

# Guidance notes

1/6

## Opening of a bank account/ blocked account for foreign students

Deutsche Bank   
DB Privat- und Firmenkundenbank AG

First name/s<sup>1</sup> \_\_\_\_\_ Surname<sup>1</sup> \_\_\_\_\_

### 1 Personal details of account holder

**Account holder**  Ms./Mrs.  Mr. Title \_\_\_\_\_

First name/s<sup>1</sup> \_\_\_\_\_

Surname<sup>1</sup> \_\_\_\_\_

Maiden name<sup>1</sup> \_\_\_\_\_

Date of birth \_\_\_\_\_ Place of birth \_\_\_\_\_

Marital status  Single  Married, assessed jointly  Other \_\_\_\_\_

Nationality \_\_\_\_\_

#### Link to the USA

US citizenship?  Yes  No Country of birth USA:  Yes  No

Profession/job **S t u d e n t** \_\_\_\_\_

Email \_\_\_\_\_

#### Registered address<sup>2</sup>

Address supplement (e.g. c/o) \_\_\_\_\_

Street \_\_\_\_\_ House no. \_\_\_\_\_

Postcode \_\_\_\_\_ Town/city \_\_\_\_\_

Country \_\_\_\_\_

#### Information concerning the Common Reporting Standard (CRS) and the German Anti Tax Avoidance Act (StUmgBG)

For tax purposes, I am registered exclusively in Germany.

German tax identification number (IdNr) \_\_\_\_\_ German business identification number (W-IdNr.) \_\_\_\_\_

For tax purposes, I am registered in Germany and the following countries:

German tax identification number (IdNr) \_\_\_\_\_ German business identification number (W-IdNr.) \_\_\_\_\_

**Note:** For every account holder, authorized person, beneficial owner banks according to the AO must impose the IdNr., the W-IdNr. or alternatively the tax number for non-natural persons, according to FKAutG the tax residency. In case of nondisclosure of the tax codes the bank will request the relevant information from, if necessary report to the BZSt.

For tax purposes, I am not registered in Germany but only in the following countries outside Germany

#### Tax domiciles abroad

Country \_\_\_\_\_ Tax ID number or equivalent personal identification number in this country \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

On opening the account, funds of € \_\_\_\_\_ (or equivalent) will be transferred.

#### Source of Funds

Salary \_\_\_\_\_ Euro

Employer's salary \_\_\_\_\_ Euro

Income from ongoing activity (Self-employed) \_\_\_\_\_ Euro

Unemployed benefits \_\_\_\_\_ Euro

Income support (child benefit, social welfare etc.) \_\_\_\_\_ Euro

Scholarship/BAföG \_\_\_\_\_ Euro

\_\_\_\_\_ Euro

<sup>1</sup>All names as per passport.  
<sup>2</sup>To be used as a postal address unless agreed otherwise.

Please fill this form in on a PC.

Please be sure to enter a town/city here – a country name will not be accepted!

Please mark with a cross if applicable. Place a cross in the box that applies to you.

Please enter an up-to-date, correct e-mail address here.

Please enter your current home address here! It is essential you enter the street name.

Please mark with a cross if applicable and complete. You must place a cross in one of these boxes. If you mark the second box, you must also complete the "Country" and "Tax ID number" sections. If you do not have a tax number, please enter "not available" here.

Please fill in the amount that will be transferred for the first time.

Please give us the information where the amount for the account holder comes from

007 91995 28 DBEN 164 WWW ERO BV VJ 190802

007 91995 24 190802

# Guidance notes

2/6

## Opening of a bank account/ blocked account for foreign students

Deutsche Bank   
DB Privat- und Firmenkundenbank AG

First name/s<sup>1</sup> \_\_\_\_\_ Surname<sup>1</sup> \_\_\_\_\_

### 1 Personal details of account holder (cont'd.)

Support from family members	_____ Euro
Pension	_____ Euro
Income from rental and leasing	_____ Euro
Income from investment (interest and dividend income)	_____ Euro
Other (general proof necessary)	_____ Euro

