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Mobile Phone & Internet in Germany — SIM Card and Contract

Prepaid vs. contract, cheap mobile providers and internet connection for your apartment.

Deutsche Begriffe: Mobilfunk | Prepaid | Vertrag | SIM-Karte | Handyvertrag | WLAN | Mindestvertragslaufzeit | SCHUFA | VideoIdent

Prepaid or contract (Vertrag)?

When starting in Germany, you have two options:

• **Prepaid** — no contract and **no SCHUFA check**; you can buy a SIM card in a supermarket, drugstore or online, and top up as needed. Perfect for beginners. No top-ups for an extended period means automatic deactivation.

• **Handyvertrag** (contract) — cheaper for large data packages, but requires an account and positive SCHUFA.

Every SIM card must be activated with **identity verification** (passport, ID or residence permit, e.g. via Post or VideoIdent).

What you need for a contract

• identity document,

• bank account for direct debit — open a Girokonto,

• registration address, i.e. first register,

• positive SCHUFA (for standard contracts).

Mindestvertragslaufzeit and termination

Maximum **Mindestvertragslaufzeit** is **24 months**; the operator must also offer a 12-month variant. Since the TKG amendment on **01.12.2021**, contracts **do not automatically renew for another year** — after the first period you can terminate it **at any time with one month's notice**. Home internet works similarly. Prepaid does not need to be terminated — you simply stop topping up your account.

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