

# Becoming a customer in Skjern Bank A/S

When becoming a customer in Skjern Bank we need you to hand in some information. These information is necessary for us to be able to establish a customer relationship and because we as a financial institution are subject to the Money Laundering Act.

Besides handing in the information listed below, we need you to fill out a scheme regarding the purpose and intended nature of the business relationship between you and us.

We need the following information:

- Passport (for EU citizens we accept identification cards from which your citizenship emerges)
- Documentation for your address in your home country (only documents issued by the government is valid)
- Documentation for your address in Denmark (Social Security Card (Sundhedskort) or other documents issued by the Danish Government)
- Tax Identification Number (TIN) from your home country
- Employment contract
- Residence- and/or work permit
- A fulfilled scheme regarding purpose and intended nature of the business relationship.
- Information on your NemKonto which has to be an account in your home country (see appendix about NemKonto)
- Contact info; mail-address and phonenumber.

When becoming a customer in Skjern Bank A/S you are obligated to hand in the information required by the bank to comply with the Money Laundering Act. This means that we at all times do have your right address, know your place of employment and know your purpose and intended nature of the business relationship etc.

If these requirements are not met, we deserve the right to make use of appropriate measures to comply with the requirements of the Money Laundering Act.

# Purpose & intended nature of the business relationship

## Private customer

As a financial institution in Denmark we are covered by the Money Laundering Act which means that we have implemented a customer due diligence in our procedure. The due diligence make sure that we identify our customers which is done by collecting different types of documents e.g. passport, driver licenses, social security cards etc. The customer due diligence also includes determining the customers purpose and intended nature of the business relationship with Skjern Bank.

This scheme is designed to determine the customer's purpose and intended nature of the business relationship. Do you have any questions regarding the completion of the scheme, please contact the bank.

### **ALL BOXES MUST BE COMPLETED.**

Name: \_\_\_\_\_

Place of employment and job title: \_\_\_\_\_

Mail-address: \_\_\_\_\_

Phone number: \_\_\_\_\_

Political Exposed Person (PEP)\*, related to a PEP or business partner to a PEP\*:

Yes     No

#### Citizenship

(Which country or countries are you a national of)

\_\_\_\_\_

#### Taxable country

(Which country or countries are you taxable to)

\_\_\_\_\_

#### TIN-number / place of birth

(If taxable country is different from Denmark you must inform us about your Tax Identification Number (TIN-number). If the taxable country does not have a TIN-number, you must provide us with the country and city of birth)

\_\_\_\_\_

#### Comments regarding the purpose and intended nature of the business relationship:

(Describe if you e.g. trade antiques, secondhand stuff, clothes, if you have a small business beside your normal job and describe the reason for becoming customer in Skjern Bank)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Accounts in other financial institutions:     Yes     No

If yes, where: \_\_\_\_\_

# Purpose & intended nature of the business relationship

## Private customer

### Wealth:

(Wealth calculated as marketable assets e.g. cash savings, securities in free deposits etc. Wealth does not include equity and pension funds)

- Under 0    0 – 99.999    100.000 – 499.999    500.000 – 999.999  
 1.000.000 – 1.999.999    2.000.000 – 4.999.999    5.000.000 – 9.999.999  
 10.000.000 – 19.999.999    20.000.000 – 49.999.999    50.000.000 and above

### Origin of the wealth:

(Must be commented and documented if above 2.000.000 DKK)

---

---

---

### Annual net income (DKK):

- 0 – 99.999    100.000 – 249.999    250.000 – 499.999    500.000 – 749.999  
 750.000 – 999.999    1.000.000 – 1.499.999    1.500.000 and above

### Expected annual cash deposit (DKK):

(Only includes cash deposit made at the ATM or at the cash register in the bank)

- No cash deposit    1 – 24.999    25.000 – 49.999    50.000 – 99.999    100.000 and above

### Comments on cash deposit:

(Describe the reason for the chosen interval unless "no cash deposit" has been chosen. If "100.000 and above" has been chosen, please estimate the amount and explain)

---

---

---

### Expected annual cash withdrawals (DKK):

(Only includes cash withdrawals made at the ATM or at the cash register in the bank)

- No cash withdrawals    1 – 49.999    50.000 – 99.999    100.000 – 199.999  
 200.000 and above

### Comments on cash withdrawals:

(Describe the reason for the chosen interval unless "no cash withdrawal" has been chosen. If "200.000 and above" has been chosen, please estimate the amount and explain)

---

---

---

# Purpose & intended nature of the business relationship

## Private customer

### Economic geographical connection:

(Write which countries and explain why you are connection to these countries. Connection to a country is defined as recurring transactions e.g. because of owning a house in the country, ownership of companies, private trades with certain countries and if you are born and have citizenship in a country that is not Denmark etc.)

---

---

---

### Expected annual foreign transactions – ingoing (DKK):

(Only account-to-account transfers from other countries than Denmark)

- No foreign transactions  1 – 9.999  10.000 – 49.999  50.000 – 99.999  
 100.000 – 249.999  250.000 – 499.999  500.000 and above

### Comments on ingoing foreign transactions:

(Describe the reason for the chosen interval unless “no foreign transactions” has been chosen. If “500.000 and above” has been chosen please estimate the amount and explain)

---

---

---

### Expected annual foreign transactions – outgoing (DKK):

(Only account-to-account transfers to other countries than Denmark conducted via internet banking, the bank etc.)

