

Where and how to open an account for a foreigner*

Bank	Opening an account	Data/documents required	Hotline/website
Alior Bank	Only in person at a bank branch	Both residents and non-residents can open an account. Documents required: valid foreign passport + visa or residence card (permanent or temporary).	19 502 12 370 70 00 https://www.aliorbank.pl/
Bank Millennium	Via the Internet or at a branch. For residents, it is possible to conclude a contract via courier (only within Poland).	"Both residents and non-residents can open an account. EU citizens: passport is enough. Non-EU clients: passport + a document that confirms the need to open an account in Poland, such as a residence	801 331 331 (+48) 519 284 040 https://www.bankmillennium.pl/
Bank Pekao S.A.	Only in person at a bank branch	"EU and Ukrainian citizens: passport is enough. Non-EU clients: passport + additional document confirming address of residence in Poland (e.g. residence card, flat lease agreement)."	(+48) 519 222 222 https://www.pekao.com.pl/
BNP Paribas	Only in person at a bank branch	Valid identity document, e.g. passport or identity card of the country of origin (identity card) and residence card (permanent or temporary) or work permit. Offer for Ukrainian citizens who left the country after 23.02.2022: Account for Now (max. 12 months) - on the basis of an identity document, without certificates of income and residence in Poland	czat lub wideospotkanie z doradcą https://www.bnpparibas.pl/
BOŚ Bank	Only in person at a bank branch	Resident: proof of identity, i.e. identity card or foreign passport with permanent residence card. Non-resident: passport and possibly an additional document (e.g. containing the client's residential address) or an identity card issued on the territory of a European Union Member State.	(+48) 22 290 56 05 https://www.bosbank.pl/klient-indywidualny
Crédit Agricole	Only in person at a bank branch	For clients from the EEA and Switzerland: 1. valid identity document (passport or identity card or residence card or school card in case of a minor client). 2. document confirming the right of residence in the territory of the Republic of Poland: - EU citizen's registration certificate or permanent residence permit or temporary residence permit, - confirmation of registration or a contract of purchase of residential property in the client's name or a contract of lease of residential property in the client's name, concluded for a period of at least 6 months, - an employment contract, a civil law contract (including a managerial contact), a certificate of employment (e.g. from an employment agency), a seasonal work permit or a declaration of an employer or an entity authorised to commission work to an EU citizen about its intention to commission work to him/her on the territory of the Republic of Poland for a period of at least 12 months (a promise/letter of intent), - court decision on the acquisition of inheritance in the form of residential property or notarial certification of inheritance of residential property, donation of residential property in the form of a notarial deed, - a national visa, a Schengen visa, a student card, a certificate of enrolment from a university, - document confirming submission of an application for extension of the right of residence in the Republic of Poland (e.g. governor's stamp in a passport). 3. 3. document confirming the assignment of a PESEL number: - driver's licence, certificate of assignment of PESEL number with the stamp of the office or in the form of an electronic printout, residence card with the PESEL number entered, certificate of registration (for temporary or permanent residence) with the PESEL number entered and the stamp of the office. For non-EEA clients: passport or residence card, permit for tolerated stay, school ID card (minors)	19 019 (+48) 71 35 49 009 https://www.credit-agricole.pl/klienci-indywidualni

ING Bank Śląski	Only in person at a bank branch	<p>EU citizens: an identity card or passport is sufficient. When signing the contract, the foreign national is asked to submit FATCA and CRS declarations, source of funds and tax residency.</p> <p>Non-EU clients:</p> <ol style="list-style-type: none"> 1. passport and proof of residence (residence card issued by PL or PL visa) 2. proof of residence, e.g.: a certificate of registration from the municipality/commune office (stamped document from the municipality/commune office) OR a housing lease agreement (the client must be the tenant or indicated as resident) OR a CFR-1 certificate from the tax office OR a certificate from the employer/university of accommodation of the employee/student (stamped document from the employer/university). 3. proof of income: employment contract, contract of mandate, contract for specific work OR proof of scholarship OR proof of self-employment (Entry into the Business Activity Register, partnership agreement). <p>Documents must not have an expiry date of less than 3 months from the date of application for the account.</p> <p>Citizens of Ukraine: account for refugees, opened for a limited period (up to 12 months), without proof of residence and income in Poland. One valid identity document and two declarations required: declaration of address of residence in Poland and CRS declaration, where NIP needs to be provided</p>	(+48) 32 357 00 69 https://www.ing.pl/
mBank	Only in person at a bank branch	<p>Foreign passport together with a permanent residence card. The Bank also accepts a temporary residence card, but then the following documents are required: a foreign passport and a residence permit for a long-term resident of the European Union issued by the Office for Foreigners.</p> <p>Ukrainian citizens: only a valid passport or a Ukrainian identity card issued after 1.01.2016.</p>	(+48) 426 300 800 783 300 800 https://www.mbank.pl/indywidualny/
Nest Bank	The application can be submitted online, but signing the contract is only possible at a bank branch.	The bank operates accounts for residents and non-residents. In order to open an account, it is necessary to have a passport and a residence card or a Card of the Pole.	22 438 41 41 https://nestbank.pl/
PKO BP	Only in person at a bank branch	Both residents and non-residents can open an account. A passport or other document allowing the customer to establish his/her identity (e.g. residence card) is required.	800 302 302 https://www.pkobp.pl/
Santander Bank Polska	Only in person at a bank branch	<p>"Citizens of EU countries: an identity card of an EU country or a foreign passport (provided you have a document which confirms the assignment of a PESEL number), a residence card with a PESEL number or a certificate of registration of residence of an EU citizen in Poland. Additionally, one of the following documents: confirmation of assignment of PESEL number, driving licence.</p> <p>Non-resident: identity document and document confirming residence in Poland.</p> <p>Citizens of Ukraine: personal account (promotion until 30.04.2024) requires presentation of an identity document (passport, Ukrainian ID card) and a document confirming residence in Poland (residence card or document confirming work/study) "</p>	1 9999 https://www.santander.pl/klient-indywidualny
Velo Bank	Only in person at a bank branch	Passport or identity card with residence card. Customers from Ukraine: passport is enough.	(+48) 664 919 797 https://www.velobank.pl/
Revolut	Mobile app	Identity card or passport.	https://www.revolut.com/pl-PL/a-radically-better-account/

**information provided is subject to change*

based on: <https://moneteo.com/artykuly/rachunek-bankowy-dla-obcokrajowca>, <https://kancelariakamler.pl/czy-cudzoziemcowi-trudno-jest-zalozyc-konto-bankowe-w-polsce/> oraz oferty banków