



Ollscoil Chathair  
Bhaile Átha Cliath  
Dublin City University

# English Language Programmes

Operations Information

# Opening a Bank Account in Ireland

This document has been compiled in order to advise incoming students of the process of opening a bank account in Ireland. It is your responsibility to ensure you are fully compliant with the requirements of the bank or financial institution.

When you open a bank account you should be aware of the services the account offers.

## As a student, the following documents must be shown to the bank

- DCU Language Services Letter
- Passport
- Proof of funds\* or letter / payslips from your employer (if you want to open the account to get paid).

**\* The proof of funds must be in English and show evidence to trace where the funds are coming from. Ideally the statement should detail transactions for the last 3 months (you can also use your parents' bank statements if you don't have your own).**

The Bank will not accept below as a proof of funds:

- Cash
- Money order
- Cheque
- The proof of funds showing the total sum only.

If you wish to open an Irish bank account, DCU will assist you with this.

## How to open a bank account

If you wish to open an Irish bank account, DCU suggests to follow the steps below from AIB or visit the AIB website at [www.aib.ie/our-products/current-accounts/online-bank-account-opening](http://www.aib.ie/our-products/current-accounts/online-bank-account-opening) for more information.

Please, make sure you understand all the terms, conditions and fees of the account before you sign up.

## Step-by-step guide to opening an account on the AIB Mobile Banking App

### 1. Download AIB App

Download the [AIB Mobile Banking App](#) from the App Store or Play Store. Select the option to "Become an AIB customer".

### 2. Verify email address

Enter your e-mail address. AIB will send a unique code to your inbox that is required to continue

### 3. Provide some personal details

AIB will ask you to enter your personal details and present you with the account suitable for you.

### 4. Complete a video call

AIB will connect with you to a video call with an agent, so you'll need your photo ID and stable internet connection. Their agent will guide you, for example getting you to hold up your passport so they can check your identity.

### 5. Provide some more details

After the video call, follow the steps on screen all the way to picking a branch and register for our internet banking service.

### 6. Wait for letter

Your account will then be opened, but before you can begin to use your account you will need to prove your address. To prove your address, AIB will send you a letter to the provided postal address that you've given them. This letter will contain a unique identifier code which you will then need to enter into the app. Your account won't be active until you do this!

### 7. Enter code from letter

Once you have entered the code, you're good to go and you can lodge money to your new current account and transact online (this may take 24 hours after code entry). AIB will send a debit card in the post and a PIN separately.

## Personal Identification Requirements

Before opening a bank account with AIB Bank they will need you to provide acceptable proof of identity and proof of address.

### Proof of Identification Requirements

In order to comply with legislation to combat money laundering and terrorist financing, AIB will need to verify both your identity and your current permanent address when you are opening a Personal Bank Account. **You will need to provide the original of one Photo ID and one Proof of Address** and if you're not currently resident in Ireland, you will need to provide two proof of address documents. In order to comply with AIB obligations under legislation, they may, at their discretion at any time, seek further information and documentation from you to verify your identity.

- Current Valid Signed Passport
- Current Valid Passport Card
- Current Valid Travel Document
- Current Valid EU/EEA Driving Licence– must contain photograph (Irish Provisional accepted)
- Current EU National Identity Card

### Suitable Proof of Address

Documents must be issued to you at your home address within the past 6 months. For example:

- Utility Bill e.g. telephone, mobile, gas, electricity, heating, oil, waste collection (where a utility bill is a first bill, a second form of address verification is required)
- Correspondence from a Regulated Financial Institution operating in the Republic of Ireland (Insurance / Assurance Co., Bank, Building Society, Credit Union, Credit Card Company)
- Correspondence from a Government Department / Body

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