

This is not an endorsement to any of the banks presented in this GUIDE, they are randomly sorted, and present each bank procedure to open a bank account with a D-number (without a BANK ID) to personnel assigned to NATO base in Stavanger.

GUIDE TO OPEN A BANK ACCOUNT IN NORWAY

Author: 426th Air Base Squadron
as of October 2020

GENERAL INFORMATION

BECOME A CUSTOMER

Most of the banks first they want you to become their customer first, by filling up the information on their website, in this guide there is information on how to do it.

PRESENT YOURSELF – PRODUCT THAT YOU NEED

Having a D number you will only be eligible for a bank account **without** a Bank ID. However, some banks are willing to offer a BANK ID to the main individual associated with NATO. Ask if you can have this option.

BankID is used by all the banks in Norway and can be used by all organizations and enterprises that are looking for secure and simple identification online.

Once the bank contacts you, explain them:

- who you are – individual assigned to NATO in Stavanger
- how long you will be here
- the fact that you have a D number
- you need a bank account that you plan to do X and Y transactions

LIST OF DOCUMENTS REQUIRED

The bank personnel will ask you to have a copy of the following documents. This list depends on the bank, more information can be found on each bank.

- Passport – Valid
 - HELFO D number letter
 - Military orders
 - NATO ID
 - Home address
 - Pay slip
-

GENERAL INFORMATION

SUBMIT YOUR DOCUMENTATION

Depending on the bank they generally have two options for documents hand-out:

- Hand-out in person to a specific bank office
- Submit them to an address specified by the bank personnel via mail post

HOW LONG IT TAKES TO OPEN AN ACCOUNT

Depending on the bank you choose they have from 3 days processing time up to 9 weeks. This long time, is due to the fact that they need to verify manually your identity. You can always confirm with the bank personnel how long it takes.

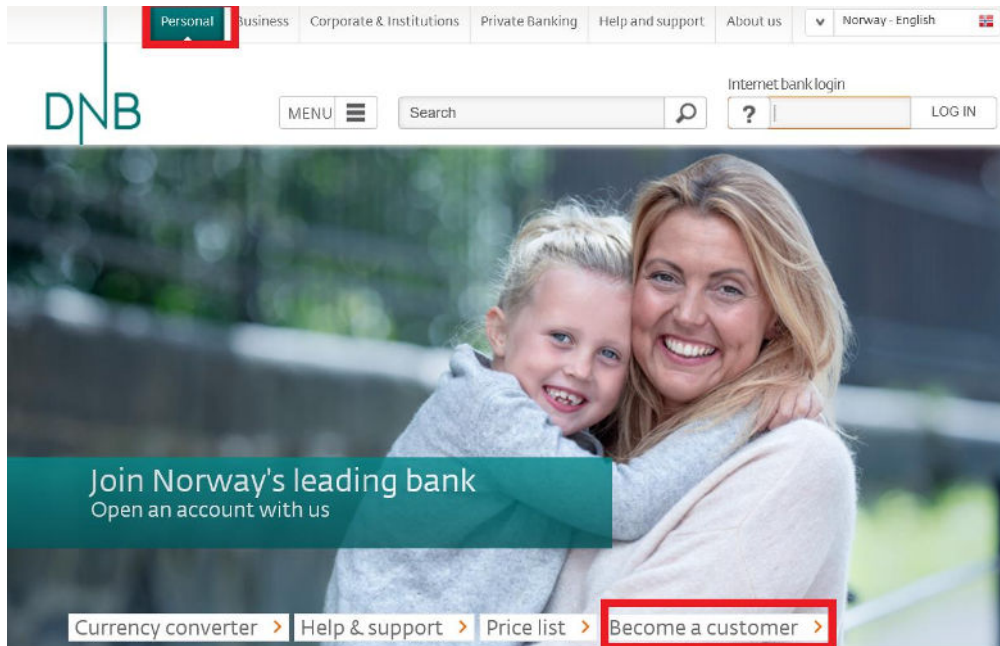
DNB BANK

QUICK
CHECKLIST

Website	https://www.dnb.no/en/personal/frontpage.html?la=EN
How long it takes to open a bank account:	Up to 3 weeks
Office Address:	Haakon VIIIs gate 9, 4005 Stavanger
Phone number:	+47 915 04800
Documents required	<ul style="list-style-type: none">➤ Passport➤ HELFO letter with the D number➤ NATO ID➤ Military orders

