

# How to open a bank account in Ghent as an international student or researcher?

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## General information

In general you can start an application to open a bank account online or in person. You will need to provide an ID and a proof of residence in Belgium. This last one is the more troublesome for some students or short stay researchers. Some banks will accept to already open an account on the basis that you have started the registration process with the migration office, but others will be strict on the legal basis and want you to have your residence card, which includes the Belgian [residence number](#).

This also means that students/researchers coming only for a short stay (<90 days, type C visa) cannot apply for an account, as they will not get a residence card here. Also for stays up to 6 months or a year, most banks are not keen on opening an account for such a short time. For this group read advice below.

Once your account is opened, you can pick up your card and card reader for (online) banking from your closest branch, or some banks will send it to your address in Ghent.

Some banks allow you to apply already for a bank account even if you haven't moved to Belgium yet (ex. KBC). If you do so you will need to provide a certain amount of documents like an international identification document, preferably an international passport in English, and a proof of residency; a document not older than 1 year, preferably 6 months, where your address is mentioned. This should be a document sent by official administrative services where you currently live, or a driver's license with your address on it.

**The costs that your chosen bank is asking for their services is to be paid by you.**

## Banking options for long stays (>3 month)

Ghent University has a collaboration with the following banks:

- [ING](#) – ING has an English-language website.

*To open an account present yourself at the branch of ING on the Kouter.*

You will need to present following documents: passport, Letter of Enrolment, a document that proves your scholarship or financial means (income), your stay permit in Belgium and the contract of your accommodation.

For the current pricing of the ING bank accounts [click here](#).

- [KBC Bank](#) – KBC Bank has an English-language website.

This bank has a specific student counselor. To open an account it is advised to make an appointment at the KBC bank on the Kouter (or Burgstraat). Mail to [gent.kouter@kbc.be](mailto:gent.kouter@kbc.be).

You will need to present following documents: passport, Letter of Enrolment, a document that proves your scholarship or financial means (income) and the contract of your accommodation.

For the current pricing of the KBC bank accounts [click here](#).

- [Wise](#) – **Wise** has an English-language website.

Wise is an online bank operating with a Belgian banking license that offers banking services in nearly every country of the world as well as popular remittance services to all those countries. Students can open accounts in EUR, USD, GBP and several other currencies. With Wise you can order a Digital bank card for free (VISA) that you can use for online shopping or by linking it to your [Google Pay](#) account you can use it to buy groceries in physical shops in Belgium. Note, to use Google Pay in shops you need to have an NFC enabled smartphone.

Ordering a physical card costs a one-off fee of 5 EUR and will be delivered to your declared address within 1 week. For details on the current pricing of Wise [click here](#).

International banking sanctions list (nationalities that **can't** open a bank account):

- <https://wise.com/help/articles/2813542/why-cant-i-open-a-balance>

*Details on this procedure see below.*

## **Banking options for students/researchers coming for short stays or without Belgian residence card (yet).**

As mentioned above, most banks only offer banking services to international students, researchers or expats who have a legal residence in Belgium which implies that you stay here for more than 6 months and some banks request proof that you'll be here for at least one 1 year.

An alternative to those here for a short period or for those that for various reasons can't apply for legal residence is **Wise Europe**, an online bank registered in Belgium that also offers very popular remittance services (similar to Western Union or MoneyGram) but with much lower fees.

### **Procedure**

Opening an account is done through the [website of Wise](#), or via the [smartphone app](#).

A detailed guide on how to open an account can be found [here](#).

The advantage is that this bank does not require a Belgian stay permit, the bank may ask that you upload a proof of your residence in Belgium, though this is more an exception than the rule. In that case just upload your rental contract or the contract from your student housing.

