

# Welcome to SEB

## How to apply to become a customer

To become a customer of our bank, you will need to send all the requested documents provided in the Checklist below, including the Customer Information form. You will find the Customer Information form on [seb.se/newinsweden](http://seb.se/newinsweden) which you need to fill in, print and sign. Remember to state place and date of the signature.

When you have filled in the form and completed the Checklist, please send the material to:

FRISVAR SEB  
Private customer onboarding  
GÖH 570  
Svarspost  
Kundnummer 22238958  
408 00 Göteborg

(No stamp needed)

Yours sincerely,  
SEB, Private customer onboarding

# Checklist

## We need to know our customers

Under Swedish and international regulations, we are required to maintain documented information about our customers. The purpose is to protect both yourself and us from being exploited for criminal ends. This means that we will be asking questions about why you need a bank account with us, and what services you require. It is important that you answer the questions truthfully.

## Required documents

You need to send in the following documents for us to start an application process:

1. The Customer Information Form, filled in and signed in original with place and date & signature.
  - Please note that you need to fill in an email address and a phone number where you can be contacted.
  - Regarding Country of Citizenship, you need to fill in all your citizenships.
  - Under “Other or additional residence for tax purposes” you need to fill in the country and your “Taxpayer identification number (TIN) if that country issues TIN-numbers or equivalent.
  - If you are sending and/or receiving money to or from abroad, we want to know the name of the sender/receiver. Please note you need to state how you obtained the money and what they will be used for. Read more under section 7.
2. Copy of your Swedish ID Card, valid for at least 3 months. You need to send in a copy of both sides of the card.
3. Copy of Student certificate/ proof of admission if you intend to study in Sweden.
4. Copy of your Swedish residence and work permit card, both sides of the card. Note that this also applies if you are going to study in Sweden. Note that this only applies if you are a citizen outside EU/EEA.
5. Copy of your passport. The passport must contain a photo of you and stating your nationality/citizenship. Please note that we do not accept so-called aliens' passports. Note that this only applies if you are a non-Swedish citizen.

Required documents if you will receive for example salary, payments for your subsistence, student allowance, child benefits, pension payments or savings:

6. If the purpose of the account is to receive salary, please send a certificate of employment showing your salary and that you are employed. As part of our protocol, we will always contact your employer to verify the accuracy of the certificate.
  
7. Copy of a document showing origin of the money. This could be a document such as a bank statement, a sales-/purchase contract or similar, showing the origin of the money and how the money has been obtained. It should be either in Swedish or English or duly translated thereto.

Please also note, that if the money comes from a sender other than yourself, we do also need the name of the sender, date of birth and your relationship to be stated in the Customer Information Form under section “Where do your total assets come from”. Also note that, the document showing the origin of the money then should be the sender's account statement and showing how the sender has obtained the money, for example a work certificate or pay slips.

## Do you need an interpreter?

To get to know you as a customer, we need to be able to communicate with you. If you do not fully understand Swedish or English, you will need someone to assist you with interpreting at the meeting in person. We are unable to arrange for an interpreter to help you, but we encourage you to check with your municipality to see if they may offer this service free of charge.

## Our most common services.

New customers are offered our most common services. For a current price list, please visit [seb.se](http://seb.se) or ask us. Read more about our services here.

### Privatkonto

The Privatkonto is used for managing your day-to-day finances. You can use your Privatkonto to pay your bills and you can also link a card for purchases and withdrawals.

### SEB Debit

SEB Debit is a debit card that you can use for purchases and to withdraw money from an ATM. When you make a purchase or withdraw money, the amount is deducted directly from your Privatkonto.

### Betalservice via internet and Internetbanken privat

Through Internetbanken privat, you can make single transfers and payments such as bankgiro and plusgiro and place standing orders for transfer from available Payment Accounts. You can also transfer money to other banks in Sweden or within the EU.

### Mobilt BankID

BankID is a common way to identify yourself in digital environments. You can use it to log on and verify yourself to the internet bank and many other services.

Please note that all products and services are personalized and may not be used by anyone other than yourself.