

Banks in Denmark



The Danish bank institutions below 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 or favour one of the banks in particular.

In general, the bank always requires you to bring the yellow health insurance card in order to open an account. However, it can take a few weeks after applying for the health insurance card, until it arrives in your mail box. If you want to open an account before receiving the yellow health insurance card, we advise you to contact the bank and ask for the possibility of opening an account with only your CPR number.

Every bank has different requirements as to which documents are needed when opening an account. In order to ensure a better experience when opening a bank account, we therefore advise you to bring documents such as: copy of your valid passport and another picture ID (such as driver's license), contract of employment, proof of address and an official document that shows your CPR (if you haven't received the health insurance card yet).

NAME OF THE BANK	WEB IN DANISH	WEB IN ENGLISH	BRANCHES	EXTRA FEE FOR INTERNATIONALS TO OPEN AN ACCOUNT	NETBANK IN ENGLISH	NETBANK HOTLINE/SUPPORT	MOBILE APP IN ENGLISH	LOCAL BRANCH IN AARHUS AND MAIN CONTACT INFORMATION	DOCUMENTS REQUIRED TO OPEN A BANK ACCOUNT	NOTE
Arbejdernes Landsbank	Yes	Yes	All over Denmark	No	Yes	Yes	No	Arbejdernes Landsbank M.P. Bruuns Gade 22-24 8000 Aarhus C Phone: +45 38 48 30 81 Main contact information: Phone: +45 38 48 48 48 Email: al-bank@al-bank.dk	Yellow health insurance card and copy of valid passport.	- English website offers general introduction of the bank. No practical information on private banking. - It is possible to open an account either online with Nem ID or in one of the branches.
Danske Bank	Yes	Yes	All over Denmark	See note	Yes	Yes	Yes	Danske Bank Kannikegade 4-6 8000 Aarhus C Phone: +45 45 12 00 20 Main contact information: Phone: +45 70 123 456 International number: +45 70 10 17 08	Yellow health insurance card or signed document with CRP number, and copy of valid passport. Netbank only after receiving the health insurance card. Residence permit is also required to open an account for as-EU citizen.	- 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 a fee of 1000 DKK for internationals to open a bank account, if their working contract in Denmark is less than two years. If the contract is permanent, there is no fee. Extra fee for customers to have a bank account depending on what customer program you are in. - It is possible to get your bank statements in English.
Handelsbanken	Yes	Yes - global page	All over Denmark	No	Yes	Yes	Yes	Handelsbanken Åboulevard 11-13 8000 Aarhus C Phone: +45 44 56 53 00 Main contact information: Phone: + 45 46 79 12 00 Email: info.danmark@handelsbanken.dk	Yellow health insurance card and copy of valid passport.	- English website is a global page that offers a brief introduction to the bank. - It is possible to get your bank statements in English. - There is no extra fee for internationals to open a bank account, but there is a fee for having a bank account, depending on what customer program you are in.
Jyske Bank	Yes	Yes	All over Denmark	No	Yes	Yes	Yes	Jyske Bank Østergade 4 8000 Aarhus C Phone: +45 89 89 96 00 Main contact information: Phone: +45 89 89 89 89 Email: online@jyskebank.dk	Yellow health insurance card and copy of valid passport.	- It is possible to get your bank statements and documents in English. - There is a fee on 25 kr. pr. month to have a Basic account at Jyske Bank.
Nordea Bank Danmark	Yes	Yes	All over Denmark	No	No	Yes	Yes	Nordea Bank Skt Klemens Torv 2-6 8000 Aarhus C Main contact information: Phone: +45 70 33 33 33 Email: nordea@nordea.dk	Yellow health insurance card and copy of valid passport.	- English website offers general introduction of the bank. No practical information on private banking. - English guide available for netbank. - All letters in English. It is possible to get your bank statements in English. - Opening of a bank account only by showing up in one of the branches, not online.

