017:630).

Read more at www.riksdagen.se

The Swedish Financial Inspectorate:

The Swedish Financial Inspectorate's regulations on measures against money laundering and terrorist financing.

Read more at www.fi.se

The Swedish Bankers' Association:

Information about the banks' measures against money laundering and terrorist financing.

Read more at www.swedishbankers.se

The Swedish National Debt Office

Information about the deposit guarantee scheme.

Read more at www.riksgalden.se



Svenska Bankföreningen
Swedish Bankers' Association

www.swedishbankers.se