Please give us the information where the amount for the account holder comes from

#### Source of Wealth

Savings and capital assets (securities, building loan contracts, insurance etc.)	_____ Euro
Bequest	_____ Euro
Present	_____ Euro
Lottery winnings	_____ Euro
Sales revenue from assets (real estate sales, equity investments etc.)	_____ Euro
Capital from loans (personal loans, securities loans etc.)	_____ Euro
Other (general proof necessary)	_____ Euro

Sources (general proof necessary, e.g. bank statements):  
\_\_\_\_\_

The funds will not be transferred by me. Instead, they will come from:  
\_\_\_\_\_

My relationship with this person is as follows (e.g. father/son):  
\_\_\_\_\_

I anticipate an additional annual transaction volume of € \_\_\_\_\_ (or equivalent)

Please enter an amount here.

#### Indicated Transaction Behavior – monthly (Source of funds)

Thereof volume cash deposits	_____ Euro
Thereof volume cash withdrawals	_____ Euro
Thereof volume foreign transactions <sup>3</sup>	_____ Euro

Please check whether the information in <sup>2</sup> applies to you or others close to you.

I am/someone close to me is a politically exposed person (PEP<sup>2</sup>) (first name/s<sup>1</sup>, surname<sup>1</sup>):  
\_\_\_\_\_

If so, state the PEP's public function:  
\_\_\_\_\_

Please send confirmation that the account has been opened along with my account number, IBAN and BIC to:

- the e-mail address above (unencrypted) or
- the registered address above by post.

Please note that dispatch by post can take up to 4 weeks (the bank is unable to influence this).

If you do not specify how you would like to receive confirmation that your account has been opened, we will send it to you by post.

### 2 Tax-relevant information

Bank account for private assets or  Business or other investor

Note on statutory VAT: VAT ID No. \_\_\_\_\_

Please mark with a cross if applicable.

For the fees charged for services, the cash account/securities account agreement, plus the account settlement/account statement, together form the invoice for VAT purposes. If no VAT is shown separately and no express reference is made to VAT being included in the invoiced amount, the services invoiced are bank or financial services exempt from VAT.

VAT ID No. for DB Privat- und Firmenkundenbank AG, 60262 Frankfurt: DE811907980

<sup>1</sup> All names as per passport.

<sup>2</sup> Definition of PEPs: these are individuals who are or have been entrusted with a prominent public function and their immediate family members or people known to be their close associates.

<sup>3</sup> The term may include for example sending money, direct debit and standing order

007 91995 28 DBEN 164 WWW ERO BV VJ 190802

007 91995 24 190802

3/6 **Opening of a bank account/  
blocked account for foreign  
students**

First name/s<sup>1</sup> \_\_\_\_\_ Surname<sup>1</sup> \_\_\_\_\_

**3 German Anti-Money Laundering Act (GwG)**

In accordance with the German Anti-Money Laundering Act (GwG), all customers are obliged to voluntarily and immediately notify the bank of changes which occur during the business relationship to their personal data or beneficial ownership to be determined pursuant to this Act.

Details on trustors and beneficial owners:  **I am acting for my own account.**

Please mark with a cross.

**4 Agreements**

I would like to become a customer of DB Privat- und Firmenkundenbank AG and acquire products under the above customer number. The following agreements shall apply to the business relationship:

**Inclusion of business conditions:**  
The business relationship is governed by the bank's General Business Conditions. In addition, special conditions apply for individual business relationships containing deviations from or supplements to the bank's General Business Conditions; these consist in particular of conditions for joint accounts, for the use of account statement printers, for cheques, for payment transfers, for direct debits, for permitted overdrafts, for Deutsche Bank debit cards, for savings accounts, for credit cards, for tax-related entries within the scope of the taxation of capital gains and special conditions for securities transactions. Copies of the individual sets of conditions can be obtained from the bank's branches or at [www.deutsche-bank.de/start](http://www.deutsche-bank.de/start). These will be handed out or sent by post upon request.

