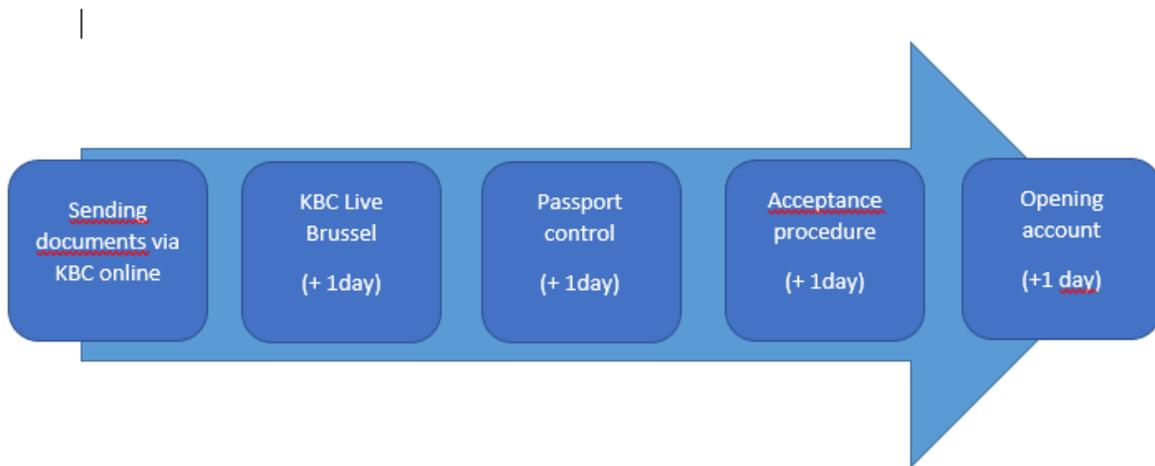


MANUAL TO OPEN A BANK ACCOUNT WITH KBC ONLINE

Browse to the KBC website

The International Staff Office can assist you with opening a Belgian bank account with KBC. [The website](#) of KBC allows you to open a bank account online before arrival in Belgium. Once you have finalised your application with all necessary information and documents, your bank account will be opened within 5 working days.



Choose the type of account you want to open

Choose between a free account (free account) or paying account (just made for you) - Click on the option of your choice

Current accounts

Open a new account

One that's free of charge or one with all the extras! Compare the options and quickly open an account online.

[Compare our current accounts](#)

- [Get a free current account](#)
- [Current account made just for you](#)
- [Young person's account](#)

Get a free current account: you will pay bank fees to withdraw money at another bank than KBC & transactions in Europe.

Current account just made for you: fixed price of 2 euros per month, including transactions within Europe and withdrawals at any bank in Belgium

For staff members travelling in Europe, we recommend a current account just made for you.

Choose to open your account now

The screenshot shows the top section of the KBC website. At the top left, there is a navigation breadcrumb: Home > Products > Payments > Current Accounts > Basic Account. The main heading is "Open your free current account" in a large, bold font, with "KBC Basic Account" underneath. To the right, there is a "KBC Live" chat icon with the text "Questions? KBC Live is there for you with fast answers." and "Weekdays 8 a.m. to 10 p.m. - Saturdays 9 a.m. to 5 p.m.". Below the heading, there are three columns of text: "Free basic services" (This current account is free of charge. Add optional extras if you need them. Pay only for what you use.), "Online and mobile banking" (Check your account balance or transfer money fast on your phone, computer or tablet.), and "Open an account with us from abroad" (Get a current account online before moving to Belgium as an expat.). At the bottom center, there is a green button that says "Open a free current account now >".

Click on 'open the account online' (new to us)

The screenshot shows two options for opening an account. On the left, under the heading "Already with us?", it says "Check your personal details and confirm." and has a green button "Open the account using KBC Touch >". On the right, under the heading "New to us?", it says "Enter your ID details or retrieve them automatically via itsme®." and has a green button "Open the account online >". A "KBC Live" chat icon is visible on the right side of the "New to us?" section. At the top right of the "New to us?" section, there is a small text: "Weekdays 8 a.m. to 10 p.m. - Saturdays 9 a.m. to 5 p.m.".

Select 'Myself'

it's always easier and more efficient to open an account in your own name. In case partners/spouse also joins the applicant, it is easier to open a joint account once both parties are in Belgium. This second option is recommend for people with children (concerning child allowance – check our [Pintra page](#) for more information).

For whom do you want to open an account?

Myself

Myself and someone else

My minor child

Step 1 of 3

Personal details

Quickly fill in your personal details.

To open an account, we need your details.

Great!

Fill in your personal details, as shown on your international passport.

Make sure the information exactly corresponds to your international passport, including middle names, first names, etc. If this information does not correspond, you may be refused a bank account.

At which e-mail address may we contact you?

Next

On which mobile number may we call you?

We can then contact you should there be a problem with your application.

