

## Payment Methods

In Germany there are certain expenses that can only be paid by means of a **bank account**. Rent for apartments or rooms is never paid in cash, but transferred from a German bank account. You also need a German bank account if you work in Germany (student job, internship, occupation).

In supermarkets, shops, filling stations, restaurants, bars and many public institutions **cash payment** is always possible, and you can usually also pay by card with a German Maestro EC-card. Credit card payment with cards such as MasterCard or VisaCard is also possible in many places, but there is usually a charge.

## Opening a Bank Account

Many financial institutions (common ones in Germany include *Sparkasse*, *Volksbank* etc.) offer students free **giro accounts**. The bank issues you with an EC-card, which you can pay with at most shops and supermarkets. Your chosen bank will have a network of branch offices and free cashpoints all over Germany. Of course you can also withdraw money from other cashpoints, but there is usually a charge for this.

You'll find a list of the major German banks here:

[https://de.wikipedia.org/wiki/Liste\\_der\\_größten\\_Banken\\_in\\_Deutschland](https://de.wikipedia.org/wiki/Liste_der_größten_Banken_in_Deutschland)

When opening a bank account, international students will normally be asked to produce a semester enrolment certificate (*Immatrikulationsbescheinigung*) and a copy of the registration certificate (*Meldebescheinigung*) issued by the Residents' Registration Office (*Einwohnermeldeamt*) or Citizens' Registration Office (*Bürgeramt* or *Bürgerbüro*).

Please contact the International Office if you need help in opening a bank account.

Enquiries:

**International Office** international@hs-gm.de

If you wish to be put in contact with a Buddy:

**International Office** pre-study@hs-gm.de