



Why do the banks have to control and verify the customer's identity?

According to Norwegian law, banks are required to comply with the customer due diligence standards. Banks are obliged to identify and know their customers. The identity of the customer has to be controlled by verifying the customer's official identity documents. The bank also has to ascertain sufficient information on the customer's activities, so as to confirm where incoming money originates from and the purported use of the banking relationship.

Acceptable proof of identity

Before establishing a banking relationship, the bank must verify the potential customer's identity from a reliable source, such as identity documents issued and registered by official authorities.

The following documents are considered reliable proof of identity for banking purposes in Norway, providing the documents are valid and issued by the proper authorities:

- 1) National Passport
- 2) Norwegian refugee travel document (Reisebevis for flyktninger)
- 3) Norwegian immigrants passport (Utlendingspass)
- 4) Norwegian payment card with photo identification
- 5) Norwegian driving license – issued after 1.1.1998
- 6) National EU identity cards
- 7) Norwegian post identity card – Issued after 1.10.1994

A valid passport is the main foreign-issued document accepted as reliable proof of identity. National identify documents used in the EU as travel documents may also be accepted as proof of identity at banks, if their authenticity can be verified, but also citizens of the EU countries may be asked for further documents to support identification. The bank must be able to reliably identify the customer from the identity document provided.

Basic banking services

In addition to the identification documents that meet the Anti Money Laundering laws' demands in regards to both content and quality, FSA has accepted that some other documents are "sufficient" in order to establish "basic banking services".

When establishing a customer relationship with a Norwegian bank there is a distinction between "basic banking services", and "extended banking services".

Basic banking services refers to an ordinary bank account and regular payment services that are necessary to complete daily tasks, and pay bills/cover costs. (No payment card with a photo and identification details, or BankID – banking credentials).

The documentation that can be used to provide access to basic banking services will be presented on the next page.

Documentation that provides access to banking services:



ASYLUM SEEKER REGISTRATION CARD

An asylum seeker registration card may be used as documentation for establishing basic banking services, if an assessment of the relevant card shows that the card inhabits all the formal qualifications needed according to AML legislation



SCHENGEN STANDARDIZED RESIDENCE CARD

The residence card is sufficient documentation for establishing basic banking services. It has to be supplemented with written documentation of D-number/National ID-number.

The card can also be used as supplementary documentation with a national passport to access expanded banking services and banking credentials.



PAYMENT CARD WITH PHOTO IDENTIFICATION (NORWEGIAN)

A payment card with photo and identification details can be used to establish ordinary banking services (not banking credentials such as another payment card with photo and identification details or BankID).



NATIONAL EU IDENTITY CARDS

National identity cards issued in EU countries can be accepted as documentation for establishing ordinary banking services (not banking credentials such as BankID, and payment card with photo and identification details). To access expanded banking services a national passport must be shown.



NORWEGIAN DRIVERS LICENSE

Norwegian drivers license, issued after 1.1.1998 can be used for establishing ordinary banking services (not banking credentials such as payment card with photo and identification details or BankID).



MINISTRY OF DEFENCE ID-CARDS

Norwegian Ministry of Defence ID-cards. These cards come in two variations. Red card for military employees and blue card for conscripts. These cards and can be used to establish ordinary banking services (not banking credentials such as payment card with photo and identification details or BankID)



POSTAL ID-CARDS

Postal ID-cards issued after 1.10.1994 are valid as identification, and can be used to establish ordinary banking services (not banking credentials such as payment card with photo and identification details or BankID)



DOCUMENTATION THAT PROVIDES ACCESS TO ORDINARY BANKING SERVICES AND PAYMENT CARD WITH PHOTO AND BANKID;

When first issuing a payment card with photo identification and/or BankID the financial institutions identity verification checks have to be based on the basis of a submitted valid Norwegian passport, documents equated with a Norwegian passport, or a foreign national passport.

Norwegian passports and documents equated with a Norwegian passport include three types of documents: Ordinary Norwegian passports (red), Immigrants passport (dark blue) and Refugee travel document (dark green).

The documents must be valid, but the period of validity has no significance in regards to the validity of the banking credentials that are issued.

When issuing a credit card with photo ID, documentation showing legal residence in Norway must be presented.