**Current account agreement, accounting period:**  
The accounts are kept as ongoing current accounts, unless a deviating regulation exists. Unless otherwise agreed, the bank issues a periodic account balance statement for current accounts at the end of each quarter. The legal effects of a periodic account balance statement and the duties to examine its contents and, where applicable, to raise objections are regulated in Section 7 of the General Business Conditions.

**Cash account and securities account notifications:**  
Unless otherwise agreed, all accounts opened under the customer master number specified above are designated for the account statement printer. Any notifications which cannot be retrieved using the account statement printer will be sent to the dispatch address agreed above.

**5 SCHUFA Information for Banks**

**Data transmission to SCHUFA and release from banking secrecy**

The bank transfers personal data collected within the scope of the instant contract related to the application for, performance or termination of this business relationship as well as data regarding conduct that violates a contract and/or is fraudulent, to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden. The legal bases for such transmission comprise Art. 6 (1) (b) and Art. 6 (1) (f) General Data Protection Regulation (GDPR). Data may only be transmitted on the basis of Art. 6 (1) (f) GDPR to the extent necessary for the purposes safeguarding the legitimate interests pursued of the bank or third parties and such interests are not overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data. The exchange of data with SCHUFA likewise facilitates the satisfaction of statutory obligations to perform an evaluation of the creditworthiness

of customers (§ 505a of the German Civil Code; § 18a of the German Banking Act).

The customer releases the bank from banking secrecy to such an extent.

SCHUFA processes data it receives and also uses such data for purposes of profile creation (Scoring) in order to provide its contractual partners domiciled in the European Economic Area and Switzerland as well third countries as applicable (to the extent an adequacy decision from the European Commission is available for such countries) information to be used to evaluate the credit-worthiness of natural persons amongst other things. Additional information regarding SCHUFA's business may be found in the SCHUFA Information Sheet or online at [www.schufa.de/daten-schutz](http://www.schufa.de/daten-schutz).

**6 Declarations of consent**

**Declaration of consent for the forwarding of personal information to public authorities in the home country, foreign resident authorities and representations of Deutsche Bank**

I declare my consent for DB Privat- und Firmenkundenbank AG to forward any required information in connection with my stipend/visa to the relevant authorities, foreign resident authorities and representations of Deutsche Bank relating to the blocked account hereby applied for via fax and/or email. I hereby release DB Privat- und

Firmenkundenbank AG from its obligation to maintain banking secrecy to the necessary extent.

This declaration is voluntary and may be revoked at any time without affecting the business relationship.

**Declaration of consent for data transfer to Finanzguru by dwins GmbH**

I consent to DB Privat- und Firmenkundenbank AG forwarding data by email to their cooperation partner Finanzguru by dwins GmbH, c/o WeWork Taunusanlage, Taunusanlage 8, 60329 Frankfurt am Main for the purposes of making an offer for health insurance with Techniker Krankenkasse. The data covers first names, surnames and email address. I hereby release DB Privat- und Firmenkundenbank AG from the obligation to maintain banking secrecy, as appropriate. Consent is voluntary and can be withdrawn at any time with no impact on the business relationship by sending a letter to DB Privat- und Firmenkundenbank AG, Alter Wall 53, 20457 Hamburg.

Please tick if you would like an offer from Techniker Krankenkasse (prerequisite for a visa, amongst other things).

**7 Data privacy notices**

**Notice pursuant to data protection law on the processing and use of your personal data**

The bank uses and processes the personal data it collects in relation to you for the purposes of advertising as well as market and opinion research. You may withdraw your consent to the processing and use of your personal data for these purposes at any time.

**Data privacy information with regard to AO, GwG, StUmgBG, FKAustG and FATCA**

Banks are required to obtain personal data related to the account holder(s), the authorized person(s) and the beneficial owners within the meaning of the Money Laundering Act (Geldwäschegesetz-GwG) in accordance with the above-mentioned legal framework. The collected personal data (e.g. name, address, residency, tax codes, year-end balance, total gross amount of interest, dividend sales proceeds and in case of legal entities information about shareholdings or voting rights/control options) is also used for existing and future business relations, as far as these relations also require the respective personal data. If you do not comply with your obligation to cooperate, e.g. in the context of the opening of a new customer connection within 14 days and we cannot lawfully record the tax information for other reasons, we will ask for the relevant tax information at the BZSt. If the legally required data to be collected could not be determined due to insufficient participation, we are obliged to inform the BZSt. Accounts with a foreign reference may be reported to foreign tax authorities for CRS/FATCA purposes via the BZSt.

