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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 <b>0 €</b>              |
| 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                         |
|--------------------|---------------------------|---------------------|---|
| <b>Sparkasse</b>   | 3-10 €/month              | Yes (Girocard)      | Largest branch network, personal advice |
| <b>DKB</b>         | 0 € (with money incoming) | Visa Debit card     | Free withdrawals worldwide              |
| <b>ING</b>         | 0 € (from 700 € incoming) | Visa Debit card     | Good app, free from minimum deposit     |
| <b>N26</b>         | 0 € (basic account)       | Mastercard          | Smartphone-first, quick opening         |
| <b>Commerzbank</b> | 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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