

EUROPEAN
JOB DAYS

Work in **Italy** for: **Banking services for Foreigners**



General information to enter/stay in **Italy**



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Banking services for Foreigners



Banking services for Foreigners

- **What banking services could be used by the foreign citizen?**
- Generally the most requested are the current account (necessary to have a checkbook, the ATM, the credit card), the bank transfer, loans and mortgages.

Banking services for Foreigners

- **What is a bank account?**
- It is an account into which you can deposit money, which gives interest agreed with the bank. To withdraw money from the account you must fill out a form at the bank counter, make a check to "Myself" or use the ATM.
- Your own checks and those you receive can be cashed at the bank. Some banks charge the checkbook and/or cheques issued.
- It should be borne in mind that the legislation provides for the "basic current account", which is a fundamental right since, in the absence, it is not possible to be regularly hired and paid by an employer. The employer who pays the workers the cash pay is, in fact, punishable by an administrative penalty of 1,000 to 5,000 euros.

Banking services for Foreigners

- **What do I do to open a bank account?**
- You turn to the offices of the bank where you want to open the account, bringing with you:
 - ✓ the tax code;
 - ✓ the residence permit;
- Some banks may require additional documents, so it is better to contact the bank where you want to open the account and request the appropriate information.
- However, it should be remembered that asylum seekers are also entitled to open a basic current account, as also specified by the ABI Circular of 19 April 2019.

Banking services for Foreigners

- **What is a bank account for non-residents**
- The current account for non-residents is a banking product intended, in fact, for those who do not live in our country, but under certain conditions can still open a position with an Italian bank.
- This also allows those who do not live within national borders to manage their money while remaining in compliance with the tax authorities.

Banking services for Foreigners

- **Who is a non-resident current account for?**
- To those who do not have tax residence in Italy, or who for 183 days have not been registered in the register of residents, who have not been domiciled in Italy for six months or who simply do not have their habitual residence there for more than half a year.

Banking services for Foreigners

- **Who is a non-resident current account for?**
- If you have Italian citizenship, and you are registered with Aire (the registry of Italians residing abroad, a prerequisite necessary to also take advantage of other services, such as the issue of identity documents at the consulate or the exercise of the right to vote), it will be mandatory to close your Italian current account to transfer all the sums to a new account for residents abroad, although always at an Italian bank.
- This rule, which undoubtedly imposes higher costs than the ordinary current account, however, has its basis in the anti-money laundering rules, and also prohibits non-resident Italian citizens from being joint holders of an ordinary current account together with a resident Italian citizen.

Banking services for Foreigners

- **Who is a non-resident current account for?**
- I conti correnti per non residenti hanno poi la caratteristica di permettere solo operazioni di base quali accredito dello stipendio, versamenti e prelievi.
- Non viene meno per questi conti, da parte della banca, l'obbligo alla trasparenza: documentazione, quindi, fornita in lingua e contenente tutte le informazioni dettagliate relativamente a tassi di interesse e spese di commissione bancaria.

Banking services for Foreigners

- **Opening of a current account for foreigners not resident in Italy**
- Once the bank that proposes the best offer has been selected, the bank where the contract is signed will need to provide personal details and identity documents attesting to the age of majority, as well as an Italian address to which to send communications.
- To open the account you need the appropriate form available at the branch. If you want to open it by mail order you will need to provide a reference to the bank plus the signature deposited with a notary or a lawyer, photocopies of the passport (if any) and the payment form in euros for opening the account.



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CHAT EURES: EURES Advisers can be contacted through EURES portal

<https://ec.europa.eu/eures>, by accessing to the CHAT service.

For Italy, the service is available every Friday (except public holidays) from 10:30 to 12:30 (CET).

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