

How to open an account with a foreign passport?

At Nickel it is possible to open an account with a foreign passport. However, for legal and regulatory reasons, Nickel must collect the tax identification number (NIF in Portugal), or equivalent number issued by a competent foreign authority.

To open an account with a foreign passport, you must start the opening process online, via the <u>Nickel website</u> or directly at a <u>Nickel agent</u>.

Once you've opened your account online, you'll need to find your nearest <u>Nickel agent</u> and collect your Nickel card, as well as paying the annual package account maintenance fee (€20.80).

Once you have withdrawn your card, please note that your account will only be active when we fulfill the legal obligations to which we are required to comply, namely by sending the information below, depending on which scenario you fall into (1 or 2).

1. If you have a NIF and tax residency in Portugal

Immediately download the relevant supporting document from the Portal das Finanças.

Select the options in this order:

- 1. Certidões [Certificates]
- 2. Efetuar pedido [Make a request]
- 3. Domicílio fiscal [Tax residence]

Send the requested documentation via the <u>Nickel contact form</u> - option "My account (blocking, closure, reopening)".

2. In the process of obtaining tax residency in Portugal

If you are in the process of acquiring fiscal residency in Portugal, you will have 60 days to provide us with the following documents so that we can activate your account:

- a) Proof of your Portuguese tax number
- b) Proof of residence in Portugal**
- c) A duly signed <u>AEoI self-certification form</u> (see the article on filling in the <u>AEoI self-certification form</u> available in Portuguese only).

Send the requested documentation via <u>Nickel's contact form</u> - option "My account (blocking, closure, reopening)".



Also with regard to **option 2**, after the above steps, you will have **180 days from the date of receipt of these documents** to send Nickel the document from the **Tax Authority [Autoridade Tributária]** proving your fiscal address in Portugal. This should be sent in the same way as above - via the <u>Nickel contact form</u>.

For both of the above scenarios, the account will be active from the moment Nickel receives and verifies the compliance of the aforementioned documentation.

*Clause I.2 of the General Conditions of Contract states that Nickel customers must be fiscal resident within the EU/EFTA or at least in the process of acquiring fiscal residence in Portugal.

** Send <u>one</u> of the following documents: household expenses invoice; certificate of residence issued by the Parish Council; employment contract lasting more than 6 months; salary slip issued in the last 3 months; employment contract.