

OPENING A DUTCH BANK ACCOUNT

Opening a bank account can be a lengthy process, in particular, if you do not have your Dutch citizen number yet (BSN-number). Please keep in mind that in The Netherlands credit cards are not widely accepted. A Dutch or European debit card will make your daily life a lot easier.

If you have a bank account in a country that is not a member of the [Single Euro Payments Area \(SEPA\)](#) we would advise you open a Dutch bank account to pay for groceries or other supplies. Also, most organizations in the Netherlands require a Dutch bank account to for instance have a subscription on the public transport services.

Below an overview of the different banks, you can choose from. On the next page, you will find more information what is applicable if you are a minor student. In most cases, your legal guardian must join the bank appointment.

Step 1: Overview of different national banks

	Rabobank	ING	BUNQ	ABN AMRO
Age	18-25	18-29	18+	18-30
Link to student bank account	Rabo StudentenPakket - Rabobank	Apply for a student account with your mobile - ING - Student	bung bank of The Free	Student Package - ABN AMRO
Documents needed	<ul style="list-style-type: none"> - BSN - Valid passport/ID* - Resident permit - Proof of enrolment at TPC 	<ul style="list-style-type: none"> - Valid passport/ID* - Proof of enrolment at TPC - An original extract from the Personal Records Database (BRP), not older than 3 months. - BSN. If you do not have one, your tax Identification Number (TIN). - Official residence document / Proof of a Dutch address 	<ul style="list-style-type: none"> - Valid Passport/ID* - Residence permit - BSN Number (need to provide 90 days after the application) 	<ul style="list-style-type: none"> - Valid passport/ID* - Proof of enrolment at TPC - BSN (Within 6 weeks after your application, you will need to provide them with your BSN Number. You can send it by e-mail to studentbsn@nl.abnamro.com). Please mention the city of your university, your name and date of birth. Or Document with TIN/FIN number
Minimum stay	6 months	X	X	6 months
Arrange via	Download the Rabo Mobile Identification App .	Download ING app .	Enter your mobile number here to get the link to download the app.	Download ABN AMRO App . 1 st appointment will be on the location.
Bank card	3-5 working days	Max. 5 working days	See website	3-4 working days
Fee	Free	€1.95 per month until you can provide them your BSN number and then free of charge.	Depending on the package you choose. Fee until up to €17.99 per month.	Free

Bank account for 0 to 18 years	Rabo JongerenRekening - Gratis rekening openen - Rabobank	Teen Bank Account - Orange Everyday Youth ING	If the parents have an active Bunq-account, you can have a connect bank account What is Connect and why should I use it? - bunq Together	KidsFuture Savings Account - ABN AMRO
Locations in Twente	Enschede, Hengelo, Haaksbergen	Enschede, Hengelo, Haaksbergen	Online	Enschede, Hengelo

** A valid ID document can be a passport, ID card, driver's license, diplomatic passport, service passport, residence document or type W foreign nationals identity document.*

If you are over 18 years old, we recommend opening a bank account via the ING, BUNQ bank or ABN AMRO since you do not have BSN-number when you arrive in the Netherlands. Also, the BSN-number can take up 2-6 weeks to receive. After receiving your BSN-number, it becomes easier to open a bank account. A second note is that in most cases, students with a Brazilian or US nationality must be able to provide a TIN number (tax identification number) to the bank.

Step 2: Important information for minors to open a bank account.

Rabobank:

At Rabobank, minors may open a bank account providing that:

1. During an appointment for application at the bank office, the minor student must hand over a proof of living at a Dutch living address; a proof of enrolment and (for non-EU citizens) a letter stating the residence permit has been requested.
2. The parent and/or guardian must supply an ID at the appointment and origin of assets has to be discussed.
3. The TIN-number (tax identification number) of the country of origin is known.

ING:

At ING, minors may open a bank account providing that:

1. During an appointment for application at the bank office, the minor student must hand over a proof of living at a verified Dutch living address and a proof of enrolment.
2. The parent and/or guardian must supply an ID at the appointment.

ABN AMRO:

Minor students must attend the office on appointment and have to arrange the following documents:

1. Two application forms: 1 of the parents and 1 of the students.
2. The student must have the same documentation as 18+ students for opening a bank account (e.g., BSN or TIN/FIN number, valid passport, proof of enrolment).
3. A video call between the legal guardians and the bank can be arranged. Bad aschb

BUNQ:

Minors can easily open their own account if they have the approval of their parent or legal guardian. The parent or legal guardian has to have a BUNQ personal account. This way the bank can verify his/her identity and confirm that he/she is the legal guardian of the minor. While completing the profile on BUNQ, you will be reminded that the minor student needs an approval from a legal guardian at the end of the registration process.

In general, experience shows that local officers of banks are unfamiliar with the legal requirements for opening bank accounts for (minor) internationals. In case you get rejected during application, please call the bank on Innsbruck, Austria their service number on the website.

Step 3: Making an appointment

Due to COVID-19, banks will only register you at location to prevent spreading of the virus. You can book an appointment online. Below you can find the website links.

	Website links
Rabobank	Local bank website: https://www.rabobank.nl/lokale-bank/enschede-haaksbergen/ The link for making an appointment can be found here . You can fill in "Zoek op plaatsnaam" the location Enschede.
ING	Local bank website: https://www.ing.nl/particulier/index.html The link for making an appointment can be found here . You can fill in the search bar Enschede.
BUNQ	Website: https://www.bunq.com/en/
ABN Amro	Go to: www.abnamro.nl/studentaccount and click on 'Take out the Student Package' and fill in the online application.