SerbiaGate

CHECKLIST 2 OF 3

Opening a bank account in Serbia

What Serbian banks ask for, for a business account and for a personal account as a non-resident. The bank decides on every account. A clear, complete file makes the difference.

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Business account

- [ ] **Company registration excerpt**
- [ ] **Founding act or articles of association**
- [ ] **List of directors and shareholders**
- [ ] **For a foreign company: the same documents with an apostille and a translation**
- [ ] **Passports of the directors and of the real owners (beneficial owners)**
- [ ] **A short description of the business**
  Who the clients and suppliers are, which countries, how much money will go through the account.
- [ ] **Source of funds, and where relevant source of wealth**
  Contracts, invoices, bank statements, sale of property or shares.

Personal account as a non-resident

- [ ] **Valid passport**
- [ ] **Proof of address in the country where you live**
  Some banks ask for it.
- [ ] **A short explanation of why you need the account**
  Property, a company here, residence, family, work.
- [ ] **Proof of income or savings**
  Not always asked, but it shortens the conversation.

The visit

- [ ] **Plan one visit to the branch**
  Banks identify personal clients in person. For a business account, the legal representative usually comes once. Some banks accept a power of attorney in specific cases.
- [ ] **Bring originals of everything you sent in advance**
- [ ] **Activate e-banking and the card before you leave**
  We help with that at the branch.

What makes a bank say no

- Money coming from places the bank cannot connect to your business.
- A brand new foreign company with no clients, invoices or website.
- Different answers on the forms and in the meeting. Prepare it once and keep it consistent.

Good to know

Citizens of some countries go through stricter checks, and it takes longer. Nobody can promise an account. Anyone who does is guessing.

Questions about your case?

Write to our lawyer. The first consultation in writing is free, and we usually reply the same business day, Monday to Friday.

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Scan to message us on WhatsApp

General information, not legal advice. The exact list depends on your citizenship, the bank and the authority. We send you a list for your case after the first consultation.