Financial services

If you are going to stay in Spain for more than six months and you have already obtained your Foreigner's ID Number (NIE), we recommend that you open a bank account for residents (or a bank account for non-residents if you are staying for a shorter period). Opening a bank account in Spain is simple and is usually free, although you may be asked to pay maintenance fees (e.g. for international transfers) or a fee for a credit or debit card to be issued. To open a bank account, you will need to bring proof of:

Information needed to open a bank account

Identity	*Your ID card (for European citizens) or NIE (Foreigner's ID Number)*
Address in Jaén (or Linares)	*An electricity or water bill, your rental contract, etc.*
Employment	*Your work contract or latest payslip*
Type of residency	Proof of your resident or non-resident status in Spain from the police station
Nationality (unless you are European)	*Fiscal ID number*

Please note that (a) in Spain not all stores accept payment by credit / debit card if the amount is less than 10€ (so it will be necessary to carry cash) and that (b) the opening hours bank branches are usually from 9:00 a.m. to 2:00 p.m. from Monday to Friday. Although there are entities that open in the afternoon once a week.

The University of Jaén has established an agreement with the bank Caja Rural de Jaén, which offers the university community a series of special benefits. For more information about this option, please visit either of the two branches on Las Lagunillas Campus (Buildings D1 and C4), where you will also find an ATM machine.

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This bank offers two types of accounts, such as the so-called Payroll Account. This type of account can only be contracted if the monthly payroll is received periodically in it, which translates into a series of advantages with respect to the Sight Account. Likewise, Caja Rural de Jaén makes its virtual platform available 24/7 ruralvía ??to be able to manage your savings.