

Opening of the account

<https://www.kbc.be/retail/en/payments.html?zone=topnav>

Remark: **Open your account no earlier than 7 days before your arrival in Belgium.** Documents must be signed at a bank branch in Belgium within 30 days of opening the online account. If this term is not respected, the account will be blocked

The screenshot shows the 'Current accounts' section on the KBC website. It features a heading 'Open a new account' with a subtext: 'One that's free of charge or one with all the extras! Compare the options and quickly open an account online.' Below this is a green button labeled 'Compare our current accounts >'. To the right, there are three account options listed in white boxes with blue arrows pointing right: 'KBC Basic Account', 'KBC Plus Account', and 'Young person's account'.

Select open a **'KBC Plus Account'**

This account cost 3,25 euro per month but is a **free account for everyone up to 25 years** old.

The KBC Basic Account is free of charge but a withdrawal of money will cost you 0,5 euro per ATM transaction and 2 euro at the counter of an office. Therefore the KBC Plus account is the better option, even if you are above 25



KBC Plus Account

The current account made just for you

Starting from just 3.25 euros a month

Starting from just 4.25 euros a month (credit card included)

- ✓ Get two debit cards, a credit card and access to additional services
- ✓ Bank with convenience for a fixed monthly fee
- ✓ Open your account online (with itsme®) and start using it right away

[Open your current account now](#)

Click on **'open your current account now'**

The screenshot shows the 'Open a Plus Account' section on the KBC website. It features a heading 'Open a Plus Account' and a background image of a man with a surprised expression. Below the heading, there are two main options: 'Already with us?' and 'New to us?'. The 'Already with us?' option includes the text 'Check your personal details and confirm.' and a green button labeled 'Open an account using KBC Touch >'. The 'New to us?' option includes the text 'Enter your ID details or retrieve them automatically via itsme®.' and a green button labeled 'Open the account online >'. A small chat bubble icon is visible in the top right corner.

Click on **'open the account online'**

For whom do you want to open an account?

Myself

Myself and someone else

My minor child

Select 'myself' : it's always easier and more efficient to open an account in your own name. In case partners/spouse also joins the applicant, it is always easier to open a joint account once both parties are in Belgium

Quickly fill in your personal details.

To open an account, we need your details.

Great!

Click on great

At which e-mail address may we contact you?

We can then contact you should there be a problem with your application.

E-mail address

Next

Fill in the contact details:

In case the request is not filled in by the prospect/applicant Him/her self but by a relocater or another third party, it is best to fill in the e-mail address of the person who is responsible for the request. This way, our back office can get in touch with the person responsible for the request in case further information is needed.

If this is not the case, please simply fill in the e-mail address where you can be reached and have easy access to in case we might have further questions.

On which mobile number may we call you?

We can then contact you should there be a problem with your application.

BE (+32)

Next

Please fill in the phone number where you can be reached.

Once in Belgium the e-mail address and phone number can be changed any time, for instance when you receive your bank card at your bank branch



Already got itsme?

Itsme retrieves your personal details automatically, so you can start using your account right away. If you don't have the app, you can manually fill in your own details and your account will be opened within five banking days.

Yes

No

Click on 'No'

What is your sex?

Male

Female

What is your name?

Are you currently domiciled in Belgium?

Click on 'No'

In which country are you domiciled at the moment?

Select the country where you're currently domiciled. **Do not fill in Belgium if you're not domiciled in Belgium yet!**

At which address are you currently domiciled?

Please fill in **your current address abroad** (not your address in Belgium)!

It should be the same address as mentioned on the 'proof of residency' that you will need to join by pdf or photo copy at the end of the process (proof of residency = bank statement with your address or a phone bill, utility bill or other official mail with your address and name clearly mentioned).

Are you currently resident in Belgium?

Click on **No**

Are you moving to Belgium soon?

Click on **Yes**

Nice one! When exactly?

If you don't know exactly when, don't worry. Just enter the approximate date of your move.

 | 

Next

Please fill in the **approximate** date of departure to Belgium.

At which address are you/will you be staying in Belgium?

If you don't know it yet, don't fill in anything.

Next

[I don't know yet](#)

Please fill in the exact address you move to in Belgium. If this is not known yet, click 'I don't know yet'. You can fill in the address of the school on the next page

What is the name of the company or school in Belgium where you work or study/will be working or studying?

Company or school

Next

What is the address of that company or school?

Fill in the address of the faculty or campus where you will attend your courses.

Postcode and town/city

Street

Number

Box number

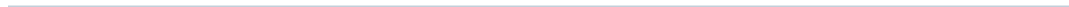
Next

Great! When were you born, ?

 | 

Next

And where exactly were you born?



Next

Fill in **The correct country and the city you were born in. Don't forget to change 'Belgium' into the correct country!**

Are you a Belgian national?

Yes

No

Select **'No'**

Of which country are you a national?

Select a country

Next

Select the country of your nationality.

What is your marital status?

Select your marital status

Next

Please check to see whether everything is correct.

[all your previously filled in information]

Confirm your details

What is your occupation?

This is your main occupation or the activity you perform for more than half of your working hours.

Next

If you come to Belgium to study always fill in "STUDENT" even if you are currently having a job.

Do you also have a secondary occupation?

Yes

No

Select 'No'

Are you or any of your family or business contacts currently in political or public office or have you or they held such office in the past 12 months?

This applies only to those holding high political or public office and, therefore, not to local politics.

[Learn more](#)

- Yes, I do
- Yes, my partner, parent, child and his/her partner
- Yes, my business contact
- No

Next

Select the appropriate box

Do you receive money from or transfer money to a non-European country more than five times a month?

Yes

No

Select the appropriate box

Do you withdraw or deposit over 1000 euros in cash more than once a month?

Yes

No

Select the appropriate box

Do you pay taxes in a country other than Belgium?

Yes

No

Enter your fiscal details:

In case you are a **student**, temporary resident, future resident you should be subjected to the Belgian tax legislation.

Please provide us with some other identity documents

Upload the following documents:

- A clear photo or copy of your identity card or passport
- Proof of your current domicile address* (e.g., a declaration from your local authority or a copy of a utilities bill)
- Proof of your future school or place of work*

* Ensure this document bears a signature and date

Uploaded files(4/4)



Next

Add a **copy of your passport or recto-verso copy of your foreign ID card** (decent quality so photo is clearly visible)

Add a **proof of address/residency abroad** (phone bill, electricity bill, bank statement with your name and

address clearly indicated)

Add a proof of employment or studies in Belgium.

Select 'Save' and then 'Next'

Overview of your request

KBC Basic Account
Free

Account in the name of

TestWillem TestDestroyer

Debit card

Yes

Documents



[Package Regulations](#)



[KBC Basic Account fact sheet](#)



[KBC Debit Card Regulations](#)



[KBC Debit Card fact sheet](#)



[Fee Information Document](#)



[Deposit protection information](#)



I have read each of the above documents in pdf and agree to be bound by them.

Confirm your application



Thanks for your request. What happens next?

Once your application is approved, we'll send the relevant documents to your KBC branch.

You'll get an e-mail when the documents are ready. Go to your branch to sign them and pick up your card. Your account will then be activated.

Close

Upon arrival in Belgium, please contact the indicated branch to **make an appointment** to sign the documents and to receive your debit card. Remember the signature must be done **within 30 days of opening the online account**. If this term is not respected, the account will be blocked