

## Citizens of countries outside of the EU and EEA

### Information for prospective customers

We need to ask all new customers how they will be using our services. This is because of various regulations that we are required to comply with. Please learn more under "We need to know our customers."

### How to become a customer

In order to become a customer of ours, you must schedule a meeting in person with us. This is something you can do right away. You need to bring all the requested documents with you to the meeting. Please note that you must be employed and have an employer, or be a student. You must also have a Swedish residence permit. Otherwise, we are unable to proceed with your application.

### Checklist

You need the following documents:

- A valid passport with a photo, indicating your citizenship. We do not accept so-called aliens' passports.
- A Swedish work permit and a certificate from your employer, showing that you are employed. Alternatively, an acceptance letter or certificate of studies. The document that you present must contain information about how long you plan to stay in Sweden.
- A Swedish residence permit. If you have applied for and obtained permanent resident status in another EU country, you must nevertheless have applied for and obtained a Swedish residence permit.

### 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. Both before and during the meeting, we will be asking questions about why you need a bank account with us, and which services you require. It is important that you answer the questions truthfully.

### Do you need an interpreter?

In order to get to know you as a customer, we need to be able to communicate with you. If you do not have complete command of 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.

### Charge card – SEB Maestro

SEB Maestro is a charge card which you can use for shopping and to withdraw money from an ATM. When you shop or withdraw money, the amount is deducted directly from your Privatkonto.

### Online payment service

With our online bank, you can make bill payments to bankgiro and plusgiro. You can also transfer money to other banks in Sweden or abroad.

### Digipass

The Digipass is a security solution that you use to log into our online bank and to verify your identity over the telephone. The Digipass is a valuable document. Remember to keep it safe and never reveal your code to anyone.

### Mobile Bank ID

If you have a Swedish personal identity number and possess a Swedish ID, you can obtain a mobile Bank ID. So remember to bring your Swedish ID to the meeting. Mobile Bank ID is an e-identification for mobile phones and tablets that you use to log into our online bank and to verify your identity over the telephone. Never reveal the code for your mobile Bank ID.

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