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Best bank account for newcomers without Schufa?

Finanzen | Berlin | 16.03.2026 09:34 | rishangi | 9 votes | 2079 views

Tags: bank, konto, schufa

I just arrived in Berlin and need to open a bank account. I dont have Schufa yet. Which banks accept newcomers without credit history? I need it for my salary and paying rent.

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1 answers

#1 | Jurek | 16.03.2026 08:34 | 14 votes

✓ Accepted answer

These banks work great for newcomers without Schufa:

1. **N26** — fully online, no Schufa needed, free basic account, app in English. Best for getting started fast. 2. **Wise** (formerly TransferWise) — great for international transfers, German IBAN, no Schufa. 3. **Commerzbank** — free Girokonto, physical branches, they accept newcomers. 4. **Sparkasse** — local bank, every city has one, they must give you a Basiskonto by law.

My recommendation: Open N26 online TODAY (takes 10 minutes with video verification), then later open a Sparkasse or Commerzbank account once you have your Anmeldung.