



FAQs on opening a student account **without a BSN**

Which identity documents can the student use to open a student account with ABN AMRO?

In the ABN AMRO app, the student can open a student account and identify themselves with:

- Dutch proof of identity (ID card, driving licence or passport)
- a passport from another country (with the exception of a United States passport)
- a Dutch residence permit (type I, II, III, IV, V, EU/EEA, EU/EEA family member).

[See how to open an account using the ABN AMRO app.](#)

When meeting with one of our staff, the student can open an account and identify themselves with:

- Dutch proof of identity (ID card, driving licence or passport)
- proof of identity from another country (with the exception of proof of identity from the United States)
- a Dutch residence permit (type I to IV).

If the student has a United States passport, they can only open an account in person at one of our branches. Please call us to make an appointment.

What address can the student provide?

The address the student provides in the app must be an official address. It may be a temporary address, though, like that of the hotel where they are staying. In this case, only enter the official address of the hotel, not the room number.

How does the student provide a BSN?

If the student has access to Internet Banking or the ABN AMRO app, they can enter their BSN there. In the profile, under Personal details, they need to change the number 999999999 to their own BSN. They will receive instructions to do this in both the confirmation email and the reminder emails.

The email includes a link to direct the student to [our information page on the BSN](#). If the student has received the confirmation email, but not yet provided a BSN, they cannot take out other products.

What happens if a student does not provide the BSN on time?

After 90 days, the student account will be blocked. After 120 days, we will terminate the relationship with this client. The student will then be asked to which account any balance remaining in their current account should be transferred.

FAQs on opening a student account **without a BSN**

What should I do if the process cannot be completed successfully for a student or if the student has not received a confirmation email?

If the student gets an error message in the app more than once, or if they do not receive a message at all, they can call 0900-0024. We will then try to find a solution together with them. The relevant departments continuously monitor the process. If there is a problem with a request, we will try to find a solution as soon as possible.

What messages/reminders will the student who is onboarded without a BSN receive?

- Immediately on acceptance, a confirmation email and a Bankmail message with instructions to provide the BSN.
- A reminder email and Bankmail message: 5, 12 and 30 days after onboarding.
- Just under 90 days after onboarding, an email and a Bankmail message with the warning that if they don't provide their BSN their account will be blocked. Just under 120 days after onboarding, an email and a Bankmail message with the warning that they have 5 days to provide their BSN, otherwise we will terminate our relationship.

In addition to these emails, a banner reminding the student to provide their BSN will be continuously displayed in the app and on Internet Banking.

Why is the procedure different for students with non-EU proof of identity? What does this mean in practice?

For students who identify themselves with a passport from outside the EU/Schengen Area, a number of measures have been introduced to prevent fraud. These measures ensure that the students demonstrates ties to the Netherlands. In the online procedure we use the proof of registration in the Personal Records Database (BRP).

This part of the procedure does not apply to students from other EU countries: they immediately receive a fully functioning account. For a student with a non-EU passport, a student account is opened for them but it is blocked.

We therefore recommend using the online procedure if the student:

- has an EU passport
- has a Dutch residence permit
- has a non-EU passport but can provide proof of registration in the BRP in the short term (within 1 to 3 days so that the account can quickly be unblocked).

The various scenarios are explained on the last page.

FAQs on opening a student account **without a BSN**

What does a student with a non-EU passport have to provide in addition to the BSN in order to use the student account as quickly as possible?

For the account to be unblocked, students who identify themselves with a passport from outside the EU/Schengen Area must provide an extract from the Personal Records Database (BRP). There are two forms of this extract:

- the proof of registration in the BRP that you receive for free as soon as you register with a Dutch municipality for the first time
- a BRP extract that you must request yourself and for which you generally have to pay.

We accept both. [Our proof of registration information page](#) explains how you can submit this document.

Please note: first activate the debit card and then the app. You can then provide the proof of registration.

Which documents may NOT be used by students with a non-EU passport to have the block lifted from the account?

The documents stated above are the only two documents that may be used. So, the following may NOT be used:

- employer's statement
- Document from the school or university
- residence document application confirmation.

What can an student with a non-EU passport still do with a blocked account?

- Deposits can be made into the account from within the SEPA area.
- Funds can't be transferred out of the account.
- Withdrawals can't be made from a Geldmaat ATM.

Can a student with a non-EU passport do anything to keep the account from being blocked?

It's not yet possible to provide proof of registration/a BRP extract right away during the procedure. This can only be done afterwards.

If the non-EU student already has a valid Dutch residence permit, you can keep the account from being blocked by scanning this document (and not the passport from outside the EU/Schengen Area).

What if the proof of registration in the BRP is submitted before the BSN?

In this case, the measures for non-EU passports will be lifted, but not those for becoming a client without a BSN.

If the BSN is submitted first, this makes little difference for the student, given that the account will still be blocked. So both need to be submitted separately.

All the scenarios at a glance



NL ID or EU/Schengen passport used

Has BSN

What does customer get after onboarding? A fully working account, no exit!

What does customer need to do? Nothing!



NL ID or EU/Schengen passport used

No BSN yet

What does customer get after onboarding?

- A fully working account
- Full access
- Cannot open other products

What does customer need to do? Provide BSN as soon as customer has it via Internet Banking

What if they don't do this? After 90 days account will be blocked, after 120 days relationship with customer will end



Non-EU/Schengen passport used

Has BSN

What does customer get after onboarding?

- A fully blocked account (*Incoming transfers are not blocked*)
- Limited access
- iDIN not possible
- Cannot open other products

What does customer need to do? Upload a proof of registration in NL:

- first extract of registration at municipality or
- BRP extract

Upload via Internet Banking as soon as customer has it.
(*More types of evidence might be possible later*)

What if they don't do this? After 120 days relationship with customer will end



Non-EU/Schengen passport used

No BSN yet

What does customer get after onboarding?

- A fully blocked account (*Incoming transfers are not blocked*)
- Cannot open other products
- iDIN not possible
- Limited access

What does customer need to do? Upload a proof of registration in NL:

- first extract of registration at municipality or
- BRP extract

Upload via Internet Banking as soon as customer has it.
(*More types of evidence might be possible later*)

Provide BSN as soon as customer has it via Internet Banking.
(*Proof of registration document cannot be used to provide BSN!*)

What if they don't do this? After 120 days relationship with customer will end

Who cannot open a bank account via ABN AMRO app

- US persons (people who are born in the US or have the US nationality)
- Minors (younger than 18 years)
- People who identify themselves with a non-NL ID card (we only accept non-NL passports)
- Non-residents (people who live in the Netherlands shorter than 4 months)

These people can contact us for more info.