



JYVÄSKYLÄN YLIOPISTO
UNIVERSITY OF JYVÄSKYLÄ

Bank info session for degree students

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Guidelines for participants



Zoom:

- Keep camera off and mic muted
- Ask questions via the chat

Participants in C4:

- Possibility to ask questions after each part of the session
- Raise your hand and a microphone will be given to you

The session is recorded



Programme today

Auditorium C4

- 9:00-10:00: Bank info session
- 10:00-10:30: Finnish Student Health Services (FSHS)
- 10.30-10.45 Break
- 10.45-11.30 Career Services,

LUNCH break

- ! Check you own programme-specific sessions' timetable and location
r.jyu.fi/degree_orientation



Necessary documents



Finnish authorities and the documents they issue



1. Finnish Immigration service (Migri): immigration affairs

- (non-EU/EEA citizens) Residence permit
- (EU/EEA citizens) Registration of the right of residence

2. Digital and Population Data Services Agency (DVV): entering information into the Population Information System

- (all citizens) Finnish personal identity code
- (all citizens) registering municipality of residence

3. Police: ID cards and passports

- (all citizens) Foreigner's identity card

Finnish Immigration service (Migri)



- **Residence permit (non-EU):** <https://migri.fi/en/residence-permit>
 - *First residence permit:* obtained before arrival in Finland (or upon arrival if applied for D visa)
 - *Extended residence permit:* apply through EnterFinland, [book an appointment](#), receive the card by post.
- **Right of residence (EU):** <https://migri.fi/en/eu-citizen>
 - Submit an application on EnterFinland (recommended) or fill in paper application. [Book an appointment](#) and visit Migri. Receive the paper decision during the visit or later by post/ in the e-service.
- NB! **No Migri service points in Jyväskylä.** Closest are located in Tampere and Kuopio



Digital and Population Data Services Agency (DVV)



- During the campus visits you can register Jyväskylä as your municipality of residence and apply for Finnish personal identity code (if you do not have one already):
 - Monday 8 September, 08:30 - 15:45
 - Monday 15 September, 08:30 - 15:45
 - Monday 20 October, 08:30 – 15:45
- Or upon appointment if you miss the DVV visits.

- **Finnish Personal Identity Code** (*henkilötunnus*, social security number) <https://dvv.fi/en/personal-identity-code>

It consists of your date of birth and four other digits, e.g. 010196-000X or 010100A000X. It is used by different authorities in Finland to identify people. Inform JYU after receiving the code by using [this form](#).

Non-EU/EEA citizen: You might have already received it as a part of your residence permit application :)

- **Municipality of residence** (*kotikunta*, domicile) and the permanent address associated with it can be granted to those planning to live in Finland for at least one year. <https://dvv.fi/en/municipality-of-residence>



- You can request an identity card if you are permanently residing in Finland, you have a Finnish personal identity code and have already registered your municipality of residence in Finland with DVV.
- A foreigner's identity card is issued for **no longer than five years or until the expiry of the applicant's residence permit**, whichever is sooner.
- How to apply:
 - Have your passport photograph taken
 - Fill in application online or during the police visit
 - Book an appointment via [online service](https://poliisi.fi/en/how-to-apply-for-an-identity-card). You may also go to a police station without an appointment, but keep in mind that the waiting times may be long. The address is Urhonkatu 2, Jyväskylä



- <https://poliisi.fi/en/how-to-apply-for-an-identity-card>

Questions?



Opening a bank account in Finland



Why to open a Finnish bank account?

- Some employers only pay salary to a Finnish bank account
- Some scholarships, grants and social benefits can only be paid to a Finnish bank account
- Finnish bank accounts are among the most common way for strong identification in Finland

Identification to service

Terveystalo

Select an identification method

Select Mobile certificate



Select identification method



Nordea

Danske Bank

 **Säästöpankki**

Aktia

 **BANK**

POP Pankki



omasp

hightrust.id



How to open banking services:

<https://www.nordea.fi/henkiloasiakkaat/palvelumme/tilit-maksut/ulkomaalaisen-asiakkaan-pankkipalveluiden-avaus.html#tab=In-English>

- Book an appointment by calling +358 200 70 000 (for service in English)
- Local branch address: Kauppakatu 37, 40100 Jyväskylä
- Customer service: on Mon, Wed, Fri **by appointment only**
- Cash desk: Tue, Thu 10:00-13:00



How to open banking services:

<https://www.s-pankki.fi/fi/tule-asiakkaaksi/welcome-to-s-bank/>

- **NB! Services in Finnish/Swedish**
- Book an appointment online: <https://www.s-pankki.fi/fi/ajanvaraus/>
(Finnish only)
- Local branch addresses:
 - Sokkari** - Kauppakatu 24, Jyväskylä
 - Prisma Keljo** - Kylmälahdentie 8, Jyväskylä
 - Prisma Seppälä** - Ahjokatu 7, Jyväskylä
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- Customer service desk Mon-Fri 10-17.00
- Cash desk services Mon-Fri 10-12

How to open banking services:

<https://www.op.fi/private-customers/become-op-customer/foreigners>

- First fill in the form on OP website. OP will contact you and book an appointment to meet you at an OP branch.
- Local branch address: Kauppakatu 22, 40100, Jyväskylä
- Customer service desk Mon-Fri 10-16.30
- Cash desk services Mon-Fri 10-13

Online banks



- Opening a banking account in Finland is a long process.
In case you need a euro banking account *ASAP*, for example, to pay your rent, you can consider one of the online banks that are registered in **SEPA** (Single Euro Payments Area):
- [Revolut](#)
- [N 26](#)
- [Wise](#)

Questions?



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