



## How to open a Danish bank account

The two largest banks in Denmark are:

-  **Danske Bank**, Albani Torv 2, 5000 Odense C.  
Phone: +45 70 123 456. The bank is located just at the opposite side of the City Hall in downtown of Odense.  
• If you want to open a bank account at Danske Bank, you need to use this online application form:  
<https://danskebank.dk/en/personal/become-a-customer/apply-for-account>  
Website: <https://www.danskebank.dk/EN-DK/PERSONAL/Pages/personal.aspx>
-  **Nordea**, Vestre Stationsvej 7, 5000 Odense.  
Phone: +45 70 33 33 33.  
• For further information about how to also open a bank account in Nordea (only in Danish):  
<https://www.nordea.dk/privat/bliv-kunde/bliv-kunde.html>.  
Website: <https://www.nordea.dk/privat/nordea-in-english.html>

You need to have the following documentation scanned to your pc before applying online for a Danish bank account:

- Your yellow card
- Your residence card (pink card, both sides)
- Tax Identification Number (TIN)/foreign tax number. If you don't have a TIN, you can find the relevant number/ID, you need to use instead at Danske Bank's website: <https://danskebank.dk/-/media/pdf/danske-bank/dk/nationalidentification.pdf>
- Passport (main page with a photograph, no cut corners, colored)
- Enrollment paper from a university or an employment contract
- Documentation for scholarship (that states that you receive a scholarship)

For Chinese Citizen it is the ID number on their Chinese ID card, and for US Citizens it is the social security number, which can be used as a TIN.

Disclaimer: The above is not a recommendation from International Staff Office (ISO). ISO is not personally involved in any of the businesses mentioned above. There may be other banks available. ISO cannot be held responsible for any agreement, you may make with one of the above.

Please note that the banks charge a small annual fee to have a bank account etc.

When opening a bank account, you can call the bank and tell the bank advisor that you would like to receive information in English. Otherwise you will receive the information in Danish.

## Nem-ID

You need a Nem-ID to open a bank account and use online banking. The Nem-ID is used for public services and online banking, so you can get it both at the International Citizen Service Center and the bank.

Please note that the Nem-ID, you can get from the bank, can only be used to enter the online bank, but not to enter borger.dk, Digital Post, E-boks, etc. Therefore we recommend that you get your Nem-ID from the International Citizen Service Center. Let the bank know, if you already have a Nem-ID, as you should not register for another one.

Read more about Nem-ID at: [www.nemid.nu/dk-en/about\\_nemid](http://www.nemid.nu/dk-en/about_nemid)