



## Welcome to Bergslagens Sparbank

To sign up as a customer with a saving bank, you need to present an ID and explain why you need a bank account. This is a guide to the information you need to present to the bank when you visit a branch.

### Identification

#### **If you have a Swedish personal ID number**

If you have a Swedish personal ID number, you need to present a valid Swedish ID.

#### **If you do not have a Swedish personal ID number**

If you have no Swedish personal ID number, you need to present a valid national passport that indicates your citizenship.

For countries that are part of the Schengen Agreement, an equivalent to the Swedish national ID card indicating your nationality is also valid.

When you present a foreign ID, your identity needs to be corroborated with an additional document, such as residence permit, statement of employment, a certificate from the Tax Authority or school certificate.

#### **If you do not understand Swedish or English**

If you do not understand Swedish or English, you will need to bring someone who can provide interpretation for you.

It is essential that we are able to understand one another, so that you understand your rights and obligations as a customer and that we obtain answers to any questions about you and your finances.

### Why do you require a bank account?

All Swedish banks are legally obliged to ask why you need a bank account and how you will be using the account. It may be to deposit your salary or other forms of remuneration, to pay rent or as a savings account.

Your bank card and your account information are personal. Your card or account must not be used by others. It is important to be careful with your card and account information. Remember never to reveal your PIN code to anyone.

If you need an account statement from your bank in order to receive income support, you need to visit your nearest branch where they will help you sign up for a monthly bank statement free of charge.

#### **Right to a bank account**

Anyone, irrespective of citizenship, has a principal right to open a bank account that is covered by the Guarantee of Deposits. But in some instances, the bank has the right to deny you an account. The bank cannot open an account for you if:

- the bank is unable to securely identify you
- the bank finds that the information you have submitted about why you want to open an account is insufficient



## Introductory offer

Our introductory offer enables you to deposit money and manage your payments.

It consists of:

- Bank account
- Bank card
- Payment service



If you understand Swedish or English and are familiar with digital services, we have other offers as well. Talk to your bank about what is most appropriate for you.

## To buy an accommodation

For those who like to borrow money from the bank to buy an accommodation, it may be good to know that you need a cash contribution of 25% of purchase price and an employment contract.



## Facts

### About the Act on Measures against Money Laundering and Terrorist Financing

The Act on Measures against Money Laundering and Terrorist Financing is a Swedish law that aims to prevent banks from being used for tax fraud and financing of criminal activity. The law means that the bank does not have the right to open accounts or carry out transactions if they have not obtained an answer to why the customer needs an account and how it will be used.

### About the Guarantee of Deposits

Sweden has a Guarantee of Deposits. This means that customers will be compensated, up to a certain amount, by the state if the bank were to go bankrupt.

### About cash

The savings banks and many other banks and stakeholders, work actively to reduce the amount of cash circulating in society. For this reason, we encourage our customers to use card payments, withdraw cash when paying with the card in stores, use cash deposit machines and ATMs for depositing and withdrawing cash.