- No foreign transactions  1 – 49.999  50.000 – 99.999  100.000 – 199.999   
200.000 and above

### Comments on outgoing foreign transactions:

(Describe the reason for the chosen interval unless “no foreign transactions” has been chosen. If “200.000 and above” has been chosen please estimate the amount and explain)

---

---

---

# Purpose & intended nature of the business relationship

## Private customer

\* Politically Exposed Person means a natural person who is or who has been entrusted with prominent public functions and includes the following:

- Heads of State, heads of government, ministers and deputy or assistant ministers
- Members of parliament or of similar legislative bodies
- Members of the governing bodies of political parties
- Members of supreme courts, of constitutional courts or of other high-level judicial bodies, the decisions of which are not subject to further appeal, except in exceptional circumstances
- Members of courts of auditors or of the boards of central banks
- Ambassadors, chargés d'affaires and high-ranking officers in the armed forces
- Members of the administrative, management or supervisory bodies of State-owned enterprises
- Directors, deputy directors and members of the board or equivalent function of an international organisation.

# NemKonto for citizens

All citizens in Denmark are required to have a NemKonto to receive payments from public authorities.

## How to assign a foreign bank account as your NemKonto

### With MitID

The easiest way to get at foreign NemKonto, is to use MitID on our Self-service. Click 'Log ind som borger' in the box on the right labeled 'Selvbetjening'. From there you can assign a foreign bank account as your NemKonto by clicking 'udenlandsk NemKonto'.

MitID is a Danish secure login you can use, whether you are doing your online banking, receiving mail from public authorities or engaging with one of the many businesses that use MitID. You do not need to be a Danish citizen to obtain MitID, but you need to have a CPR-number and valid identification.

If you do not have MitID and would like to obtain it, please visit [www.mitid.dk \(http://https://www.mitid.dk/en-gb/?language=en-gb\)](http://https://www.mitid.dk/en-gb/?language=en-gb).

### Without MitID

If you wish to assign a foreign bank account as your NemKonto and do not have MitID to use our Self-service, you will have to provide us with the following documentation:

1. The newest Registration form: [NemKonto form for Citizens](#) (pdf)

The Registration form must contain one of the following ways of notarization:

- a. Notarized signature by a notary or lawyer.
- b. The signature of two witnesses.

2. A copy of your official identification papers

Please send in the documentation using [this contact form](#).

Alternatively, you can send it by physical post to the following address:

Erhvervsstyrelsen

Att.: NemKonto Support

Dahlerups Pakhus

Langelinie Allé 17  
2100 København Ø  
Danmark

### Additional information

When assigning a NemKonto, The Agency for Digital Government will verify that you, as a permitted signee, can assign a NemKonto, but no verification will be made as to whether payments to the assigned NemKonto, accounting-wise or taxation law-wise, temporarily or permanently, can be placed in the assigned account.

You can find more information and answers to the most frequently asked questions about NemKonto in our [FAQ](#).

---

Opdateret den 12. October 2023

---

Digitaliseringsstyrelsen • Landgreven 4 • 1017 København K • 33 98 00 60 • **Skriv via kontaktformular** • **Write via contact form** • CVR-nr. 34051178 • EAN-nr. 5798009814203 • **Tilgængelighedserklæring (<http://www.was.digst.dk/nemkonto-dk>)**

# Registry Access

You have the right to request insight into the account information that the NemKonto registry holds about you

## How to Request Access information regarding your or your company's NemKonto

If you wish to quickly and easily gain access to information regarding your NemKonto, you can log in to the Self-Service for citizens using your MitID. You can also log in to the Self-Service for companies using your MitID Erhverv. Here, you will be able to gain insight into your NemKonto history, names of private companies that have information about your NemKonto and much more. If you do not have MitID or MitID Erhverv, you can contact the Danish Agency for Digital Government. We do not have specific requirements for your inquiry, which is why you can always reach out to us by phone, letter, or email.

If you request registry access by letter or through secure mail, e.g. Digital Post, you can use the form provided below, where you provide your Danish CPR-number or CVR-number, name, address and a copy of a valid ID. This way, we can identify you correctly and securely. You can also request registry access by calling our support.

Once we have received your request, we will send you the information from the registry by postal service to your registered address.

If you have submitted your request through Digital Post, we will send the information from the registry through Digital Post.

### Submit Request for Registry Access

You can use the forms provided below to request access to the NemKonto register.

[Registry Access for Citizens](#) (pdf)

[Registry Access for Companies](#) (pdf)

### Send via regular mail or contact form

If you wish to send the form via postal service the request should be sent to the following address:

Erhvervsstyrelsen  
Attn: NemKonto Support  
Dahlerups Pakhus



Langelinie Allé 17  
2100 Copenhagen Ø  
Denmark

## Send via secure mail

You can also choose to send the form via **this contact form** (<http://https://support.nemkonto.dk/>), which can be used for secure email communication.

