

Opening a Dutch bank account

	Age	BSN required	Min. stay prior application	Fulltime / exchange	Dutch living address required?	Take out	Account activation	Monthly fee
ABN Amro	18-30*	No, you should provide: <ul style="list-style-type: none"> • Passport or ID card; • Proof of enrollment • TIN/FIN code • BSN can be emailed 6 months afterwards 	6 months	Only fulltime	No	Online or at branch by making an appointment. Check the instructions here .	Immediately	€1,55 (free after October)
Bunq	18+*	Only after 3 months	Nothing	Both	An address within the EEA is required	Online	Immediately	Only credit card: free maestro/master card: €7,99
N26	18+*	No	Nothing	Both	No	App and website	5 working days	Free
Rabo-bank	16-25*	Yes	6 months	Only fulltime	No	At branch on appointment: 0031 88 722 66 00	3-5 working days	Free

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ING	16-29*	<p>Not needed, only if you are already residing on a living address in the Netherlands that allows you to register. In this case, ING will ask for your Dutch living address and your BSN. If not applicable (yet) you should provide either:</p> <ul style="list-style-type: none"> • A TIN code from your homeland, or; • A proof of educational enrollment and a living address in your homeland. 	Nothing	Only fulltime	No	At branch on appointment via their website	Immediately	Free

* Are you a minor?

Then please read this carefully:

ABN AMRO:

In the case of being a minor, you should make an appointment at an ABN AMRO office. There you'll need:

- Passport or ID card;
- Proof of enrollment;
- TIN/FIN code;
- BSN can be emailed to studentbsn@nl.abnamro.com 6 months afterwards;
- **Signed application forms.** One ([download 1](#)) by the student, and one ([download 2](#)) by the parent(s);
- Copy of passport/ID card of the parents;
- A video meeting will follow with the parents.

ING:

- Minors need to visit the office of ING with a parent/guardian;
- The adult needs to show an identity document. This need not be a Dutch identity document, neither should the adult have a Dutch living address;
- In addition: the student needs to bring a proof of enrolment in an educational program;
- What is requested to show moreover is a verified postal address in the Netherlands for correspondence; the student's living address will do.

Experience shows that local officers are unfamiliar with the legal requirements for opening bank accounts for (minor) internationals. In case you get rejected during application, please call the service line using number 0031202288888 and have them explain the local officer about the legal terms and conditions applicable.

BUNQ:

Minors can easily open their **own** account as long as they have the approval of their parent or legal guardian. The parent or legal guardian has to have a Bunq personal account. This way we can verify his/her identity and confirm that he/she

is the legal guardian of the minor. While completing your profile, you will be reminded that the minor needs approval from a legal guardian at the end of the registration process.

N26:

Although during your online registration you will learn that you, also at N26, you have to be over 18 to apply for a debit card, it is possible for *your parents/guardians* to apply for this card on your behalf. Whereas they will still be the official card owners (i.e.: their identity card or passport will be linked to the product), *you* can manage the card as a transaction tool.

Rabobank:

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

- During an appointment for application at the bank office, they can hand over a proof of residing at a Dutch living address; a proof of enrollment and (for non-EU citizens) a letter stating a residence permits has been requested;
- Their parent/guardian is able to hand over a BSN number. For a person not residing in the Netherlands, it is also possible to obtain a Citizen Service Number (BSN). Your parent/guardian should apply for the registration of non-residents. Following the procedures, your parent/guardian will be recorded as a non-resident in the Municipal Personal Records Database (RNI).