DNB BANK

1. Left corner up the page- PERSONAL TAB- Become a customer



2. After you click become a customer scroll a bit down the page and go at the section to become a customer without BankID – Fill out the customer application form (It might take up to 3 days to receive a response)

Important information

According to current Norwegian legislation, all bank customers must have a **Norwegian national identification number**. You will need to request an ID number from the Norwegian Tax Administration. Applications are normally processed by the authorities within six weeks.

To become a customer without BankID

Even if you do not have BankID you can still be a customer of ours by following the three steps below.

1. Please fill out our customer application form (below) -the form must be filled out personally.
2. We will then send you an email to tell you what to do next.
3. Ultimately you will be asked to personally visit one of our offices to identify yourself with your passport. Before you fill out the form you should check that you live near a DNB branch. If you have a Norwegian passport, check where your local branch is here by following the link below.

If you already are a customer of DNB and want to buy more products, do not use this form.

» [Fill out the customer application form](#)

» [Check out where your local branch is situated](#)

DNB BANK

3. After you receive further instructions on the email you will need to hand in your documentation:

Required documentation in copy:

- Passport
- HELFO letter with the D number
- NATO ID
- Military orders

You have two options to send it:

- Send through post mail to the address mentioned in the email with a copy of the documents
- Deliver the documents to the DNB Office in downtown Stavanger
Address: Haakon VII's gate 9, 4005 Stavanger

4. Takes up to 3 weeks for the bank to review and have the an account open.
 5. After the bank will set you up the account, and you will receive a bank token that helps you log in, you will not be able to have a BANK ID.
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DANKSE BANK

QUICK CHECKLIST

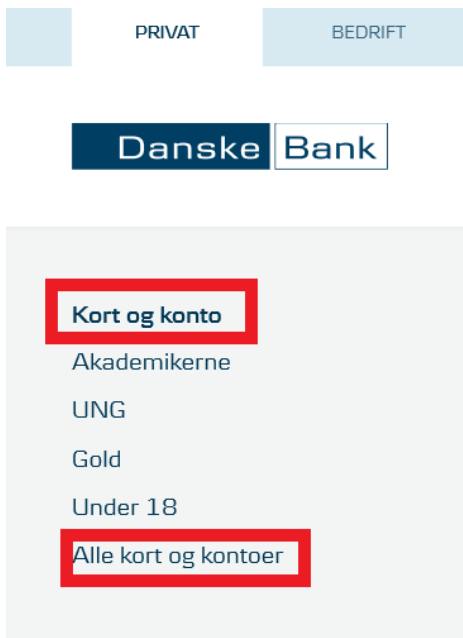
Website	https://danskebank.no/privat
How long it takes to open a bank account:	Up to 9 weeks
Office Address:	Løkkeveien 107, 4005 Stavanger They operate only online or by phone
Phone number:	+47 987 08540
Documents required	<ul style="list-style-type: none">➤ Passport➤ Salary pay check➤ D number copy➤ Military orders➤ Home address

