



## Opening a blocked bank account (Sperrkonto) for students

### Article

With a blocked account, you can provide evidence during the visa application process that you have adequate financial resources.



You can choose yourself where to set up your blocked account. The important thing is that the following conditions are met:

- The blocked account must have sufficient credit in order to cover the costs arising for the duration of your planned stay in Germany, unless other proof of financial support is presented in the visa procedure. Certain standard rates apply that are based on the rates for German students. From 1 January 2023, the presumed annual requirement that must be paid into the blocked account when applying for a visa amounts to 11,208 euros.

The account may only permit the withdrawal of a certain amount per month (for students this is currently 934 euros).

- The blocked account may only be closed with the consent of the blocked account beneficiary. The blocked account beneficiary is either the mission abroad or, after entering Germany, the competent foreigners authority. A blocking notice therefore only ensures that sufficient funds to cover living expenses are always available. It does not entitle the blocked account beneficiary to withdraw money from the blocked account.

Many countries have providers that offer blocked accounts. Furthermore, certain banks in Germany offer special blocked accounts for students/language students for educational institutions located at their place of business.

The list of providers offering blocked accounts throughout Germany that was published on the Federal Foreign Service website until mid 2022 is currently being reviewed.

Please note that the naming of institutions offering blocked accounts on the Federal Foreign Office website did not amount to a recommendation. The Federal Foreign Office only named the service-providers offering blocked accounts of which it was aware. The Federal Foreign Office does not and never did have a business relationship with the institutions offering blocked accounts.

#### Info

##### **Information for customers of the blocked account provider BAM:**

This provider no longer offers the service of opening new blocked accounts. Please note the **information by the Federal Financial Supervisory Authority (BaFin)** [🔗](#) regarding the dissolution of existing accounts.

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