

BANK ACCOUNT OPENING





GENERAL INFORMATION

- ▶ Exchange students are free to select the bank where they would like to open their German bank account (see slides 4 - 13)
- ▶ European students: Usually you do not need a German bank account
- ▶ Non-EU students: The German bank account will be required to unblock your blocked accounts (if you already have a visa) / to apply for the residence permit



REQUIRED DOCUMENTS

- ▶ Valid passport (when opening your account at a local bank branch, please bring the original document)
- ▶ Copy of your registration confirmation (Meldebescheinigung) from Bürgeramt
- ▶ German tax identification number (tax ID) --> can be handed in later
(will be sent to you by mail around two weeks after having done the registration at the town hall)

IMPORTANT

- ▶ Indicate your exact address at the bank (including apartment number)
- ▶ Put your name (first name and last name) on your mailbox
--> Your debit card will be sent to you by mail



YOUR BANK ACCOUNT AT DEUTSCHE BANK

Deutsche Bank Junge Leute

- ▶ Personal counselling at any Deutsche Bank branch
- ▶ Free cash withdrawal in more than 60 countries
- ▶ Deutsche Bank debit card
- ▶ Deutsche Bank mobile app
- ▶ Apple Pay and mobile payment with Android
- ▶ Branch in Deggendorf
- ▶ **Costs: Free for students until 30 years old**



HOW TO OPEN THE ACCOUNT

- ▶ [Online application](#)
- ▶ Personal appointments at the bank might be required – our student helpers will support you
- ▶ More info on their [website](#) (only available in German)



YOUR BANK ACCOUNT AT SPARKASSE

Young-Giro

- ▶ Free cash withdrawal in Germany
- ▶ Sparkasse debit card and mobile app
- ▶ Apple Pay and mobile payment with Android
- ▶ Filial in almost every city in Germany
- ▶ Tax ID needed (will be available after 2 weeks after your registration in Deggendorf)
- ▶ Branch in Deggendorf
- ▶ **Free of charge**



HOW TO OPEN THE ACCOUNT

- ▶ [Online application](#)
- ▶ Personal appointments at the bank might be required - our student helpers will support you
- ▶ More info on their [website](#) (only available in German)



YOUR BANK ACCOUNT AT HYPOVEREINSBANK

HypoVereinsbank *GiroKonto*

- ▶ Free cash withdrawal at every branch from Cash-Bank Group (Deutsche Bank, Commerzbank and Postbank)
- ▶ Free cash withdrawal at every UniCredit Bank in 14 countries
- ▶ HypoVereinsbank debit card
- ▶ HypoVereinsbank mobile app
- ▶ Apple Pay
- ▶ Branch in Deggendorf
- ▶ **Costs: Free for students younger than 26**



HOW TO OPEN THE ACCOUNT

- ▶ Appointment with a personal counselling
- ▶ [Online application](#)
- ▶ Personal appointments at the bank might be required - our student helpers will support you
- ▶ More info on their [website](#) (only available in German)



YOUR BANK ACCOUNT AT COMMERZBANK

Girokonto Basic

- ▶ Bank account can be opened online
- ▶ Free cash withdrawal at every branch from Cash-Bank Group (Deutsche Bank, HypoVereinsbank and Postbank)
- ▶ Commerzbank debit card
- ▶ Commerzbank mobile app
- ▶ Apple Pay and Google Pay
- ▶ Branches in many German towns
- ▶ **Free of charge (other products have different prices)**



HOW TO OPEN THE ACCOUNT

- ▶ [Online application](#)
- ▶ Personal appointments at the bank might be required – our student helpers will support you
- ▶ More info on their [website](#) (only available in German)



YOUR BANK ACCOUNT AT POSTBANK

Online Account

- ▶ Bank account can be opened online
- ▶ Free cash withdrawal at every branch from Cash-Bank Group (Deutsche Bank, HypoVereinsbank and Commerzbank)
- ▶ Online payment through “PayDirect”
- ▶ PostBank debit card and mobile app
- ▶ Branch in Deggendorf
- ▶ **Free of charge for students**



HOW TO OPEN THE ACCOUNT

- ▶ [Online application](#)
- ▶ More info on their [website](#) (only available in German)



YOUR BANK ACCOUNT AT SPARDABANK

SpardaYoung+

- ▶ Bank account can be opened online
- ▶ Debit card and mobile app
- ▶ Apple Pay, Google Pay, and other mobile payments possible
- ▶ Local branch in Deggendorf
- ▶ **Free of charge for students younger than 27**

The logo for Sparda-Bank, featuring the text "Sparda-Bank" in white serif font on a blue rectangular background, with a thick orange horizontal bar underneath.

HOW TO OPEN THE ACCOUNT

- ▶ [Online Application](#)
- ▶ Personal appointments at the bank might be required - our student helpers will support you
- ▶ More info on their [website](#) (only available in German)



YOUR BANK ACCOUNT AT RAIFFEISENBANK

Jugendkonto

- ▶ Possible for students younger than 27
- ▶ Personal counselling at any Raiffeisenbank branch
- ▶ Local branch in Deggendorf
- ▶ Raiffeisenbank debit card and mobile app
- ▶ Apple Pay and mobile payment with Android



HOW TO OPEN THE ACCOUNT

- ▶ Only possible in person: individual appointments at Raiffeisenbank – our student helpers will support you
- ▶ More info on their [website](#) (only available in German)



YOUR BANK ACCOUNT AT SANTANDER

Student Account

- ▶ Bank account can be opened online
- ▶ Personal counselling at any Santander branch
- ▶ Local branch in Deggendorf
- ▶ Santander debit card and mobile app
- ▶ **Free of charge**



HOW TO OPEN THE ACCOUNT

- ▶ [Online Application](#)
- ▶ Personal appointments at the bank might be required – our student helpers will support you
- ▶ More info on their [website](#) (only available in German)



YOUR BANK ACCOUNT AT DKB

DKB *GiroKonto*

- ▶ Bank account can be opened online
- ▶ Online bank: there is no branch in Deggendorf
- ▶ Cash withdrawal at local stores
- ▶ Free cash withdrawal in Euro zone
- ▶ DKB debit and mobile app
- ▶ Apple Pay and mobile payment with Android
- ▶ **Free of charge for students younger than 28**



HOW TO OPEN THE ACCOUNT

- ▶ [Online Application](#)
- ▶ More info on their [website](#) (only available in German)



YOUR BANK ACCOUNT AT N26

N26 Standard

- ▶ **Online Bank*** - no branch in Deggendorf
- ▶ Cash withdrawal at local stores (3 withdrawals per month are free of charge)
- ▶ Payments in other currencies are free of charge
- ▶ N26 debit card and mobile app
- ▶ Apply Pay and mobile payment with Android
- ▶ **Free of charge**



* Some countries' IDs might not be accepted

HOW TO OPEN THE ACCOUNT

- ▶ [Online Application](#)
- ▶ More info on their [website](#)



A photograph of three students (two women and one man) looking at a laptop screen. The image is slightly blurred and has a blue tint. A white banner with blue text is overlaid on the top left.

CLOSURE OF YOUR BANK ACCOUNT

- ▶ Please make sure to close your bank account at the end of your studies at DIT!
- ▶ The bank account should be closed before you leave Germany
- ▶ The remaining amount of money will be transferred to your bank account in your home country or can be withdrawn in cash



THANK YOU
FOR YOUR ATTENTION

