

Personal account — what you'll need

The application takes about 15 minutes. Have the documents and details below to hand and you can finish it in one go — or save your progress and come back later.

DOCUMENTS TO HAVE READY

☐ **Passport or national ID card**

A scan or photo of your passport photo page, or both sides of your ID card. It must be valid, complete and easy to read.

PNG, JPEG or PDF · up to 50 MB

☐ **Proof of address**

A utility bill, bank statement or bank reference letter showing your name and home address, dated within the last 90 days. Mobile phone bills are not accepted.

PNG, JPEG, PDF or Word · up to 50 MB

INFORMATION WE WILL ASK FOR

About you

- ☐ Full name and date of birth (you must be 18 or over)
- ☐ Nationality and your passport or ID number
- ☐ Every country where you are resident for tax, with your tax identification number (TIN) for each

Contact details

- ☐ Home address, and a mailing address if it is different
- ☐ Mobile phone number and e-mail address

Income and payments

- ☐ Your occupation
- ☐ Where the money for your first deposit comes from, with details if it is 'Other'
- ☐ Expected payments: typical payment size, total per month and number per month
- ☐ The countries you will send money to or receive it from

Your account

- ☐ What you will use the account for
- ☐ Any currencies you need besides euro (your main account is in euro)
- ☐ How you heard about SeaPay (optional)

Declarations

- ☐ Whether you are a US citizen or US tax resident
- ☐ Your agreement to the terms and conditions, the fee schedule and the privacy policies

GOOD TO KNOW

- ☐ Use clear colour scans or photos: the whole document, all four corners visible, nothing cut off or covered.
- ☐ Make sure your ID is valid and will not expire in the next few weeks.

AFTER YOU APPLY

1 We review your application

We e-mail you as soon as it arrives, and again with the outcome. If anything is missing, we write to you.

2 Online identity verification

After the initial application, every individual account holder, and every ultimate beneficial owner (UBO) holding 25% or more directly or indirectly, completes a short online ID check: a photo of their ID document and a selfie, on a phone or computer.

3 Additional documents

Our compliance department may ask for further documentation at its discretion before the account is opened.

Ready to apply?

Start at seapay.network/open-an-account/private/. You can save your progress at any step and come back later. Questions? Write to info@seapay.me or call +44 203 807 0720 (09:00–17:00 CET).