



Open a student account **without BSN**

We are happy that you have chosen us as your banking partner during your study time in the Netherlands. We understand the needs of international students, and we're here to make your banking experience as smooth as possible. That's why we have introduced a new feature that allows you to open a bank account with us directly through our app. Let us guide you through the simple steps to become a new client.

1 Download the ABN AMRO app

Start your banking journey by downloading the ABN AMRO app from the App Store or Google Play Store. The app will give you access to all the banking services you need.

Apple Store



Google Play Store



2 Choose the right document

When you open the app and select "Open a new bank account", you will be asked to identify with a valid ID. Use one of the following documents:

- Dutch identity document (such as an identity card, driver's license, or passport)
- Residence permit (Types I, II, III, IV, V, or EU/EER)
- International passport (excluding passports from the US)

3 Start your identification

Using your mobile phone, take a clear photo of your chosen ID. Make sure the photo includes all the necessary details and that there is no glare or reflections. The app will guide you in this process.

4 Verify your identity

To make sure your account is safe, we need to verify your identity. Take a picture using the app's camera function. This helps us confirm that you are the rightful owner of the ID.

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More questions or need help? Contact us via [the Service and Contact page](#) on our website

5 Provide your BSN

As an international student, you may not have a BSN (Dutch citizen service number) yet. Don't worry! You can proceed with the account opening process without it. However, you will need to provide your BSN within 120 days to enjoy the full benefits of our services.

6 Provide proof of registration

Did you identify with a passport from outside the EU/Schengen? Then we ask you to use a residence permit instead or provide proof that you live in the Netherlands after you have become a client. You cannot make use of your account until then. You can [read more on our website about proof of registration](#).

7 Answer a few questions

To better understand your banking needs, we will ask you some questions. Please answer them accurately and truthfully. Provide the TIN of the country you are tax liable in.

8 Review and confirm

Carefully review all the information you have provided to ensure its accuracy. If everything is correct, confirm your application by entering the unique code displayed on your screen.

9 Submit your application

Congratulations! Your application has been successfully submitted. We will now review the information you provided. Within 4 hours of submission, you will receive updates on the status via SMS. If your application is approved, we will provide you an e-mail with instructions on the next steps to finalize your account.

10 Welcome to ABN AMRO!

Once your account is fully set up, you will receive your IBAN number. We are happy to have you as our client and look forward to serving you. Do have any questions throughout the process? Please contact our customer support team via 0900-0024.

Instructions to submit your BSN

Immediately after acceptance, you will receive a confirmation email and a bank message with instructions to submit your BSN. You can do this by logging into your profile in the ABN AMRO app or through Internet Banking. Simply update the placeholder number "999999999" in the personal information section with your own BSN. [Read more on our website about submitting your BSN](#).