Bank of Cyprus

Non-EU Citizens
with a valid original passport

Website Application Guide

The quickest and most convenient way to open an account with Bank of Cyprus is through the BoC Mobile App. Applications via our website are intended only for those who have already attempted to apply through the app but were unable to complete their application

Student & Private Employee Applicants

A practical start-to-finish guide for accessing and completing the online application

What this guide covers

- Application details & required documents
- Website journey to access the form
- Common mistakes to avoid
- What happens after submission
- Field-by-field guidance

Application details & required documents

Have the key details ready, then use the checklist by customer status.

Before you start

Information you will need

Mobile phone number and email address	Tax residence information
Residential address	Expected account debit/credit activity

Required documents by customer status

Documents	Students	Private Employees
Passport	✓	✓
Residence Permit /ARC or Receipt for Renewal of the ARC / Entry Permit or Visa	✓	✓
Proof of address (Utility Bill up to 6 months **e.g**. Electricity bill, Waterboard bill **or** original rental agreement with all signatures verified by a Certified Officer)		✓
Proof of address (Utility Bill up to 6 months **e.g**. Electricity bill, Waterboard bill **or** original rental agreement **witnessed by 2 Cypriots** and all signatures verified by a Certified Officer)	✓	
Clean Criminal Record document if single name on passport (name or surname only)	✓	✓
University/College certificate of attendance	✓	
Copy of Employment Contract (if applicable)	✓	✓

Important notes

Document quality	All uploaded documents should be clear and good quality
Original documents	Should be presented during the branch appointment
Additional information	The Bank may request clarifications or further documents if needed

How to access the application form

Follow the website journey below to complete the online form.

Steps to follow

Step 1	Visit the Bank of Cyprus website (www.bankofcypurs.com) and select **"New Customer"** from the top right
Step 2	Scroll down at the bottom of the page to **"New Customer – Non - EU citizens"**
Step 3	Open the **"Customers with a valid original passport "** section
Step 4	Open the **"required documents"** link, to view mandatory documents
Step 5	Choose the relevant application form, based on customer status (Student/ Private employee)
Step 6	Complete the form, upload documents and submit

Common mistakes to avoid

Uploading unclear or poor-quality documents	Ensure all uploaded files are readable and complete
Missing mandatory documents	Check the required documents summary before submitting
Selecting the wrong customer category	Select the Non-EU citizens category and then the correct status: Student or Private Employe
Entering inconsistent details	The information in the form should match the uploaded details
Using an email address that is not monitored/used	The Bank may use the address provided to request additional information
Not presenting original documents	During your appointment at the selected branch, It is mandatory to present the original supporting documents you have submitted with your application

TIP: Before submitting your application form, make sure you have completed all mandatory fields, reviewed all uploaded files and confirmed that all the information is correct and consistent with the supporting documents explanations

What happens Next?

Six clear stages take the application from submission to account opening.

From submission to account opening — **6 stages**

1	**Application submitted**	On-screen confirmation shows that the application has been received.
2	**Documents reviewed**	The Bank reviews the application details and supporting documents.
3	**Additional information, if required**	The customer may be contacted by email if clarification or additional information is required.
4	**Branch appointment arranged**	An appointment is arranged at the selected branch for signing and completion.
5	**Original documents presented**	Original supporting documents should be presented during the branch appointment.
6	**Account opening completed**	The account and debit card activation process is completed in line with the Bank's procedures.

Important

The Bank reviews your application and supporting documents under its Policies and Procedures and may decline it. If you meet all requirements, we will arrange an appointment at your selected branch to complete the process.

All application form fields explained

ALL APPLICANTS

Fields that appear in both Student and Private Employee application forms.

Personal Details

Surname	Family name as shown on the passport
Name	First/given name as shown on the passport
Passport Number / ARC	Number of the passport or ARC document submitted
Country of Issue	Country that issued the passport or identification document
Permanent Resident Country	Must be “CYPRUS” as this process is applicable only for Permanent Residents of Cyprus
Date of Birth	Date of birth as shown on the official identification document
Country of Birth	Country where the applicant was born
Gender	Select the option that matches official records
Marital Status	Select the options that currently applies to your status (single, married, divorced or widowed)

Residential Address in Cyprus

Street Name & Number	Address where the applicant is staying in Cyprus
Area / Village	Area or village of the property
Postal Code	Postal code of the residential address
City	City or district where the address is located
Country	Cyprus

Contact Details

Mobile Number	Valid personal mobile number including country code.
Email	Valid email address used regularly by the applicant.

Branch, Account, Tax & Digital Banking

Servicing Branch / Tax / 1bank

List of Branches	Select the Bank of Cyprus branch convenient for you to be serviced at
Country of Tax Residence	Country where you are considered tax resident or have tax obligations
USA Citizen for Tax Purposes?	Select Yes if you are a US citizen, Green Card holder or US tax resident
Tax Residence Number	The tax identification number issued by your country of tax residence
1bank Subscription	Select whether you want access to Bank of Cyprus digital banking services

Student specific application fields

STUDENT APPLICANT

Fields and documents for Student application forms only.

Student Information

College / University Name	Official name of the educational institution you attend
Date of Registration	Date the student officially registered with the institution

Expected Account Activity

Expected Credit Turnover	Estimated total money expected to enter the account in 12 months (money received).
Example - Credit Turnover	Family support EUR 1,000 monthly = approx. EUR 12,000 yearly.
Expected Debit Turnover	Estimated total money expected to leave the account in 12 months (money spent).
Example - Debit Turnover	Rent/living expenses EUR 900 monthly = approx. EUR 10,800 yearly.

Mandatory Documents - Student

Passport	Clear and valid copy of the passport used
ARC / Entry Permit / VISA	Immigration document confirming legal right to stay/study/work in Cyprus
Proof of Address	Recent document showing the address you live in Cyprus
Certificate of Attendance	University/College certificate of attendance
Employment Contract	Copy of Employment Contract, if applicable
Clean Criminal Record	Required if there is only one name on the passport (name or surname)

Private employee specific application fields

PRIVATE EMPLOYEE APPLICANT

Fields and documents specific to Private Employee application forms.

Employment Information

Occupation	Current job title or profession
Employer Name	Full legal name of the employer as shown on the employment contract
Annual Income	Expected annual income from employment

Expected Account Activity

Expected Credit Turnover	Estimated total money expected to enter the account in 12 months (money received)
Example - Credit Turnover	Salary EUR 2,000 monthly = approx. EUR 24,000 yearly
Expected Debit Turnover	Estimated total money expected to leave the account in 12 months (money spent)
Example - Debit Turnover	Include rent, utilities, transfers, card spending, living expense

Mandatory Documents - Employee

Passport	Clear and valid copy of the passport used
ARC / Entry Permit / VISA	Immigration document confirming legal right to stay/work in Cyprus
Proof of Address	Recent document showing the address in Cyprus
Employment Contract	Copy of Employment Contract
Clean Criminal Record	Required if there is a single name on the passport

WELCOME TO BoC

Your application journey starts here

www.bankofcyprus.com

Bank of Cyprus