HOW TO OPEN A BANK ACCOUNT – General instructions

Here are few tips for how to open a bank account in Finland. These tips are only recommendations; please note that there might be some variations in practices between bank branches. You can check the exact instructions for each bank from the customer service.

- **You should ALWAYS make an appointment reservation to the bank where you want to open a bank account.** Here are some examples of bank branches (Nordea, OP and Danske Bank are the biggest ones.)
  - Aktia: [www.aktia.fi](http://www.aktia.fi) (in Finnish/Swedish), 010 247 010 (Mon – Fri 8 am – 2 pm)
  - Danske Bank: [www.danskebank.fi](http://www.danskebank.fi) → Become a customer → Book a meeting OR 0200 2590 (Mon 9 am – 4 pm)
  - Handelsbanken: [www.handelsbanken.fi](http://www.handelsbanken.fi) (in Finnish/Swedish): 010 444 2442 (Mon – Fri 8 am – 6.30pm, Sat 10 am – 4 pm)
  - OP: [www.op.fi](http://www.op.fi) (→ Private customers → Daily banking → Book an appointment OR tel. 010 253 1333 (Mon-Fri from 9 am to 4 pm).
  - Nordea: [www.nordea.fi](http://www.nordea.fi), +358 (0) 200 70 000, Mon-Fri 8 am – 6 pm
  - S-pankki: [www.s-pankki.fi](http://www.s-pankki.fi) (in Finnish/Swedish), 010 76 5800 (Mon – Fri 9 am – 8 pm)
  - Säästöpankki: [www.saastopankki.fi](http://www.saastopankki.fi) → Choose English → Contact us

- Opening a bank account usually takes ca. 30-45 min, so please make sure you have reserved enough time for this

- **Take the following documents with you:**
  - Passport
  - Visa and residence permit if applicable

- **You may also need some or all of the following with you:**
  - Finnish identity number (apply this in the residence permit application or International House Helsinki, [www.ihhelsinki.fi](http://www.ihhelsinki.fi) or Maistraatti, [www.maistraatti.fi](http://www.maistraatti.fi))
  - Your address in Finland
  - Letter of Reference from your bank in the home country
  - Bank account statements for three (3) months from your bank in the home country
  - Employment contract with Aalto University OR
  - If you are do not have an employment contract with Aalto University, but your work is financed by a scholarship, a letter stating your salary (ask this from your home department HR contact)

Please notice that you should always contact the bank beforehand to make an appointment and confirm the documentation you need with you!