Nykredit	Yes	Yes	All over Denmark (not Funen)	No	Yes	Yes	No	Nykredit Domkirkepladsen 1 8000 Aarhus C Main contact information: Phone: +45 70 10 90 00	Yellow health insurance card and copy of valid passport.	- English website offers general introduction of the bank. No practical information on private banking. - It is possible to get your bank statements in English but most documents are in Danish.
Sydbank	Yes	Yes	All over Denmark (not northern Denmark)	No	Yes	Yes	No	Sydbank Store Torv 12 8000 Aarhus C Phone: +45 74 37 57 00 Main contact information: Phone: +45 70 10 78 79	Yellow health insurance card and copy of valid passport or driver's license.	- Sydbank.com offers general introduction of the bank. No practical information on private banking. - 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 and other documents 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 in English	NETBANK HOTLINE/SUPPORT	MOBILE APP in English	MAIN CONTACT INFORMATION	DOCUMENTS REQUIRED TO OPEN A BANK ACCOUNT	NOTE
Alm. Brand Bank	Yes	Yes	All over Denmark	No	No	Yes	No	Main contact information Phone: +45 96 10 17 18 Email: almbrand@almbrand.dk	Yellow health insurance card and copy of valid passport or driver's license.	- English website offers general introduction of the bank. No practical information on private banking. - All documents are in Danish.
Basisbank	Yes	No	Internetbank with no physical locations	No	Yes	Yes	Yes	Main contact information Phone: +45 70 22 09 29 Email: kundecenter@basisbank.dk	Yellow health insurance card and copy of valid passport.	- All written documents are in Danish.
Coop Bank	Yes	No	Coop stores all over Denmark	No	No	Yes	No	Main contact information Phone: +45 43 86 11 11	Yellow health insurance card and copy of valid passport or driver's license	- You have to be a member of coop to open an account.
Djurslands Bank	Yes	Yes	Djursland	No	No	Yes	No	Main contact information Phone: +45 86 30 33 00	Yellow health insurance card and copy of valid passport.	- English website offers general introduction of the bank. No practical information on private banking.
Dronninglund Sparekasse	Yes	No	North Jutland	No	Yes	Yes	Yes	Main contact information Phone: +45 98 84 17 22	Yellow health insurance card and copy of valid passport.	
Frøs Sparekasse	Yes	No	Southern Denmark	No	No	Yes	No	Main contact information Phone: +45 74 99 74 99	Yellow health insurance card and copy of valid passport and a document from an official authority.	
Lån & Spar Bank	Yes	No	All over Denmark	No	No	Yes	Yes	Main contact information Phone: +45 33 78 20 00	Yellow health insurance card and copy of valid passport.	
Middelfart Sparekasse	Yes	No	All over Denmark	No	Yes	Yes	Yes	Main contact information Phone: +45 64 22 22 22	Yellow health insurance card and copy of valid passport.	
Nordfyns Bank	Yes	No	North Funen	No	No	Yes	No	Main contact information Phone: +45 59 48 93 00	Yellow health insurance card and copy of valid passport.	

Nordjyske Bank	<u>Yes</u>	<u>Yes</u>	North Jutland	No	Yes	Yes	No	Main contact information Phone: +45 98 70 33 33	Yellow health insurance card and copy of valid passport and official document that shows the CPR number.	- English website offers general introduction of the bank. No practical information on private banking. - Some written documents in English.
PenSam Bank	<u>Yes</u>	<u>Yes</u>	Only in Farum	No	No	Yes	No	Main contact information Phone: +45 78 74 89 06	Yellow health insurance card and copy of valid passport.	- PenSam Bank is only for PenSam (pension fund), FOA and Forbrugsforeningen members and their families.
Spar Nord Bank	<u>Yes</u>	<u>Yes</u>	All over Denmark	No	Yes	Yes	Yes	Main contact information Phone: +45 96 34 40 03	Yellow health insurance card and copy of valid passport.	- English website offers general introduction of the bank. No practical information on private banking. - Some written documents in English
Jutlander Bank	<u>Yes</u>	No	Jutland	No	Yes	Yes	Yes	Main contact information Phone: +45 96 57 58 00	Yellow health insurance card and copy of valid passport	- Documents in Danish only.
Sparekassen Kronjylland	<u>Yes</u>	No	Jutland	No	No	Yes	No	Main contact information Phone: +45 87 32 11 00	Yellow health insurance card and copy of valid passport.	- Opening of a bank account only by showing up in one of the branches and not online. - All documents in Danish.
Sparekassen Sjælland-Fyn	<u>Yes</u>	<u>Yes</u>	Sealand and Funen	No	No	Yes	No	Main contact information Phone: +45 59 48 11 11	Yellow health insurance card and copy of valid passport.	- Some documents in English.
Sparekassen Vendsyssel	<u>Yes</u>	No	North Jutland	No	Yes	Yes	Yes	Main contact information Phone: +45 82 22 90 10	CPR number and copy of valid passport, and proof of adress. Yellow Health Insurance is not required from the beginning.	- Documents only in Danish. - Basis account costs 15 DKK a month.
Den Jyske Sparekasse	<u>Yes</u>	No	Jutland	No	Yes	Yes	No	Main contact information Phone: +45 76 72 09 99	Yellow health insurance card and copy of valid passport and contract of employment.	- Some documents in English - Opening of bank account by filling out the formula online, and then the bank will reply.
Vestjysk Bank	<u>Yes</u>	<u>Yes</u>	Jutland	No	Yes	Yes	Yes (if the phone is set up to English)	Main contact information Phone: +45 96 63 20 00	Yellow health insurance card and copy of valid passport.	- English website offers general introduction of the bank. No practical information on private banking. - Documents in English - Opening of a bank account online with Nem ID.