<sup>1</sup> All names as per passport



5|6 Opening of a bank account/  
blocked account for foreign  
students

First name/s<sup>1</sup> \_\_\_\_\_ Surname<sup>1</sup> \_\_\_\_\_

11 Information on the withholding of church tax

As of 1 January 2015, banks are legally obliged to inform you about the impending exchange of information on church tax. We automatically deduct church tax on the flat-rate withholding tax and pay it to tax office for members of religious communities that collect taxes. However, this applies only if your capital gains exceed the tax-free saver's allowance (single: €801, jointly assessed: €1,602) or if you have not issued us with an exemption order for capital gains tax. Church tax is charged at 8 percent in Baden-Württemberg and Bavaria, and at 9 percent in all other federal states, as a surcharge on the capital gains tax rate of 25 percent. Capital gains have always been subject to church tax as part of income, and as such, this is not a new tax.

In order to deduct church tax, we are legally obliged to request information from the Federal Tax Office on your religious affiliation in the form of an encrypted code. The church tax deduction attribute (Kirchensteuerabzugsmerkmal – KiStAM) provides information on your affiliation with a religious community that collects taxes and the rate of church tax that applies in your case. This request is made once a year between 1 September and 31 October. Your obligation to pay church tax on capital gains is then met in full. No further disclosures are specified in your tax return.

If you do not want the Federal Tax Office to transmit your church tax data in encrypted form, you may issue an objection to the transmission of the data by 30 June each year. Please forward your objection in this regard to the Federal Tax Office directly. The official form to do this can be found on [www.formulare-bfinv.de](http://www.formulare-bfinv.de). It is called "Erklärung zum Sperrvermerk" (declaration of a blocking notice) and can be accessed by en-

tering the key word "Kirchensteuer" (church tax) in the search field. The Federal Tax Office will then block the transmission of your church tax deduction attribute to banks. Should you have already issued an objection to the transmission of this data, you do not need to do so again. An objection continues to apply until it is revoked. Accordingly, we will not deduct and pay church tax for you. The Federal Tax Office will notify your tax office about the objection. Church members will be requested by their tax office to submit a tax return for the collection of church tax on the flat-rate withholding tax.

The legal basis for this procedure is set out in section 51a (2c) and (2e) of the German Income Tax Act (Einkommensteuergesetz) and in the federal states' church tax laws.

Further information can be obtained from the Federal Central Tax Office (Bundeszentralamt für Steuern, Arbeitsbereich Kirchensteuerabzug), 11055 Berlin, on the webpage [www.bzst.de](http://www.bzst.de) or by calling 0228/406-1240.

Supplementary note in connection with setting up a client relationship: In this case, your church tax data will be requested approximately three months after the client relationship has commenced. The data reported to us by the Federal Tax Office are taken into account for the current year. You have the possibility to issue an objection to the Federal Tax Office regarding the transmission of your religious affiliation data in this case as well. In order for the Federal Tax Office to take this objection into account, it must be submitted to the Federal Tax Office at the latest one month after a new bank account is opened.

12 Signature

Date \_\_\_\_\_ Town/city \_\_\_\_\_



Signature of account holder

Please only add the date, town/city and signature in the presence of an embassy employee.

13 Guidance on the scope of deposit protection

The Bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V) and the Compensation Scheme of German Banks (Entschädigungseinrichtung deutscher Banken GmbH).

In accordance with its By-laws – subject to the exceptions provided for therein – the Deposit Protection Fund protects deposits. Among these are sight, time and savings deposits, including registered savings certificates.

