

Opening of a payment account by Ukrainian Citizens (version 1.01, 11 April 2022)

Opening of a payment account is subject to various rules and regulations. Banks are obliged to check your data and ID. In some cases, this can result in delays before the payment account is assigned to you and ready for use. The Dutch Banking Association has published useful information for Ukrainians who want to open a bank account ([English](#)) [<https://www.betaalvereniging.nl/en/ukraine/>]

You can open a payment account at the following banks:

ABNAMRO

Open a bank account online

- Information in ([English](#)) [<https://www.abnamro.nl/en/personal/payments/open-an-account/account-for-ukrainian-customers.html>]
- Needed: Ukrainian passport and Dutch Citizen Service Number (BSN)
- Cost of bank account: 1,95 per month for payment account, including debit card, identifier to activate the app
- Next step: Download the ABNAMRO-app in Apple Appstore or Google Playstore.
- Additional: Debit card is needed to activate the app. The card delivery is 3-5 working days after your application.

Bitsafe

Open a bank account online

- Information in [[Ukrainian and English](#)] (<https://www.bitsafe.org.ua/en/index.html>)
- Needed: Ukrainian passport, ID card or driver's license
- Cost of bank account: free payment account; includes debit card (Transaction fees apply).
- Next step: Download the Bitsafe-app in Apple Appstore or Google Playstore.

Bunq

Open a bank account online

- Information in [[English](#)] (<https://www.bunq.com/ukraine-refugees>)
- Needed: Ukrainian passport or ID card
- Cost of bank account: 3 months free payment account, then €2,95 per month, including a debit card and the immediate use of ApplePay/GoolePay.
- Next step: Download the Bunq-app in Apple Appstore or Google Playstore

ING

Open a bank account at bank branch

- Information in [[Ukrainian and English](#)] (<https://www.ing.nl/particulier/english/bank-account-for-new-ukraine-customers/index.html>)
- Needed: Ukrainian passport, Dutch Citizen Service Number (BSN), proof of BRP-registration at municipality
- Cost of bank account: €2,35 per month, no EU transaction fees. (€1,90 for digital only excluding ATM use) for a payment account, including debit card and the use of ApplePay/GoolePay.
- Next step: Go to the nearest INGBank Branch.

Rabobank

Open a bank account online

- Information in [[Ukrainian and Dutch](#)] (https://www.rabobank.nl/particulieren/betalen/bankrekening/rabo-directpakket/oekraine?ra_resize=yes&ra_toolbar=yes&ra_menubar=yes)
- Needed: Ukrainian passport and Dutch Citizen Service Number (BSN)
- Cost of bank account: Free until March 1, 2023 for Online Payment account, a debit card and the use of ApplePay/GoolePay.
- Next step: Download the Rabobank-app and the Rabo Mobiel Identifieren app in Apple Appstore or Google Playstore.
- Additional: A debit card is needed to activate your account and receive the IBAN. The card delivery is 3 working days after your application.

SNS

Open a bank account at bank branch

- Information in [[Ukrainian and English](https://www.snsbank.nl/particulier/over-sns/sns-nieuws/jegeldzaken-en-de-oorlog-in-oukraine.html)] (<https://www.snsbank.nl/particulier/over-sns/sns-nieuws/jegeldzaken-en-de-oorlog-in-oukraine.html>)
- Needed: Ukrainian passport and Dutch Citizen Service Number (BSN)
- Cost of bank account: €2,55 per month for payment account, including debit card.
- NB applicant does not have other Dutch payment account(s).
- Next step: Go to the nearest SNS Branch.

Triodos

Open a bank account by mail

- Information in [[Dutch](https://www.triodos.nl/zoeken?q=oukraiense+vluchteling+betaalrekening)] (<https://www.triodos.nl/zoeken?q=oukraiense+vluchteling+betaalrekening>)
- Needed: Ukrainian passport and Dutch Citizen Service Number (BSN)
- Cost of bank account: €5 per month for Basic payment account, including debit card.
- Next step: Download form (dutch)
- Additional: NB The processing time of the request takes about 10 working days.

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The 5 security rules for safe banking

- Always keep security codes such as your PIN, identification codes or any response codes you receive from your bank secret.
- Make sure that nobody else ever uses your debit or credit card, either online or in person.
- Keep the device you use for your banking secure.
- Check your current account on a regular basis.
- Report any incidents to the bank immediately and follow the bank's instructions.