



## International Students

Since you will be studying in Sweden for only a limited period of time, we would like to provide you with some advice so that you can find the solution which best meets your needs based on the circumstances.

### Studying for a short time period

If you are studying for only a short time in Sweden, it might be easiest for you to use your bank account and bank card from your home country, even if this means that your transactions will result in currency exchanges. You can withdraw cash in all ATMs and make your purchases with the bank card. For a fee you can also pay any bills you receive during your stay in Sweden as a student. You can pay your bills at your choice of bank offices (not just Nordea) which have a cash service and other service locations. Via the Internet, you can continue to use your Internet bank which you are familiar with and is in your own language. Opening a bank account in a foreign country entails administration. All the documents must be in order and, in addition, this may seem a bit awkward since services, accounting and forms are primarily in Swedish.

### Studying for a longer time period

If you will be studying for a longer period of time, it may of course be considered practical to open an account since you will have time to get fixed routines during your stay in Sweden as a student. However, you should consider the routines stated above which may also work for a little longer period of study.

### At Nordea we can offer you for example:

- Account
- Online banking with payment service
- Bank card VISA Electron

The charges for banking services above are presently SEK 36/month\*) and will be deducted monthly from your account.

If you are a student that will stay less than 6 months we recommend that you use card and account from your own country. Between 6 months and 1 year study, you can get a temporarily number (samordningsnummer) or get a personal number. Studies over a year always requires a personal number and a Swedish ID-card.

### In order to open an account at Nordea, you need the following:

- Valid passport (a Swedish ID-card if you stay more than 1 year)
- Letter of acceptance
- Details of address in Sweden
- Certificate from Swedish national registration database (applies to students who are entitled to a Swedish personal ID number)

Please note that our Internet service is in Swedish only and that we are unable to assist you with translation services! Please also note that all banks comply with laws and regulations which permit any bank to refuse to open an account and/or to start other engagements. For more information please see [www.bankforeningen.se](http://www.bankforeningen.se).

\* November 2012

Enjoy your stay in Sweden!