

## 9. Services

### 9.1 Bank Services

There are several banks (*bank/pankki*) operating in Åbo and Vasa, for example:

- Aktia, [www.aktia.fi](http://www.aktia.fi)
- Liedon osuuspankki (Åbo), [www.poppankki.fi](http://www.poppankki.fi)
- Kyrönmaan osuuspankki (Vasa), [www.poppankki.fi](http://www.poppankki.fi)
- Nordea, [www.nordea.fi](http://www.nordea.fi)
- Osuuspankki, [www.op.fi](http://www.op.fi)
- Danske Bank, [www.danskebank.fi/en-fi](http://www.danskebank.fi/en-fi)
- Ålandsbanken, [www.alandsbanken.fi](http://www.alandsbanken.fi)

#### Cash Withdrawal

You can use Finnish bank/credit cards and also foreign credit cards to withdraw money from self-service cash machines – ATMs – known as "Otto", (*bankautomat/pankkiautomaatti*) that are open round the clock.

#### International Credit and Payment Cards

The main international credit and payment cards accepted in Finland are Visa and Master Card and some of the brands' sub cards like Visa Electron and Maestro. These cards are accepted in major department stores and restaurants. Please check beforehand with the place where you wish to do your purchase if they accept the card you want to use. Also note most transactions require that you use your PIN code to verify the transaction.

#### Money Exchange

You can change money in most banks in Finland. For more information, visit your own bank in Finland. You can also visit the money exchange bureau Forex in Åbo:

Eriksgatan 13, 20100 Åbo

Open Mon-Fri 8.30-20.00 and Sat 10.00-17.00

[www.forex.fi](http://www.forex.fi)

#### Office Hours

Most banks are usually open Mon-Fri 9.30/10.00-16.30. Some banks have branch offices that are open until 19.00. Please note that all banks are closed on Saturdays and Sundays. Please check

the exact opening hours for your bank at their website.

#### Opening a Bank Account

If you are an EU/EEA citizen and in stay in Finland for half a year or a year you do not need to open a bank account, especially if you have online/internet banking with your bank in your home country. In order to open a Finnish bank account, you need to have an active address in Finland. Please fill in and send the change of address notification before trying to open a bank account in Finland.

Service fees vary from bank to bank but opening a bank account is generally free of charge. Comparing the banks is often difficult, but most of them offer students and young people under 26 self-service packages free of charge. These include an ATM-card, usually Visa Electron, for cash withdrawals and the possibility to pay bills online. For additional services, a fee will be charged. Price lists are available at the bank counters and online.

#### Paying Bills

Cheques are not used in Finland. During your stay, there will be many different fees and bills, like your rent, that you are required to pay. This is mainly done through internet banking, which is the easiest and cheapest way to pay your bills. The fee for a payment made at the bank counter by a bank official varies.

### 9.2 Post

The mail in Finland is handled by a government owned company called *Posti*. The main post offices (*posti/post*) in Åbo and Vasa are:

#### Åbo

Eriksgatan 19, 20100 Åbo

Open: Mon-Fri 8.00-20.00, Sat 10.00-14.00

#### Vasa

Hovrättsplanaden 23, 65100 Vasa

Open: Mon-Fri 8.00-19.00