

Bank issues for non-EU students

One of the biggest challenges for non-EU students in Finland is opening a bank account. Unlike EU students, you can't just walk into a bank with your passport and get an account.

The process usually looks like this:

- 1- Register at DVV (Digital and Population Data Services Agency).
- 2- Apply for an ID card (at the police station)
- 3- wait for the ID card
- 4- open a bank account
- 5- wait for the bank card

Because these steps depend on each other, students often wait **over a month** before getting access to Finnish banking. During this time, paying rent, setting up subscriptions, or even using services that require strong authentication can be a headache.

How to Avoid Delays

-Pay the deposit and the rent for the first month before arriving to Finland.

-Register at DVV immediately after arrival (you can book an appointment in advance. Link: <https://secure.vihta.com/public-ng/dvv/#/home>)

After the registration apply steps 2 to 5.

Note

You can also get a Restricted Bank Account as a temporary solution after the Dvv registration. With a restricted bank account in Finland, you can deposit cash at the bank and have your bills paid from the account, though services are limited compared to a full account.