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Girokonto — Bank Account in Germany

A Girokonto is an essential bank account in Germany needed for receiving salary, paying rent, and signing contracts. You can open one at traditional banks or free online banks.

Deutsche Begriffe: Girokonto | Bankkonto | IBAN | EC-Karte | Sparkasse

Girokonto — Bank Account

Why Do You Need a Bank Account in Germany?

Without a Girokonto you cannot:

- Receive your salary
- Pay rent (Überweisung)
- Get Kindergeld, Wohngeld benefits
- Sign contracts for phone/internet

Where to Open an Account?

Traditional Banks:

- **Sparkasse** — in every city, more expensive
- **Volksbank** — local, user-friendly
- **Deutsche Bank** — large, international
- **Commerzbank** — good ATM network

Online Banks (free!):

- **N26** — app-based, free card

- **DKB** — free withdrawals worldwide
- **ING** — no fees from €700 monthly income
- **Comdirect** — good customer service

What Documents Do You Need?

1. **Passport or ID** (with biometric data)
2. **Anmeldung** (registration certificate)
3. Sometimes: employment contract or income statement

How Much Does an Account Cost?

Bank	Monthly Fee
N26	€0
DKB	€0
Sparkasse	€3-10
Deutsche Bank	€5-12

Basic Vocabulary:

- **IBAN** — account number (DE + 20 digits)
- **BIC/SWIFT** — bank code
- **Überweisung** — transfer
- **Dauerauftrag** — standing order
- **Lastschrift** — direct debit
- **EC-Karte** — debit card
- **Geldautomat** — ATM

How to Open an Account Online?

1. Go to the bank's website
2. Fill out the form
3. **Videoident** or **PostIdent** (identity verification)

4. Account active in 1-3 days
5. Card arrives by mail in 5-7 days

Important!

- Always check maintenance fees
- Avoid overdraft (Dispo) — high interest rates!
- Set up transaction notifications

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