

## **Banks in Denmark**

NAME OF THE BANK	WEB in Danish	WEB in English	BRANCHES	EXTRA FEE FOR INTERNATIONALS TO OPEN AN ACCOUNT	NETBANK in English	NETBANK HOTLINE	MOBILE APP in English	PARTICULAR ADVISOR FOR INTERNATIONAL CUSTOMERS IN ENGLISH	OPENING OF BANK ACCOUNT WITHOUT HEALT INSURANCE CARD, ONLY WITH CPR.NR	NOTE
Arbejdernes Landsbank	<u>Yes</u>	<u>Yes</u>	All over Denmark	No	Yes	Yes	Yes	No	No	- English website offers general introduction of the bank. No practical information on private banking.
Danske Bank	Yes	Yes	All over Denmark	No.	Yes	Yes	Yes	Counselling typically takes place by telephone and e-mail (Particular Department for English-speaking customers)	No	- English website offers practical information on private banking Danske Bank interviews potential customers before opening an account where you need to answer questions on in which ways you will use the bank your monthly salary, foreign transactions etc There is no extra fee for internationals to open a bank account. However, as for all customers, there is a fee every quarter to be a customer. The fee depends on what customer program you are in. The basis program costs 75kr. pr. quarter. It is possible to get your bank statements in English
Handelsbanken	<u>Yes</u>	Yes - global page	All over Denmark	No	Yes	Yes	Yes	Handelsbanken Åboulevarden 11-13 8000 Aarhus C Anita Jacobsen	No. Health insurance card and a valid passport are required.	- It is possible to get your bank statements in English. English website is a global page that only offers brief introduction of the bank.
Jyske Bank	Yes	<u>Yes</u>	All over Denmark	No	Yes	Yes	Yes	Jyske Bank Østergade 4 8000 Aarhus C Hanne Hjort	No. Health insurance card and a valid passport are required.	- It is possible to get you bank statements in English. There is a fee on 25 kr. pr. month to have a Basic account at Jyske Bank.
Nordea Bank Danmark	<u>Yes</u>	Yes	All over Denmark	No	No	Yes	Yes	Nordea Bank Skt Klemens Torv 2-6 8000 Aarhus C	Picture ID and documentation of your adresss needed (such as lease contract)	- English website offers general introduction of the bank. No practical information on private banking. English guide available for netbank. All letters to you will be in English. It is possible to get your bank statements in English.
Nykredit	Yes	<u>Yes</u>	All over Denmark	No	Yes	Yes	Yes	Nykredit Domkirkepladsen 1 8000 Aarhus C Mads Jørgensen (mjor@nykredit.dk) + Kasper Pallesen Isachsen (kasi@nykredit.dk)	No	- English website offers general introduction of the bank. No practical information on private banking. It is possible to get your bank statements in English.
Sydbank	Yes	<u>Yes</u>	All over Danmark	No	Yes	Yes	Yes	Sydbank Store Torv 12 8000 Aarhus C	No	- Sydbank.com offers general introduction of the bank. No practical information on private banking. Otherwise, the website is dedicated to international investors. There is a fee every quarter to be a customer. The fee depends on what customer program you are in. The basis program costs 45kr. pr. quarter. It is possible to get your bank statements in English.

