

Onboarding

Please review the onboarding terms and conditions carefully before proceeding with your registration and account setup process.

Introduction

How is an account opened with Jet Bank?

Account opening is completed digitally through the Jet Bank mobile app. The process includes product selection, acceptance of the terms, entering personal data, verification through a one-time code, identity verification, legal and regulatory checks, electronic signature, and creation of login credentials for the app.

Who can open an account?

You can open an account if you are an Albanian citizen or a foreign national from one of the countries included in the list, provided that your phone number can receive the one-time verification code via SMS.

On which devices can the account be opened?

Account opening is available only through the Jet Bank mobile app for Android and iOS phones. The minimum supported versions are:

- Android 8.0 or later;
- iOS 17 or later.

What data do you need to enter?

During the application, you will need to provide information such as:

- first name;
- father's name;
- surname;
- date of birth;
- phone number;
- residential address;
- citizenship;
- profession;

- education level;
- source of income;
- purpose of using the account;
- your main bank, if you choose to declare it.

How does verification with a one-time code work?

To continue the process, you must enter a 6-digit code sent by SMS to your phone number. This step is used to verify your phone number and save your application.

What happens after you verify the code?

After the code is verified, the information entered up to that point is saved automatically.

If you interrupt the application, you can continue later from the step where you left off, through the link sent to your email address.

How is identity verified?

Identity verification is carried out remotely through Jumio, the identity verification provider used by the Bank. You will need to scan your identification document and complete a live facial verification.

Only valid, unexpired identification documents are accepted:

- for Albanian citizens: a national ID card or passport;
- for non-Albanian citizens: passport only.

Why can identity verification fail?

Verification may fail if the document has expired, the image is unclear, there is glare, the document is damaged, the data cannot be read clearly, the facial image does not match the document, the lighting is poor, or there are technical issues during the process.

What happens if the data does not match?

If the data you entered does not match the data extracted from the identification document, the application may be sent for review by the Bank.

Do you need to accept the Terms and Conditions?

Yes. Acceptance of Jet Bank's Terms and Conditions is mandatory for opening the account and using the app, digital services, and electronic transactions.

Do you need to accept the Privacy Policy?

Yes. You must confirm that you have read and understood the Privacy Policy, which explains how your personal data is collected, processed, stored, and shared.

Is marketing consent mandatory?

No. Marketing consent is optional. If you do not give it, this does not affect account opening or access to banking services.

Why is identity verification required?

Identity verification is required to confirm your identity and to meet the legal and regulatory requirements for account opening, including know-your-customer requirements and anti-money laundering obligations.

What happens if you have dual citizenship?

If you have dual citizenship, you must declare it during the application. Depending on your citizenship and tax status, additional information may be required.

If you declare US citizenship, you may be required to complete the relevant tax forms, based on your status as a taxpayer in the United States of America.

Do you need to complete a tax self-certification?

Yes. Tax residency self-certification must be completed in all cases during the account opening process, as part of tax and regulatory requirements.

If you declare another citizenship, additional tax forms may also be required, depending on your tax status.

What is tax residency self-certification?

Tax residency self-certification is a declaration where you state in which country or countries you are a tax resident. This information is used by the Bank to meet its legal obligations for tax reporting and the automatic exchange of financial information.

What are the tax forms for US citizens?

If you declare US citizenship, you may be required to complete additional tax forms:

- if you are not a taxpayer in the United States of America, you must complete the form declaring your non-US tax status;
- if you are a taxpayer in the United States of America, you must complete the form declaring your US tax information, including your tax identification number, where applicable.

How are documents signed?

Contractual documents are signed electronically through a signing process compliant with eIDAS standards. The electronic signature has legal validity and evidentiary value under the applicable legislation.

The account is activated only after the electronic signing of the documents is successfully completed.

Which documents are signed?

The documents to be signed depend on the products you select. For example, they may include:

- the current account agreement in Lek;
- the current account agreement in Euro;
- the debit card terms;
- tax or regulatory documents, where required.

How are login credentials created?

During the account opening process, you create your username and password for access to the Jet Bank app. The username must be unique and cannot be changed later.

What happens if you forget your username or password?

If you forget your username or password, you can use the credential recovery option in the app. The system will guide you through recovering your username or creating a new password using a one-time code.

What statuses can the application have?

The application may have the following outcomes:

- Under review – when the application requires manual verification;
- Approved – when the application is approved;
- Rejected – when the application is rejected.

You will be notified of each status in the app and by email.

When is the application sent for manual review?

The application may be sent for manual review if there is a data mismatch, an issue with identity verification, alerts from legal or regulatory checks, or a need for additional verification by the Bank.

Can the application be rejected automatically?

Yes. The application may be rejected automatically if identity verification is not completed successfully, or if legal, regulatory, security, or compliance checks show that the application cannot proceed.

How are you notified of the result?

The application result is shown in the app and is also sent by email to the address registered during the process.

What should you check before continuing?

Before submitting the application, make sure that:

- your personal data is accurate;
- your phone number and email address are active;
- your identification document is valid and unexpired;
- your address is complete;
- your citizenship and tax residency declarations are accurate;
- you have read and understood the documents you accept and sign.