# Avoid waiting time - open a bank account

for example at Kreissparkasse (name of the bank)

→ it is called Bürgerkonto

### What is it?

Your own bank account

- activity fee: 5,90 € every month
- This amount should be available in your bank account at month end.
- Please make sure that your bank account is always covered sufficiently, otherwise you must expect prosecutions, when shopping at retail or online.
- it is prohibited to overdraw your account

### Why could it be interesting for you?

- Withdraw money
- Transfer money

## What do you need at the bank office?

- passport
- registration card
- good language skills in German or English because you have to sign a contract

If not:

→ Please take someone with you or call someone who can translate

### Additional:

- If you want to cancel your bank account, you have to do it in written form.
- If you change your accommodation/address, you have to tell the bank immediately.
- → In order for your money to be instructed in due time, please provide your account information as soon as possible to the district office.