Not protected are, inter alia, liabilities from bearer and order bonds, deposits forming part of the Bank's own funds, as well as deposits of credit institutions within the meaning of Article 4 (1), point (1) of Regulation (EU) No. 575/2013, financial institutions within the meaning of Article 4 (1), point (26) of Regulation (EU) No. 575/2013, investment firms within the meaning of Article 4 (1), point (1) of Directive 2004/39/EC and central, regional and local authorities.

The protection ceiling for each creditor is, until 31 December 2019, 20%, until 31 December 2024, 15%, and, as of 1 January 2025, 8.75% of the own funds of the Bank used for deposit protection purposes.

The respective protection ceiling shall be notified to the customer by the Bank on request. The protection ceiling, the By-laws of the Deposit Protection Fund and further information on deposit protection are also available online at <https://einlagensicherungsfonds.de>. Further details of protection are contained particularly in Section 6 of the Deposit Protection Fund By-laws.

**The following restriction shall not apply to natural persons and foundations with legal capacity**

Deposits of other creditors as natural persons and as foundations with legal capacity are not protected if

- (i) the deposit is a liability from a registered bond or a promissory note or
- (ii) the term of the deposit is more than 18 months. Deposits that already existed before 1 January 2020 shall not be subject to this limitation of term. After 31 December 2019, the 'grandfathered' status under the preceding sentence shall cease to apply as soon as the deposit in question falls due, can be terminated or otherwise reclaimed, or if the deposit is transferred by way of individual or universal succession in title.

Liabilities of banks that already existed before 1 October 2017 are protected in accordance with and under the conditions laid down in the provisions of the By-laws of the Deposit Protection Fund applying until 1 October 2017. After 30 September 2017, the 'grandfathered' status under the preceding sentence shall cease to apply as soon as the liability in question falls due, can be terminated or otherwise reclaimed, or if the liability is transferred by way of individual or universal succession in title.

<sup>1</sup> All names as per passport

First name/s<sup>1</sup> \_\_\_\_\_

Surname<sup>1</sup> \_\_\_\_\_

**13 Guidance on the scope of deposit protection (cont'd.)**

Irrespective of the Bank's liability in the event that, contrary to its duties, it is unable to return securities belonging to the customer and compensation is payable, a claim for compensation may also be filed against the Compensation Scheme of German Banks. The amount of the claim for compensation against the Compensation Scheme of German Banks is limited to 90 % of the value of these securities, but to not more than the equivalent of Euro 20.000.

**I have taken due note of the above guidance on the scope of deposit protection and protection of liabilities deriving from securities business.**



Signature of account holder

Please only sign the form in the presence of an embassy employee.

**Confirmation of receipt**

I have received a copy of

- the information about account and online banking including the information on cancellation rights,
- the account opening application "Eröffnung einer Bankverbindung für ausländische Studenten" (opening an account for foreign students),
- the General Terms and Conditions and the conditions for the use of account statement printers, for cheques,

for payment transfers, for permitted overdrafts, for payments by direct debit, for Deutsche Bank debit cards, for access to the bank via electronic media, for the Electronic Broking Service (EBS).

Date \_\_\_\_\_




Town/city \_\_\_\_\_



Signature of account holder

Please only add the date, town/city and signature in the presence of an embassy employee.

**14 Internal remarks (the following section is only filled out by the bank)**

Type of document	_____	
No./reference	_____	
Issuing authority	_____	Date of issue _____
Date	_____	
	Confirmation of accuracy of data (always required): 	Neutral identity verification (always required): 
Stamp	1st signature of employee of representation/branch (always required)	2nd signature of employee of representation/branch (always required)

Send us the complete documentation signed by the customer, certified copy of passport/ID card, certified application to open account and, if available, a copy of the confirmation from the university/language school to the following address:

**DB Privat- und Firmenkundenbank AG**  
Alter Wall 53  
20457 Hamburg  
Germany

Copy/-ies of passport/identity papers prepared  
The documents enclosed correspond to the originals provided to me today.

This section will be completed by the bank/representation.

<sup>1</sup> All names as per passport