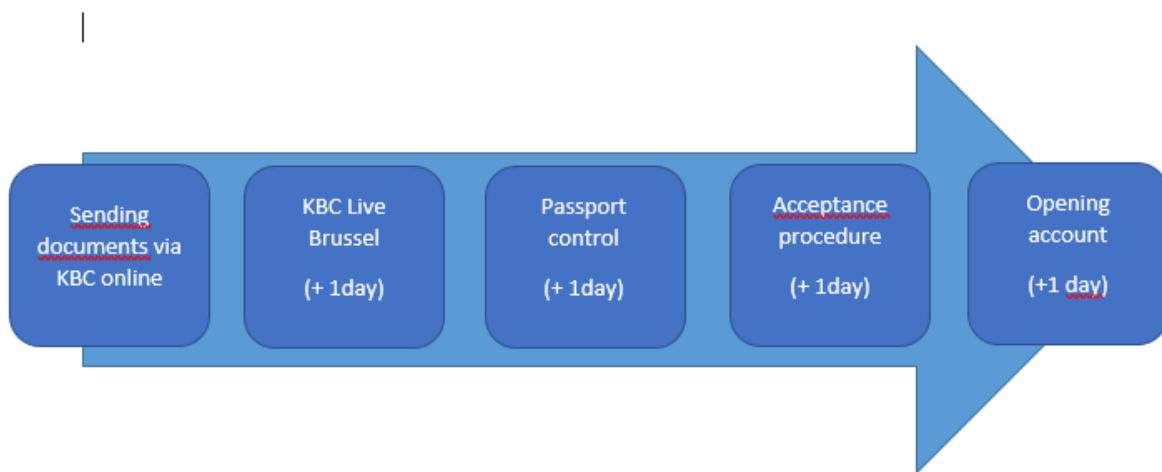


MANUAL TO OPEN A BANK ACCOUNT WITH KBC ONLINE

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, KBC will contact you to book an appointment at one of their offices.

Important: Do not go to a KBC branch directly, as they will not be able to help you. Please complete the online procedure first.



Choose the type of account you want to open

Choose between a KBC Basic Account, a KBC Plus Account - Click on the option of your choice

Choose the account that suits you best

- ✓ The KBC Basic Account is our starter current account for 2.00 euros a month¹
- ✓ The KBC Plus Account is our convenient and comprehensive package for 3.75 euros a month
- ✓ The KBC Plus Account is completely free of charge for under-25s

Choose to open your account now

Open an
account now

[Learn
more](#)

Click on “I’m new to KBC”

Open your KBC Plus Account now

Do it quickly, easily and entirely online using itsme®.

- ✓ Get access to lots of services and benefits for just 3.75 euros a month
- ✓ Go for two debit cards that you can personalise with your own photo
- ✓ Open your account online and start using the KBC Mobile app right away

Open your KBC Plus Account

I'm new to KBC

I'm already a customer

- ⚠ If you live in Brussels, [continue with KBC Brussels](#)
- ⚠ If you live in Wallonia, [it's better to go for CBC](#)

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



It's really important that you check the box 'no' during this step! This step is required to get into the 'international flow' of KBC.

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.

DD - MM - YYYY 

Next

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

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

Postal Code & City

Street

Housenumber & Mailbox

Next

[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?

Next

What is the address of that company or school?

Postal Code & City

2000 - ANTWERPEN

Street

PRINSSTRAAT

Housenumber & Mailbox

13

Mailbox

Next

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

Great! When were you born, Test?

DD - MM - YYYY



Next

And where exactly were you born?

Next

Are you a Belgian national?

Yes

No

Of which country are you a national?

Next

What is your marital status?

Select your marital status

Next

Overview personal details – Confirm your details

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

Are you or any of your family or business contacts currently in political or public office or have you or they held such office in the past 12 months?

This applies only to those holding high political or public office and, therefore, not to local politics.

[Learn more](#)

- Yes, I do
- Yes, my partner, parent, child and his/her partner
- Yes, my business contact
- No

Next

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

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.

Please contact the office in **Antwerpen centrum** by mail to transfer your file from the head office to Antwerp and to make an appointment to receive your bank card. You will get an appointment in once of the two KBC offices in Antwerp:

- **KBC Antwerpen Centrum – Schoenmarkt 6 – 2000 Antwerpen**
- **KBC Antwerpen Centraal - Delacensierstraat 1 - 2018 Antwerpen**

Our person of contact is Vanessa Vlaeminck.

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