DANKSE BANK

1. <https://danskebank.no/privat>
2. Choose Privat and then Produkter

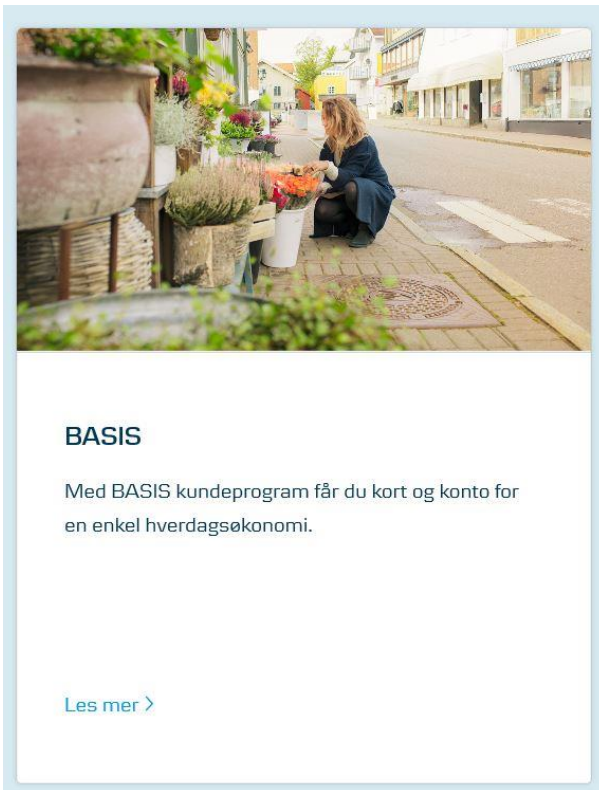


3. Choose Kort og konto menu and then Alle kort og kontoer

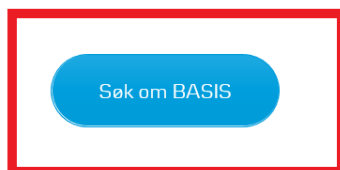


DANKSE BANK

4. After you click Alle kort og kontoer – scroll down and click **vis flere** and choose BASIS



5. **Scroll down the page** and click SØK om Basis



6. After you click that step, you will get to the page where you have to click on : Har du ikke bank ID, må du søke her. You will have to click on **her**, and a new page will open where you will have to fill up the information required.
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DANKSE BANK

Søk om BASIS

For en raskere behandling av din søknad, anbefaler vi at du bruker din eksisterende BankID. Du kan bruke BankID utstedt fra hvilken som helst bank.

BASIS: Søk med BankID

Har du ikke BankID, må du søke [her](#).

BASIS med kredittkort: Søk med BankID

Har du ikke BankID, må du søke [her](#).

7. Direct link to the sign form:

<https://online.danskebank.dk/DK?gsProdukt=HFA&gsNextObj=HFAnsoeg&gsNextAkt=AnsNy&ID=30001&A=414&B=FO&Ident=TQS ZTBIA>

8. You will be required to send by post the following documentation:

- Passport- copy
- Salary pay check
- D number copy
- Military orders
- Home address

To open a bank account with Danske Bank it takes up to 8 or 9 weeks. All their business is done online or on the phone, they don't usually receive customers in the bank.

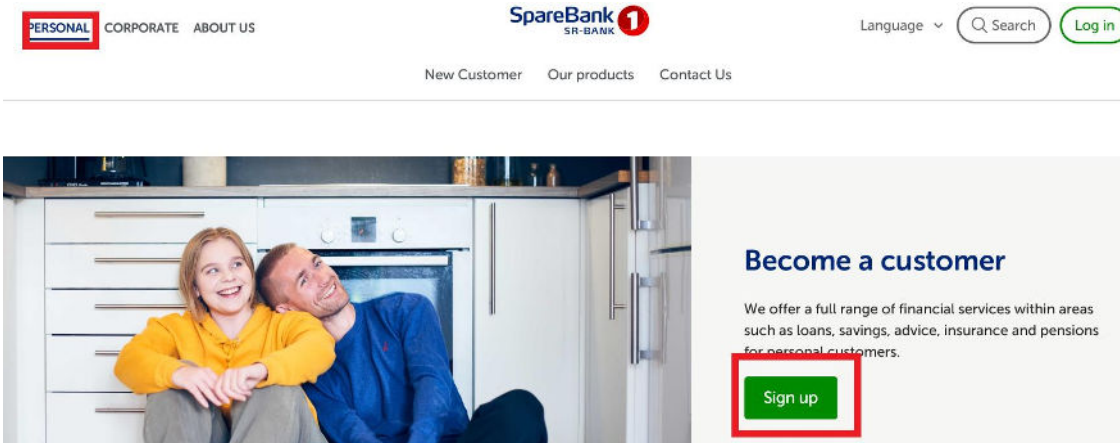
*** During Corona they don't have the offices open