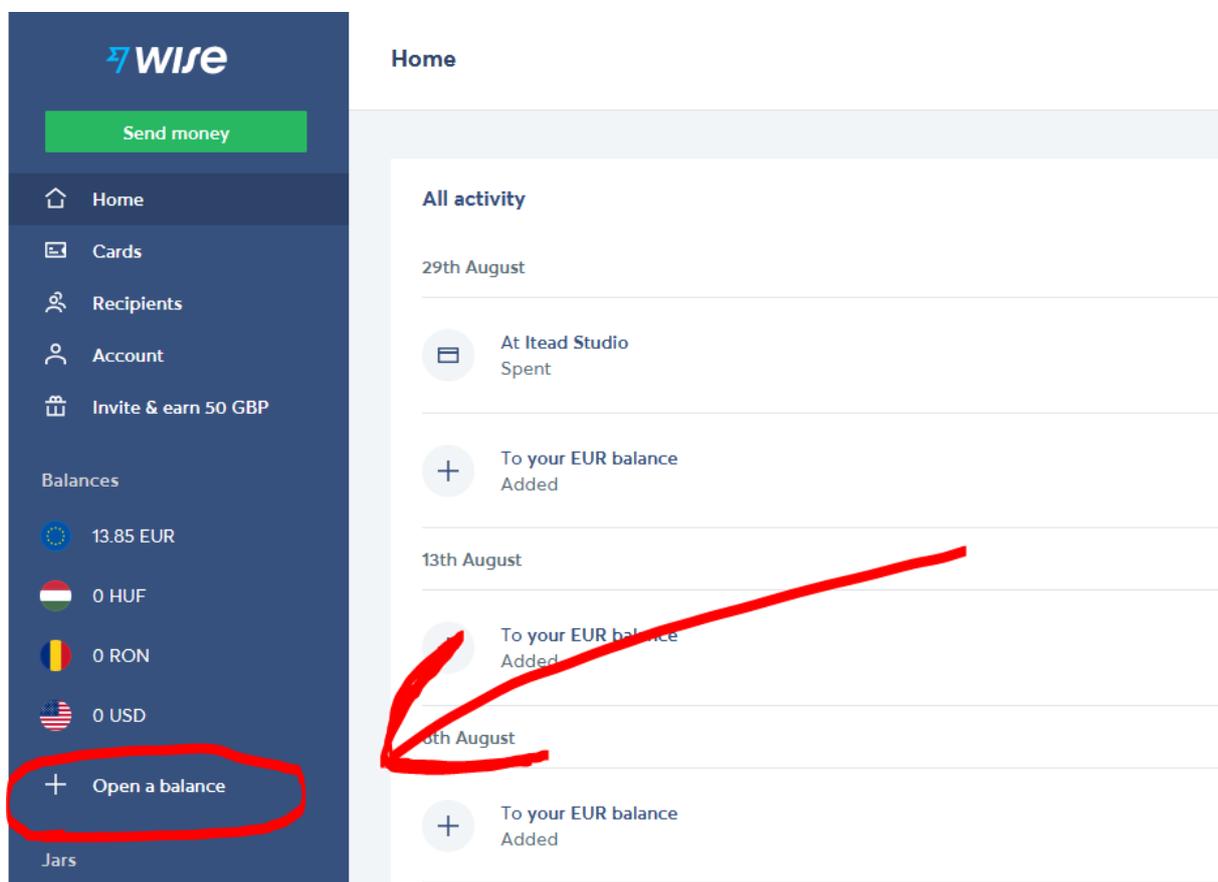
Wise is (for now) free for all costumers, you'll receive a free Mastercard that is widely accepted at merchants in Gent and two free ATM withdrawals per month. You can also directly send money back home to any bank account in almost any country around the world.

Important to notice: the Mastercard bank card will be sent by post to the address you indicate as your home address. For this reason **we strongly advise you to register with the address you will be staying at in Belgium!**

**Important!** In order to activate your EUR banking details, you'll need to upload 20 EUR on your account once you are registered. This money will remain at your disposal on your account, it is not a fee! You can upload this money by charging your debit/credit card from your home country, executing a bank transfer from another bank account or asking another student to transfer you 20 EUR and you pay them back once your account is activated.

**Please follow the instructions on the Wise website for this step, by clicking on the “Open a balance” button and choosing EUR.** If you don't follow this step, you'll still have access to all other services from Wise, but you will not have an IBAN banking detail and you will not be able to receive scholarship payments or reimbursements from UGent via bank transfer.

Below find a screenshot on this:



You'll also find step-by-step tutorials on Youtube to guide you through the process, like [this one](#). For help, please contact the [Wise Help Center](#).

Below is a list of the other banks where you can open an account in Ghent (in no particular order). Some information has been added in relation to the service for international newcomer is there a website in English,

or other details that are particularly interesting for expats/foreign students for opening a bank account in Ghent.

- [Argenta](#)
- [AXA Bank Belgium](#)
- [BBVA Belgium](#) – **BBVA Belgium** doesn't have branches in Ghent, but has online service. The bank is specialised in cross-country accounts and you can open an account using a currency of your choice. It started out in Belgium to cater for the Spanish speaking community. They also have an English-language website.
- [BNP Paribas Fortis](#) – **BNP Paribas Fortis** has a dedicated page for expat customers. The expat-dedicated branch of BNP Paribas Fortis in Ghent is the one by the Kouter, on Zonnestraat 2.
- [Hellobank!](#) – **Hellobank!** is a European digital direct bank, active in France, Belgium, Italy and Germany. Apply online to open an account. Sending documents digitally is possible. They also have an English-language website.
- [Europabank](#)
- [Bpost Bank](#) – The national post office also has banking services. Perhaps if you send a lot of mail it is handy for you to have your bank in the same premises.
- [Beobank Belgium](#)
- [Belfius](#)