Bank of Italy issues new supervisory guidelines to ensure effective access to savings accounts for applicants and refugees

On 5 August the Bank of Italy issued new Supervisory Guidelines on the conduct of intermediaries regarding payment accounts with basic features, requiring banks, *Poste Italiane*, and other payment service providers to eliminate any commercial, organizational, IT, or documentary barriers that hinder eligible account holders from opening accounts.

the Bank of Italy's analyses have highlighted numerous cases in which account access was unjustifiably hindered or discouraged: products not listed, unjustified resistance towards non-residents legally residing in the EU, people in precarious economic conditions or those generally classified as high-risk for money laundering, and limitations in IT procedures incapable of managing legitimate documents such as the non-alphanumeric temporary tax code or the residence permit application receipt.

Such violations were highlighted by civil society for years in every Italian region affecting most banks and the Italian Post Office. in 2025 alone, ASGI's anti-discrimination service received 120 reports from foreign citizens who had been unlawfully denied a basic current account.

The Bank of Italy stated that intermediaries must clarify in their internal regulations that the obligation to offer credit extends to all consumers legally residing in the Union, including the homeless, refugees, and applicants for international protection by 30 November 2026.

Source(s)

- Association for Juridical Studies on Immigration | Associazione per gli Studi Giuridici sull'Immigrazione (14 September, 2026), Conto di base senza discriminazioni: la Banca d’Italia chiede a banche e Poste di rimuovere ogni ostacolo [Basic account without discrimination: the Bank of Italy is asking banks and post offices to remove all obstacles.], https://www.asgi.it/antidiscriminazione/conto-di-base-senza-discriminazioni-la-banca-ditalia-banche-poste-ostacolo/

Date of development
14.09.2026

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Country
Italy
Thematic area(s)
Reception, Forms of protection
Development type
Practice

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