SPARE BANK SR1

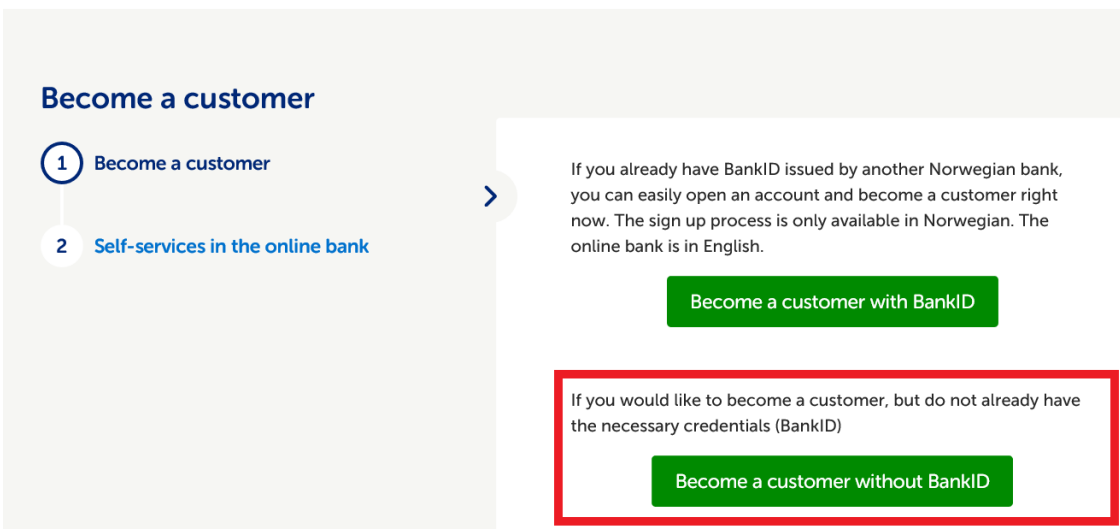
QUICK CHECKLIST	
Website	https://www.sparebank1.no/en/sr-bank/personal.html
How long it takes to open a bank account:	Up to 3 days
Office Address:	Breidablikkveien 3A, 4017 Stavanger
Phone number:	+47 915 02002
Documents required	<ul style="list-style-type: none">➤ Passport➤ D number➤ Military orders

SPARE BANK SR1

1. Become a customer – click on Sign Up



2. Choose become a customer without a bank ID



3. Fill up the information and submit your application

4. The bank will contact you within a day, as they have to process the information manually

SPARE BANK SR1

5. You will be invited to the bank to deliver a copy of the following documents:
 - Passport
 - HELFO letter with the D number
 - Military orders
6. SpareBank SR1 has advised to use the location below to hand out the documents, as the employees have a better understanding of the NATO personnel status in Norway.

