



Banking in Belgium

Bank Comparison Guide

Traditional Banks

Bank	Best For	Fees	Expat-Friendly
KBC Brussels	Full service, English support	€3-5/month	★★★★★
ING	Low fees, good app	€0-3/month	★★★★★
BNP Paribas Fortis	Largest network	€2-4/month	★★★★
Belfius	Digital-first	€2-4/month	★★★★

Digital Banks

Bank	Best For	Fees	Setup Time
Wise	International transfers	Free basic	Minutes
N26	Free debit card	€0-10/month	Minutes
Bunq	Multi-currency	€3-18/month	Minutes
Revolut	Travel & crypto	€0-14/month	Minutes

 **Tip:** Open a Wise or N26 account immediately for day-to-day spending, then open a Belgian bank account for salary and local direct debits.

Documents Needed

- ☐ Passport or ID card
- ☐ Proof of address (rental contract)
- ☐ Belgian phone number (for some banks)
- ☐ NISS number (optional but helpful)

Key Terms

French	English
Compte courant	Current account
Virement	Transfer
Domiciliation	Direct debit
Carte bancaire	Debit card