



To open a bank account in Sweden

With a valid residence permit in Sweden, you have the right to a bank account according to the Payment services directive. The bank shall supply this for you, immediately, in other words, you can open a bank account already at your first visit to the bank, and you do not need to accept an appointment later on in the future.

Please note that most of the responsibility, for this to happen, lies with you.

The rules are the same for all of the banks in Sweden and the routines at the banks are similar. It is completely up to you, as the customer, to choose your bank.

In order to ensure that you get a bank account as quickly as possible, we ask that you read the following and attached carefully.

Your first visit at the bank

European banks have strict rules when it comes to identifying money laundering, bribes or

Below are some examples of questions you might be asked:

- What type of transactions will you be making from the account?
- Will you be making transactions to different countries, and if so, to which?
- Will you be receiving money from other sources?
- What is the purpose of the account?
- Where will the money come from?
- Are you a politically exposed person, do you have family members who are?
- What is your monthly income, before taxes?
- What is your main source of income?
- State all of your tax residence domiciles.

It is important you understand what the bank teller is asking. If you do not understand, please ask a friend or colleague to come with you to the bank.

Can the bank deny me an account?

The bank is not allowed to open an account if:

- The bank cannot identify you in an adequate, safe

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- Your residence permit (if you are not an EU citizen), your visa (if applicable)
- Documentation from the population registration (that you have registered at the tax office)
- Passport and Swedish ID card (if you have a Swedish personal number)
- Employment contract or similar, that proves you have an income or equivalent, and the length of your employment/project (From the university)
- If you have a “permanent” residence, your renach~~2~~(re) (r re)-~~4m~~.5 (e).1(n)0.6(t)-~~4~~. 1)5.2h (u~~3~~3(i)3c)-~~6~~h)3