Address: SpareBank SR 1, Mariero, Breidablikkveien 3A, 4017

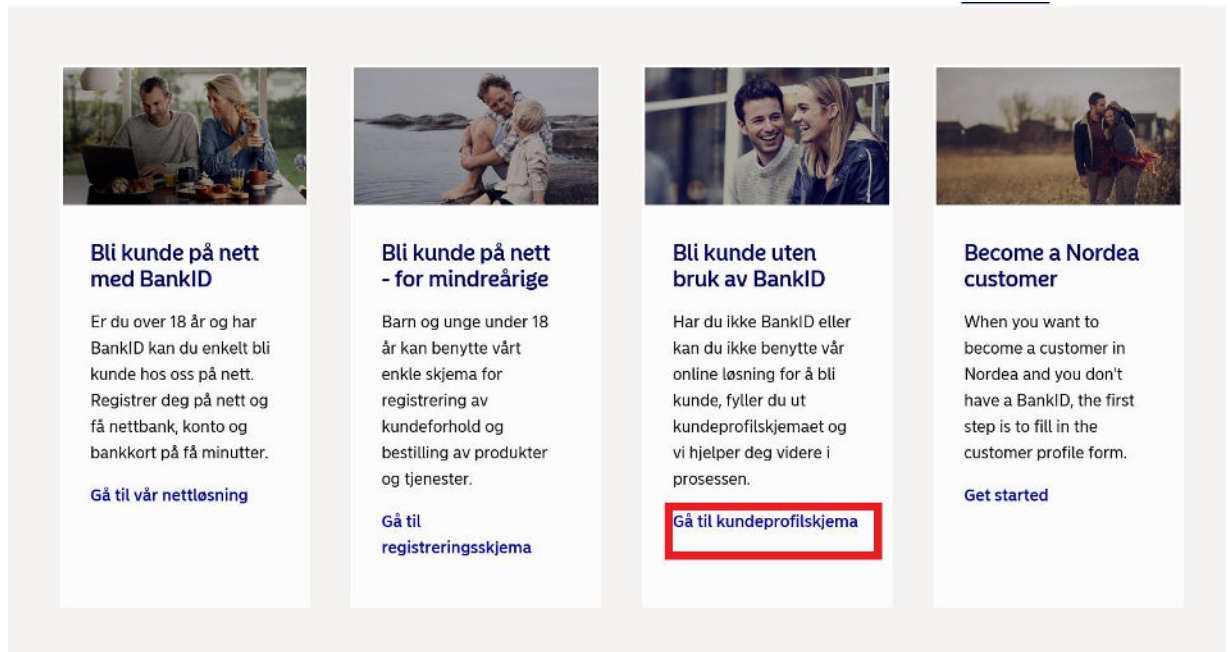
Stavanger

NORDEA

QUICK CHECKLIST	
Website	https://www.nordea.no/privat/bli-kunde/
How long it takes to open a bank account:	Not specified
Office Address:	Travbaneveien 3, 4017 Stavanger
Phone number:	+47 232 06001
Documents required	<ul style="list-style-type: none">➤ Passport➤ D number➤ Military orders

NORDEA

1. You need to register as a customer on the following link:
<https://www.nordea.no/privat/bli-kunde/>
2. **Scroll down** and click on the following link: Bli kunde uten bruk av Bank ID



The screenshot shows four columns of text, each with a small image at the top. The third column is highlighted with a red box around the link 'Gå til kundeprofilskjema'.

Bli kunde på nett med BankID	Bli kunde på nett - for mindreårige	Bli kunde uten bruk av BankID	Become a Nordea customer
<p>Er du over 18 år og har BankID kan du enkelt bli kunde hos oss på nett. Registrer deg på nett og få nettbank, konto og bankkort på få minutter.</p> <p>Gå til vår nettløsning</p>	<p>Barn og unge under 18 år kan benytte vårt enkle skjema for registrering av kundeforhold og bestilling av produkter og tjenester.</p> <p>Gå til registreringskjema</p>	<p>Har du ikke BankID eller kan du ikke benytte vår online løsning for å bli kunde, fyller du ut kundeprofilskjemaet og vi hjelper deg videre i prosessen.</p> <p>Gå til kundeprofilskjema</p>	<p>When you want to become a customer in Nordea and you don't have a BankID, the first step is to fill in the customer profile form.</p> <p>Get started</p>

3. Click on the Foreigner

Du må kunne legitimere deg

Gyldig dokumentasjon må fremvises ved oppmøte på kontor. Legitimasjonsdokumentet skal være original og gyldig på dato.