Next

As a mobile phone number, a Belgian mobile phone number is required. In case you have no Belgium phone number yet, you can fill in a 'dummy' number as indicated on the print screen. Please simply fill in the e-mail address where you can be reached and have easy access to in case we might have further questions. Upon final receipt of your bank card at your bank branch, once in Belgium, the e-mail address and phone number can be added or changed.



Already got itsme?

Itsme retrieves your personal details automatically, so you can start using your account right away. If you don't have the app, you can manually fill in your own details and your account will be opened within five banking days.

Yes

No



What is your sex?

Male

Female

What is your name?

First name

Surname

Next

Are you currently domiciled in Belgium?

Yes

No



In which country are you domiciled at the moment?

Next

Please fill in your **last address abroad** (i.e. your home address), don't fill in your Belgian address! It should be the same address as mentioned on the 'proof of residency' that you will need to upload at the end of the process (proof of residency = bank statement with your address, phone bill, electric bill, other official mail with your address and name clearly mentioned...).

At which address are you currently domiciled?

Next

Are you currently resident in Belgium?

Yes

No



If you have already moved to Belgium, but you don't have a Belgian residence permit, choose NO!

Are you moving to Belgium soon?

Yes

No



Nice one! When exactly?

If you don't know exactly when, don't worry. Just enter the approximate date of your move.

01 - 11 - 2020 

Next

At which address are you/will you be staying in Belgium?

If you don't know it yet, don't fill in anything.

[I don't know yet](#)

What is the name of the company or school in Belgium where you work or study/will be working or studying?

What is the address of that company or school?

2000 - ANTWERPEN

PRINSSTRAAT

13

Box number

Next

- Name of company or school: University of Antwerp
- Postcode & city: 2000 - Antwerpen
- Street: Prinsstraat
- House number: 13

Great! When were you born, Sophie?

DD - MM - YYYY



Next

And where exactly were you born?

Belgium

Place of birth

Please complete this field.

Next

Of which country are you a national?

Select a country

Next

What is your marital status?

Select your marital status

Next

Legally required questions:

- Occupation: office worker/employee, civil servant
! As a PhD student you also have to designate this option – not 'student'
- Do you have a secondary occupation: yes/no

You're nearly there! All you have to do is complete a few legally required questions

Belgian anti-money laundering legislation requires us to ask you these questions. So thank you for answering them!

Next

What is your occupation?

This is your main occupation or the activity you perform for more than half of your working hours.

office worker/employee, civil servant|

Next

Do you also have a secondary occupation?

Yes

No

Do you or someone in your immediate environment hold a political or public office, or was that the case in the past 12 months?

Important: the question relates only to high-ranking political or public offices at regional, national or international level. Therefore, it does not apply to local politics.

[Learn more](#)

- Yes, I do
- Yes, my child, parent or spouse
- Yes, my business contact
- None of the above

Do you receive money from or transfer money to a non-European country more than five times a month?

Yes

No

Do you withdraw or deposit over 1000 euros in cash more than once a month?

Yes

No

Do you pay taxes in a country other than Belgium?

Yes

No

Upload required documents

- Add a copy of your international passport (high-resolution photocopy; your photo needs to be clearly visible): upload the cover page (=front) and personal page (=back)
- Add a proof of address/residency abroad: phone bill, electricity bill, bank statement, ... with your name and address clearly indicated.
- Add a proof of employment in Belgium: copy of your grant/employment contract

Please provide us with some other identity documents

Upload the following documents:

- A clear photo or copy of your identity card or passport
- Proof of your current domicile address* (e.g., a declaration from your local authority or a copy of a utilities bill)
- Proof of your future school or place of work*

* Ensure this document bears a signature and date

Upload files (0/4)



Next

Upload:

- ID card or passport
- Proof of your domicile address (bank statement with your address, phone bill, electric bill, other official mail with your address and name clearly mentioned)
- Proof of employment at UAntwerpen



Upload files

Front of identity card or the page with identity details of your passport

 [9tt9867.pdf](#)



Back of identity card (Optional in case of a passport)

 [9tu8641.pdf](#)



Proof of current domicile address

 [9tu7657.pdf](#)



Proof of future school or place of work

 [9tw1781.pdf](#)



Save

Continue to finish applying. We'll start processing the details you've given us so far!

Next

You will receive an overview of your request.

Confirm your application



Thanks for your request. What happens next?

- 01** | Once your application is approved, we'll send the relevant documents to your KBC BANK LEUVEN LADEUZE branch.
- 02** | You'll get an e-mail when the documents are ready. Go to your branch to sign them and pick up your card. Your account will then be activated.

Close

If you have completed the application, you will receive a confirmation e-mail from KBC head office (Leuven Ladeuze).

Please contact the office in Antwerpen centrum by mail to transfer your file from Leuven to Antwerp and to make an appointment to receive your bank card.

KBC Antwerpen Centrum – Schoenmarkt 6 – 2000 Antwerpen:

- Kaat Masquillier: kaat.masquillier@kbc.be
- Dorien Goetelen: dorien.goetelen@kbc.be

If you encounter problems during this procedure or afterwards, please contact the International Staff Office (int.staff@uantwerpen.be).