

# Guidance to opening a Swedish bank account

## What you need to open an account without a Swedish personal identity number or coordination number:

- Valid foreign passport, residence permit (non-EU citizens), Visa (if applicable).
- Employment contract or corresponding document, showing income/equivalent and the length of your employment/assignment (from the department).
- Check with the bank what further documents are required.

## What you need provide to open an account if you have a Swedish personal identity number:

- Valid foreign passport, Swedish id-card. card.
- Residence permit (non-EU citizens), Visa (if applicable).
- Documentation from the population register (that you are registered with the Tax Agency).
- Employment contract or corresponding document, showing income/equivalent and the length of your employment/assignment (from the department).
- Check with the bank what further documents are required.

## Neobanks

If you do not have a Swedish personal identity number or coordination number a neobank account might be an option. Before you apply, make sure the neobank offers payment solutions that allow you to pay your bills in Sweden. <https://neobanks.app/>

## Limited account to full account

A bank account opened without a Swedish personal identity number has limited features. If you receive a Swedish personal identity number, you can update to an account with more features (BankID, Swish etc)

Once you have received the decision with your Swedish identity personal number as well as a Swedish identity card, visit the bank and change the status of your account. You must make it clear why you want this change. It is advisable to have your decisions from the Tax Agency at hand.

## Report the correct account to the employer

Check with your university which bank handles the payment of salary.

To have your salary paid into your bank account, you need to register your bank account at the bank.

## Leaving Sweden

If you plan to leave Sweden, remember to close your bank account. Contact your bank, make an agreement about the closing date, and inform them about any future transactions.

# The right to an account

If you have the legal right to be in Sweden, i.e. you have right of residence as an EU/EEA citizen, or a valid residence permit/work permit as a non-EU citizen, you have the right to open a bank account in accordance with the Payment Services Directive. Each Swedish bank can set their own routines and rules for opening an account and making sure there is no suspicion of money laundering, bribery or similar.

You can freely choose the bank of your choice. To open an account, you can visit the bank's office. At some banks, you can open your account online.

More information at the Swedish Bankers' Association [Becoming a bank customer](#)

## **Banks' right to ensure security**

The bank will ask many questions to find out if you are a secure customer. Some questions might seem unnecessary and private, but it is very important that you answer all questions carefully.

### **Example of questions asked to prepare for:**

- *what is the purpose of the account?*
- *what is your main source of income?*
- *what is your monthly income before tax?*
- *will you make transactions to other countries?*
- *what is your citizenship?*
- *are you or somebody in your family under threat due to political reasons?*

If the bank is unsure of your intentions, they may deny you an account.

## **The bank can deny you a bank account if:**

- *you cannot identify yourself according to the bank's requirements*
- *the information you provide about why you want to open an account is insufficient*
- *the bank violates any laws or regulations by opening an account*

## **If you are refused to open a bank account**

If the bank denies you an account, you have the right to receive written information about where you can turn with a complaint and how you can appeal the decision. Turn to the National Board for Consumer Disputes (ARN\*) if you are uncertain.

[The National Board for Consumer Disputes \(ARN\)](#)

*This information has been compiled in cooperation with the Swedish Bankers' Association and the Swedish EURAXESS network (33 universities in Sweden)*

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[www.euraxess.se](http://www.euraxess.se)