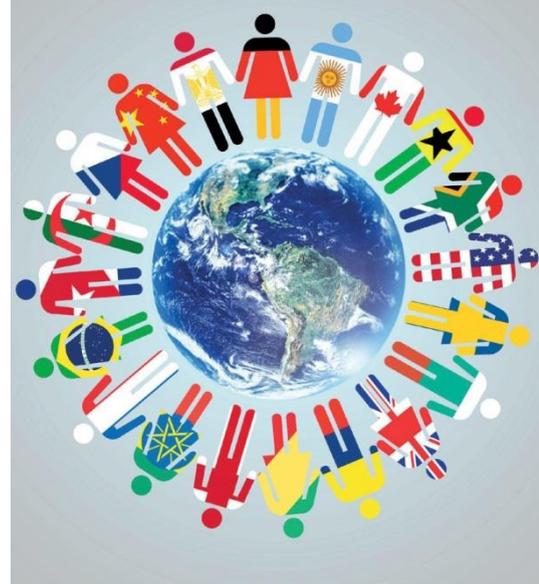


Becoming a bank customer

In order to become a customer of a Swedish bank, you have to be able to identify yourself. You also need to explain 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

If you have a Swedish personal identity number

You have to be able to identify yourself with a valid Swedish identification document.

If you do not have a Swedish personal identity number

1. You have to be able to identify yourself with a valid national passport or other identification document that shows your citizenship. Note that the bank may request you present other documents.
2. If you do not have valid identity documents, you must prove who you are and your citizenship by means of other documents.
3. You have to provide your address information.

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...

The ability to have access to a bank account is basically open to everyone, i.e. everyone regardless of citizenship. A bank account means that you will be able to deposit your money in an

account that is covered by the deposit guarantee scheme. Banks and certain other financial companies are, therefore, obliged to accept deposits from everyone.

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

The bank may not open an account:

- if the bank cannot positively identify you
- if the bank determines that the reason that the you provided for wanting to open an account is inadequate
- if the bank, by opening an account, would be acting in breach of a legal regulation or other 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 and answer the bank's questions. 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.
- the bank will ask you where your money is being sent from
- 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 (2009:62).

Read more at www.riksdagen.se

The Swedish Financial Inspectorate:

Regulations and general advice 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.penningtvatt.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