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Girokonto Comparison — Branch Bank, Online Bank and Costs

Branch bank vs. online bank: fees, advantages and disadvantages of Sparkasse, N26, DKB and ING compared.

Deutsche Begriffe: Girokonto | Filialbank | Onlinebank | Kontogebühren | Basiskonto | EC-Karte

Girokonto in Germany

A **Girokonto** (bank account) is essential in Germany — for salary, rent, insurance and daily expenses. Since 2016, people without a fixed place of residence also have the **right to a basic account**.

Branch Bank vs. Online Bank

Feature	Branch Bank	Online Bank
Advice	In person at the branch	Phone, chat, email
Branches	Yes (e.g., Sparkasse, Volksbank)	No
ATMs	Own network	Often free at all ATMs
Account fees	3–10 €/month	Often **0 €**
Account opening	At the branch by appointment	Online + Video-Ident (10 min)
Language support	German, partly multilingual	English often available

Popular Banks Compared

Bank	Account fee	Girocard/Debit card	Special feature
Sparkasse	3–10 €/month	Yes (Girocard)	Largest branch network, personal advice
DKB	0 € (with money incoming)	Visa Debit card	Free withdrawals worldwide
ING	0 € (from 700 € incoming)	Visa Debit card	Good app, free from minimum deposit
N26	0 € (basic account)	Mastercard	Smartphone-first, quick opening
Commerzbank	0 € (from 700 € incoming)	Girocard + Visa	Branches + online combined

Basic Account (Universal Account)

- **Legal entitlement** for everyone in Germany (§ 31 ZKG)
- Even without fixed residence, residence permit or Schufa entry
- Basic functions: transfers, direct debits, card payments
- Costs: approx. **5–8 €/month**
- Application at any bank — rejection only in exceptional cases

What You Need for Account Opening

- **ID card or passport** (with residence permit)
- **Registration certificate** (registration confirmation)
- For online banks: **Video-Ident** (webcam + ID) or PostIdent
- German tax identification number (sent by mail after registration)

Tips

- **Compare fees** — many banks are free with salary deposit
- **Sparkasse** is ideal if you need personal advice in German
- **DKB or ING** are worthwhile if you don't need a branch network
- Pay attention to **Schufa inquiry** — with negative Schufa, choose the basic account
- **Second account** at an online bank often makes sense (e.g., for travel)

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