Guide in English · step by step

am-finanzvergleich.de

Compare in your language.

Bank account in Germany: the comparison calculator step by step

The comparison calculator is in German. Here you see the screens in order and what each field means, explained simply, in English. That way you can fill everything in yourself.

How to use it: keep this guide open. Open the comparison calculator at the address below and fill in the screens in order.
The comparison calculator is here: am-finanzvergleich.de/en/bank-account-in-germany/

1 **Three fields at the top.** “Gemeinschaftskonto”: joint account, for example together with your husband or wife. “Ja” yes, “Nein” no. “Monatlicher Geldeingang”: the money that comes into the account every month, for example your salary. This number matters, because many accounts are only free if a certain amount comes in. “Alter (für Young Deals)”: your age. If there are special offers for young people, they’ll appear.

2 **The filters on the left.** In the field “Wonach suchen Sie?” you can search by typing in German. You don’t have to use it. “Bankentyp”: type of bank. “Monatliche Kontoführungsgebühr”: monthly account fee. “0 € ohne Bedingungen” free without conditions, “0 € mit Bedingungen” free with conditions. “Kostenlose Bargeldabhebung”: cash withdrawals without a fee. “Weltweit” worldwide, “Euroweit” in euro countries, “Deutschlandweit” in Germany. “Kostenlose Karten”: free cards. “Mobiles Bezahlen”: paying with your phone. “Bonitätsprüfung”: credit check, so whether you can pay. Here there is also the option “ohne Schufa”, so accounts without a Schufa enquiry. We don’t promise anything here. The conditions are described on each bank’s page. “Weiterempfehlung”: the percentage of customers who recommend it.

3 **The list of results.** “Sortieren nach - Preis-Leistung”: by value for money. “Kontonote”: the account’s grade. In Germany 1 is the best grade. “Bargeldautomaten”: at how many cash machines you withdraw without a fee. “Debitkarte”: a card from which the money is taken from the account right away. “Girocard”: a bank card that is used very often to pay in shops in Germany. If it says “optional” next to it, it isn’t compulsory, and the amount shown is paid every month. “Dispozins”: the interest you pay if you go into overdraft. On the right it says “mtl. Kontoführung”, so the monthly account fee. If it says “bedingt kostenlos” below, the account is only free under one condition, for example if a certain amount comes in every month. The condition is described at the small “i” next to it. If it says “ohne Bedingungen”, there are no conditions. “Neukundenbonus” and “Cashback”: money the new customer gets. There are usually conditions for these too. “nur VideoIdent möglich”: identity is only confirmed by video call. “Produktdetails”: account details. To choose, press “Weiter”.

4 **“Persönliche Angaben” (personal details).** “Anzahl Kontoinhaber”: how many holders the account has. “Ein” one, “Zwei” two. “Anrede”: “Frau” Ms, “Herr” Mr. “Vorname(n)” your first name, “Nachname” your surname. Below it says “Bitte wie im Ausweis angeben”: write your first name and surname letter by letter, exactly as in your passport or ID card. “Geburtsdatum”: your date of birth, day, month and year. “Mobilnummer (Deutschland)”: your German mobile number. You receive the confirmation code (TAN) for banking transactions on this number. “E-Mail”: you receive the link to the application documents at this address. Then press “Weiter”.

5 **The next steps and the identity check.** Then the bank usually asks for your address, citizenship, job and tax details. At the end you confirm your identity. “VideoIdent”: you show your document to the camera during a video call. “PostIdent”: you go to the post office with your document. If identification by video doesn’t work with one document, try with your passport. The account is opened when the bank accepts your application.

On every screen “zurück” means back, and “weiter” means next. You can go back or close the page at any time. Until you press the last confirmation button, no contract is concluded.

If this guide helped you, send it to a friend or family member in Germany.
am-finanzvergleich.de/en/bank-account-in-germany/

We are neither advisers nor brokers. The comparison is free for you. If you sign a contract through our partners, we may receive a commission. The price for you doesn’t change. There are no extra costs for you. The comparison calculators belong to our partners and the screens may change over time. Before you sign a contract, check that you understand everything.