## What if the Information is Incorrect?

You can object to the Danish Agency for Digital Government if you think that your information is incorrect. Then the Danish Agency for Digital Government will consider the case and send its decision to you. The objection must be in writing and must contain your Danish CPR-number or the company's CVR-number. It must be sent to:

Digitaliseringsstyrelsen // Danish Agency for Digital Government  
Attn: NemKonto  
Landgreven 4  
1301 Copenhagen K  
Denmark

## Who can you contact if you want to complain?

You have the right to complain to the Danish Data Protection Agency if you are dissatisfied with the Agency for Digital Government's adjudication on our request. The Danish Data Protection Agency's contact information is at <https://www.datatilsynet.dk/>.

### *Contact details*

Datatilsynet // The Danish Data Protection Agency  
Carl Jacobsens Vej 35  
2500 København  
Denmark

---

Opdateret den 29. August 2023

---

Digitaliseringsstyrelsen • Landgreven 4 • 1017 København K • 33 98 00 60 • **Skriv via kontaktformular** • **Write via contact form** • CVR-nr. 34051178 • EAN-nr. 5798009814203 • **Tilgængelighedserklæring** (<http://www.was.digst.dk/nemkonto-dk>)

# Frequently asked questions

Find answers to frequently asked questions (FAQ)

Most frequently asked questions (FAQ) about NemKonto.

**What is a NemKonto?**

**Who needs to have a NemKonto?**

**Why introduce NemKonto?**

**How do I inform the authorities about my NemKonto?**

**What if I haven't got a bank account?**

**What if I cannot get a bank account?**

**Can I still receive my money by check?**

**Who can see my account number?**

**What if I change my bank or my account?**

**Can I receive public payment to an account other than my NemKonto?**

**What does it cost to set up a NemKonto?**

**Where can I get more information?**

[Go back to previous page](#)

---

**What is a NemKonto?**

A NemKonto is a normal bank account which you already have, and you assign it as your NemKonto. All payments from public institutions will be transferred directly to this account.

[To the Top](#)

---

**Who needs to have a NemKonto?**

All citizens and companies in Denmark.

[To the Top](#)

---

**Why introduce NemKonto?**

NemKonto is part of a project to digitize the Danish public sector. There are numerous advantages with NemKonto – for the government, for citizens and for companies:

- You no longer need to go to the bank to cash checks from public institutions.
- You can assign or change your account information at one place.
- Public offices save time and money by avoiding payments in cash or check.
- Public authorities will use less time updating account information.

[To the Top](#)

---

### **How do I inform the authorities about my NemKonto?**

- Contact your bank and inform them which account to assign as your NemKonto
- Visit [www.nemkonto.dk](http://www.nemkonto.dk) (<http://www.nemkonto.dk/>) and assign a account number yourself. You can only do this if you have a NemID or a digital signature.
- Change your NemKonto in your home banking system – 90 pct. of the Danish banks offer this service.

**To the Top**

---

### **What if I haven't got a bank account?**

If you don't have a bank account then you can use your spouse's account, and assign that as you NemKonto

If you haven't got access to any account through a spouse, you can choose a bank and ask them to open an account for you and then you can assign that as your NemKonto.

**To the Top**

---

### **What if I cannot get a bank account?**

In this case you must contact the public office from where you receive payment. They're required to make the payments to you, and can probably help you find a solution.

**To the Top**

---

### **Can I still receive my money by check?**

In principle, the money can no longer be paid by check once NemKonto takes effect. However, there might be special cases where a public entity is unable to make payments electronically. In such cases, it's up to the particular public office to find a solution.

**To the Top**

---

### **Who can see my account number?**

The only ones who can see your entire NemKonto number and the account information are you and your bank.

**To the Top**

---

### **What if I change my bank or my account?**

You have to change your NemKonto if you get a new bank. You can also do it yourself at [www.nemkonto.dk](http://www.nemkonto.dk) (<http://www.nemkonto.dk/>) if you have a NemID or a digital signature. You can also contact your bank to change your NemKonto.

**To the Top**

---

### **Can I receive public payment to an account other than my NemKonto?**

You only have one account which is assigned as a NemKonto. However, it's also possible to assign a "specific account" for particular payments. A specific account requires a separate submission which is not updated automatically. So it's advisable to use your NemKonto to the extent possible.

**To the Top**

---

### **What does it cost to set up a NemKonto?**

It is free of charge for both citizens and companies to assign an account as a NemKonto.

**To the Top**

---

### **Where can I get more information?**

If you can't find an answer for your question her on [www.Nemkonto.dk](http://www.Nemkonto.dk)

(<http://www.nemkonto.dk/>)\_you're also welcome to call NemKonto Support at +45 33 98 00 60.

**To the Top**

---

Opdateret den 8. March 2022

---

Digitaliseringsstyrelsen • Landgreven 4 • 1017 København K • 33 98 00 60 • **Skriv via kontaktformular** • **Write via contact form** • CVR-nr. 34051178 • EAN-nr. 5798009814203 • **Tilgængelighedserklæring** (<http://www.was.digst.dk/nemkonto-dk>)