



All the information about the basic banking service: what does it mean for you?

If you've recently arrived in Belgium from Ukraine, you have to organise everything quickly in a completely new environment. And this is no easy task. That's why Belgian banks offer a basic banking service – this allows you to open a basic bank account with a limited amount of money and to perform various banking transactions. After all, having access to a bank account is essential to be able to participate in everyday life in society.

What is the basic banking service?

With the basic banking service, you can open a current account at a Belgian bank. You can perform basic transactions with this current account: withdraw money, pay by transfer or debit card, and create standing orders and direct debits.

Am I eligible for the basic banking service and how do I apply for it?

The basic banking service is available for recognised refugees, asylum seekers and other temporarily protected persons – even if you only have a temporary and not a permanent address yet.

You can request this service using a written application form. The bank where you want to open the account will give you this document. You can use this service at all Belgian banks that offer current accounts for private individuals. The main banks are Argenta, AXA Bank, Banque CPH, Bank Nagelmackers, Belfius, Beobank, BNP Paribas Fortis, bpost bank, CBC, Crelan, Europabank, ING, KBC and vdk.

The maximum fee that a bank can charge for this service is EUR 17.36¹ per year. The maximum fee for the basic banking service is adjusted annually in accordance with the consumer price index.

What documents do I need to open a basic bank account?

- Since 7 March 2022, as a refugee from Ukraine, you can apply for a **'temporary protection certificate'** with your identity documents at the registration centre of the Immigration Office. You then need to take this 'temporary protection certificate' to the municipality where you're staying.
- The municipality will issue you with a **provisional residence certificate**, also known as Annex 15, while you wait for your residence document.
- Once your place of residence in Belgium is known and a residence check has been done, you'll be issued with an **electronic residence card A**.

These documents allow you to use the basic banking service.

Any further questions?

Please don't hesitate to contact us at info@febelfin.be (you can write in English, Dutch or French). We're here to help you. You can find more information about the basic banking service in the FAQs at www.febelfin.be. This information is also available in Ukrainian. And you can always contact the bank where you want to open a basic bank account.

¹ Amount for 2022.