

## Checklist for a meeting

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- You'll need a Finnish personal identity code. To apply for it, register your personal details and address with the Finnish authorities. To register, contact one of these:
  - Digital and Population Data Services Agency
  - Finnish Immigration Service
  - Finnish Tax Administration.
- You'll need a Finnish address. It must be registered to the Digital and Population Data Services Agency. The address must be for permanent or temporary accommodation, not just a postal address.
- You'll need a residence permit if you came to Finland from outside the EU. If you're an EU citizen, you must register your right of residence in Finland. The residence permit must be valid for over 3 months.
- You need a valid personal identity document. See below the list of acceptable personal identity documents.
- If you're liable to pay tax abroad, indicate to the bank what is your country of tax residence and your tax identification number (TIN).
- Fill in the Customer Information form for OP's personal customers.
- Bring with you any other relevant documents, which must be in Finnish, Swedish or English:
  - Proof of employment or student status. If you came to Finland to work, bring with you a paper copy of your employment contract. If you came to Finland to study, we'll need proof of your student status. Other reasons for coming to Finland could be family ties in Finland or remigration, for example.
  - Proof of your income. If the bank asks for it, you must present documents of your received and future income, such as a pay slip or decision on financial aid.
  - Documents on the source of funds to be deposited into your account. We'll ask you about the source of your funds. The bank is obliged to do so in the case of cash deposits and credit transfers. For this, we'll need documentation, such as a copy of your account transactions with your current bank over the last three months, or receipts or a deed of sale.

## Acceptable personal identity documents

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In the meeting, you must prove your identity. Your personal identity document must be valid and undamaged, and you need to be easily recognisable from the photo.

The acceptable personal identity documents are:

- Passport
- Personal identity card or document
  - an identity card issued by Finnish authorities after 1 March 1999
  - a personal identity document, issued by an authority in the EEA region, Switzerland or San Marino, which is accepted as a travel document.

NOTE! A residence permit is not acceptable as a personal identity document for the activation of banking services. To get an online banking user ID that you can use for identification, you'll need a passport or identity card issued by an authority in Finland, another EEA country, Switzerland or San Marino.