

Opening a Spanish account: what the bank has to ask you

It is not suspicion, it is anti-money-laundering law. Know what is coming and the appointment takes twenty minutes instead of three visits.

1 · The papers to gather first

Get everything together before you start. Almost every step in this guide stops dead for one missing document, and starting again costs more than waiting a day.

- A valid passport, original, and your NIE or NIF.
- The non-residence certificate, if you are not resident. Banks ask for it on opening and again every two years.
- Proof of your address abroad: a recent bill or a bank statement showing your address.
- Proof of the source of funds and of your income: payslip, pension, your country's tax return, or the deed of the sale funding the purchase.
- If two of you are opening it, both sets of documents and a decision on whether it is joint or several, which is not the same thing.

2 · The order to do things in

- 1 Decide first who will be the holder. Changing a holder later is slower than opening it properly at the start.
- 2 Gather the proof of income BEFORE the appointment. The law obliges the bank to know the source of funds, and without that paper it stops.
- 3 Order the non-residence certificate in good time if you are not resident: it is the paper most often missing on the day.
- 4 At the appointment, ask in writing about maintenance, international transfer and overdraft charges. Ask for the fee sheet, not the spoken explanation.
- 5 As soon as it is open, set up the direct debits for IBI, refuse and utilities: that is what you opened it for.

3 · The mistakes we see again and again

- Turning up with no proof of the source of funds. It is not optional for the bank.
- Choosing a joint account without knowing it needs both signatures for everything. With a house at a distance, that blocks things.
- Letting the non-residence certificate expire. The account freezes, usually in the worst month.

- Not asking about charges on transfers from abroad. It is the cost that surprises most in the first year.
- Opening the account and setting up nothing. An empty, idle account ends up costing fees and serving nothing.

4 · Where you can check it yourself

Official pages, checked on 22/09/2026. The administration changes its screens without warning: if something does not match, the official source wins, not this guide.

- **Banco de España**

<https://www.bde.es/bde/es/>

- **Ley 10/2010 de prevención del blanqueo de capitales y de la financiación del terrorismo**

<https://www.boe.es/buscar/act.php?id=BOE-A-2010-6737>

- **Policía Nacional, certificado de no residente y formulario EX15**

https://sede.policia.gob.es/portalCiudadano/_es/tramites_extranjeria.php

If you would rather we did it

€149 the file, the appointment and us with you at the branch

€249 the same for a couple, with the non-residence certificate included

We are not a bank or a financial intermediary: we do not choose your bank, we do not negotiate charges in your name and we take nothing from any branch. The bank decides on the opening and may ask for one more document on the day. Nor do we give investment advice.

A question? One message is enough

Write to us on WhatsApp at **+34 613 13 87 84** (wa.me/34613138784) and a person answers. Asking costs nothing and commits you to nothing.

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