

How to open an Italian bank account?

To open a bank account, it is necessary to be at least eighteen years old, to be in possession of a valid identity document, a “Codice Fiscale” and not to have been convicted of bankruptcy.

Foreign citizens must declare whether they are resident in Italy at the time of opening the account.

Foreign citizens are qualified as residents if they have their habitual residence or domicile in Italy or are registered in the registry of the Municipality of residence for at least 183 days a year.

The terms and conditions relating to the bank account vary from bank to bank. In some banks, a small deposit of money may be required to open the account.

In any case, it is advisable to contact the banks directly to obtain the necessary information, given that each institution can offer different solutions.

For students who come only temporarily to stay in Italy, there is certainly the possibility of opening a special current account, designed for non-residents in Italy. This tutorial will present you all the practical information for opening an Italian current account for foreign students with the simple receipt of the residency permit.

What is a current bank account for non-residents?

The current account for non-residents is a banking product intended, in fact, for those who do not live and do not reside in Italy, but under certain conditions they can still open a position with an Italian bank.

Who is it for a current account for non-residents?

Practically, to those who do not have tax residence in Italy.

Current accounts for non-residents have the characteristic of allowing only basic operations such as salary credit, payments and withdrawals. For these accounts, the bank does not lack the obligation of transparency: documentation, therefore, provided in a transparent and clear way and containing all the detailed information regarding interest rates and bank commission charges.

Main banks with current accounts for non-residents in Italy.

Being a specialized banking product, the current account for non-residents is not offered by all banks and even today it is a limited service to some credit institutions.

However, its demand is growing, so much so that already today the banks offering this type of product are many more than those that operated on the market only a few years ago. Due to the competition between credit institutions, banking conditions are also improved for all those who want to use this product.

Among the banks that offer the possibility of using a current bank account for non-residents are:

- [UniCredit](#)

→ The closest agency to the Novoli Social Science Campus is : [Unicredit](#), Via Filippo Corridoni, 24, 50134 Firenze FI, reachable by bus number 55.

- [Intesa Sanpaolo](#)

→ The closest agency to the Novoli Social Science Campus is: [Intesa Sanpaolo](#), Via Carlo Magno, 3, 50127 Firenze FI, 12 minutes by walk.

Or even the prepaid card with IBAN of the Italian post office:

- [Postepay Evolution](#).

→ The closest agency to the Novoli Social Science Campus is : [Poste Italiane](#), Via Carlo di Sostegno Alfieri, 3, 50127 Firenze FI, 3 minute by walk.

Postepay Evolution is a card, which has an **IBAN** inside, thanks to which you can manage your finances. Almost like having a checking account. In fact, you can use it for the salary crediting, the domiciliation of bills and also the **online payments**.

How is the request made?

In these credit institutions it will be possible to open an account simply with a residency permit without necessarily having a residence or citizenship.

In order to open a current account in the banks mentioned above or even to request the 'Postepay Evolution' prepaid card at the Italian Post Office, the foreign student must have:

- A copy of the passport or a valid identity document.
- Residency permit* or in the case of waiting, the receipt issued by the post office.
- A copy of the "Codice Fiscale" that the student must request from the "[Agenzia dell'Entrate](#)", as soon as possible, not later than 8 days after his arrival in Italy.
- An Italian mobile number.

* Non-EU students who intend to stay in Italy for **more than 90 days** must apply for a residence permit within **8 working days** of their entry into the Italian territory at the offices of the Italian Post Office.