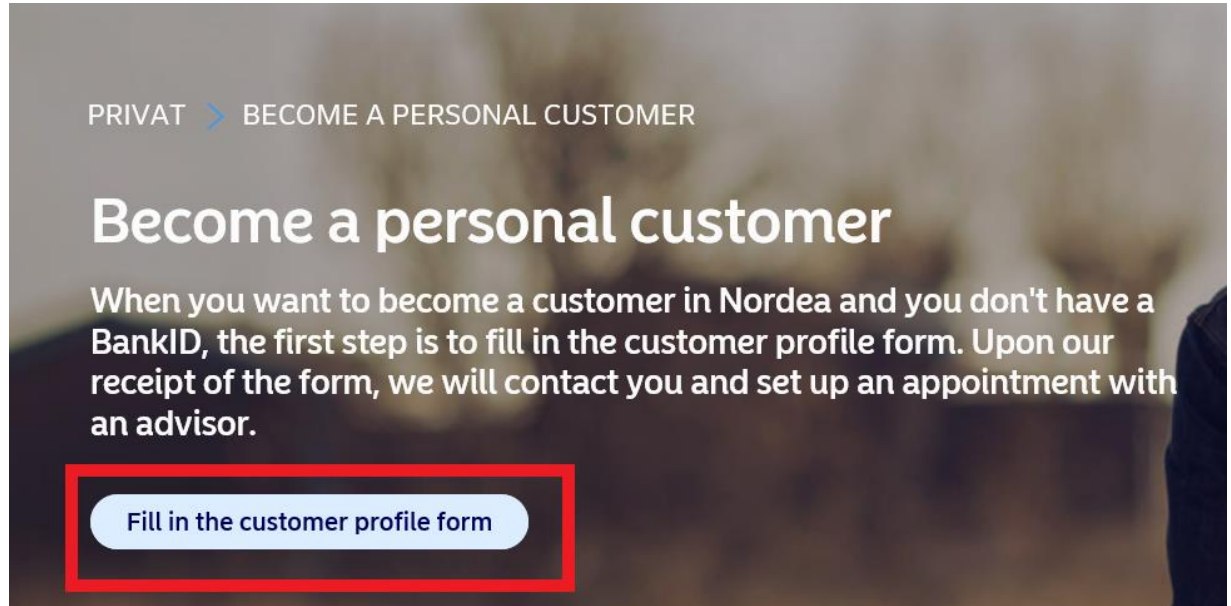
Se hvilke dokumenter som anses som [gyldig dokumentasjon](#)

Foreigner

When you want to become a customer in Nordea and you don't have a BankID, the first step is to fill in the customer profile form.

[Read more and fill in the form](#)

4. Fill up the form and wait until a bank advisor will contact you



5. You will be required to provide a passport to open an account and most probably information regarding your employment status.
 6. Estimated time to open an account has not been given
 7. Contact phone number: 232 06001
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HANDELSBANKEN

QUICK CHECKLIST	
Website	https://www.handelsbanken.no/en/
How long it takes to open a bank account:	Up to 3 days
Office Address:	Verksgaten 24, 4004 Stavanger
Phone number:	+47 51 85 69 50
Documents required	<ul style="list-style-type: none"> ➤ Passport ➤ D number ➤ Military orders

1. You need to call or email the Stavanger Office
 - Phone: 51 85 69 50
 - Email: sentrum.stavanger@handelsbanken.no
 - Address: Verksgaten 24, 4004 Stavanger
 - Website: <https://www.handelsbanken.no/no/finn-bankkontor/stavanger-sentrum>
 2. You need to explain your situation regarding the following:
 - You are a military person assigned to NATO
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HANDELSBANKEN

- You have a D number
 - How long you will be here
3. Based on your information they will provide you different products on banking
 4. You will be required to submit or hand out by email or in person the following documentation:
 - Passport
 - HELFO letter with the D number
 - Military orders or NATO ID
 - Home Address
 5. It will take up to 3 days for your bank account to be approved and opened.
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