## Other Banks in Denmark

NAME OF THE BANK	WEB in Danish	WEB in English	BRANCHES	EXTRA FEE FOR INTERNATIONALS TO OPEN AN ACCOUNT		NETBANK HOTLINE	MOBILE APP in English	PARTICULAR ADVISOR FOR INTERNATIONAL CUSTOMERS IN ENGLISH	OPENING OF BANK ACCOUNT WITHOUT HEALT INSURANCE CARD, ONLY WITH CPR.NR	NOTE
Alm. Brand Bank	<u>Yes</u>	Yes	All over Denmark	No	No	Yes	No	-	No	- English website offers general introduction of the bank. No practical information on private banking. It is possible to get your bank statements in English.
Basisbank	<u>Yes</u>	No	Internetbank with no physical locations	No	No	-	No	-	No	- All written documents are in Danish.
BRF Kredit	<u>Yes</u>	<u>Yes</u>	-	-	No	Yes	Yes	-	No	- BRFkredit is a Danish mortgage credit institution lending against collateral on owner-occupied homes, commercial properties and subsidised housing.
Coop Bank	<u>Yes</u>	No	Coop stores all over Denmark	-	Yes	Yes	Yes	-	No	- Customer service by telephone (43 86 11 11) or netbank. No physical location. - No transfers to and from abroad
Djurslands Bank	<u>Yes</u>	<u>Yes</u>	Djursland	-	No	Yes	No	-	No	- English website offers general introduction of the bank. No practical information on private banking.



Dronninglund									No	
Sparekasse Frøs	<u>Yes</u>	No	North Jutland Southern	-	Yes	Yes	Yes	-		- Bank statements only in Danish
Sparekasse	<u>Yes</u>	No	Denmark	-	Yes	No	Yes	-	No	-
Lån & Spar Bank	<u>Yes</u>	No	All over Denmark		No	Yes	Yes	-	No	-
Middelfart Sparekasse	<u>Yes</u>	No	All over Denmark	No	Yes	Yes	Yes	Aarhus afdeling Middelfart Sparekasse Rosengade 18-20, 8000 Aarhus Flemming Gad 88208516/27900675 fg@midspar.dk	No	
Nordfyns Bank	<u>Yes</u>	No	Funen		No	Yes	No	-	No	
Nordjyske Bank Bank	<u>Yes</u>	<u>Yes</u>	North Jutland	No	No	Yes	No	No	Two ID's are required, one must be an official document that shows the CPR no.	- English website offers general introduction of the bank. No practical information on private banking.
PenSam Bank	<u>Yes</u>	<u>Yes</u>	-	-	No	Yes	Yes	-	No	- PenSam Bank is only for PenSam, FOA and Forbrugsforeningen members and their families.
Saxo PrivatBank	<u>Yes</u>	No	-	No	Yes	No	Yes	Saxo Privatbank Store Torv 14, 1. 8000 Aarhus C	No	
Spar Nord Bank	<u>Yes</u>	<u>Yes</u>	All over Denmark	No	Log-in in English	Yes	Yes	-	No. Health insurance card and a valid passport are required.	- English website offers general introduction of the bank. No practical information on private banking.
Jutlander Bank	<u>Yes</u>	No	Jutland	No	Yes	Yes	Yes	No	Residence permit and picture ID + a copy of the health card when received	- Documents in Danish only.
Sparekassen Kronjylland	<u>Yes</u>	No	Jutland and Sealand		Yes	Yes	Yes	-	No	
Sparekassen Sjælland-Fyn	<u>Yes</u>	No	Sealand and Funen	No	No	Yes	No	No	No	- Documents in Danish only.
Sparekassen Vendsyssel	<u>Yes</u>	No	North Jutland		Log-in in English	Yes	Yes	-	No	-
Den Jyske Sparekasse	<u>Yes</u>	No	Jutland	-	Yes	Yes	Yes	-	No	- Documents in Danish only.
Vestjysk Bank	<u>Yes</u>	<u>Yes</u>	Jutland	-	Yes	Yes	Yes	-	No	- English website offers general introduction of the bank. No practical information on private banking.
Østjydsk Bank	Yes	No	East Jutland	-	No	Yes	No	-	No	-

The Danish bank institutions above are listed in alphabetical order. This document serves the single purpose of informing about the existence of the institutions. The information in this document is based on the information given to us by the banks themselves. Therefore, International Community cannot ensure the validity of the information. International Community / Erhverv Aarhus does by no means make recommendations, favouring one of the banks in particular.