

## Your Current Account with Sparkasse Nürnberg

With 367 institutions, the Sparkasse Finance Group is represented all over Germany. In Nuremberg and the surrounding area, Sparkasse Nürnberg is a reliable partner for your finances. Your money is safe in a Sparkasse current account.

## Information about your Current Account:

### Opening a Current Account

The authorities **do not pay your social benefits to you in cash**. And if you have a job, **neither will your salary or wage be paid in cash**. That is why you need a **Sparkasse current account** and a Sparkasse card. You can use it for all of your financial transactions. You will get our “**Compact Account**” (online account management) and the Sparkasse Card **free of charge for 12 months**.

Do you want a current account with more services included? You will get the “**Complete Account**” with a Sparkasse Card for 12 months at a price of EUR 4.45 per month. Details on the services and prices after the end of a year can be found here: [www.sparkasse-nuernberg.de/kontokomplett](http://www.sparkasse-nuernberg.de/kontokomplett)

- You can simply **open a current account** in a branch of **Sparkasse Nürnberg**. The staff there will be happy to help you. You are welcome to arrange an **appointment by telephone on 0911 230-1000**.
- To **open a current account** you need an **identity document** and your **Ukrainian TIN** (if you have it). If you already have a German tax ID, please bring it with you when you open your account. Otherwise, submit it later once you have been issued with it. After opening the account, the Sparkasse will give you your account agreement and your new current account number. You will also be issued with a Sparkasse Card and a PIN with four digits.
- You will receive the Sparkasse Card and the PIN by post within approx. 2 weeks. A letter with the PIN will come first, and the Sparkasse Card will arrive a few days later. Please sign your Sparkasse Card on the back.
- Always **keep your PIN and your Sparkasse Card separate!** Learn your PIN by heart. Never write your PIN on your Sparkasse Card. Anyone who has your Sparkasse Card and knows your PIN can take money from your Sparkasse current account!

### Online and Mobile Banking

Take care of your banking transactions easily online with your PC or smartphone using the Sparkasse app.

- The **Sparkasse app** offers convenient **mobile banking**. Download it to your smartphone (Android and iOS)



## Withdrawing Cash

Your money is safe from theft in your current account. We recommend withdrawing small amounts from your account several times a month. For regular payments or larger sums, use transfers, standing orders or direct debits.

- With your **Sparkasse Card and your PIN** you can **withdraw money from your current account** using cash machines all over the world. **Important: Cash withdrawals are free of charge for you at any Sparkasse cash machine in Germany!** If you withdraw money at cash machines belonging to other banks, it will cost an additional approx. EUR 2-5.
- Only withdraw as much cash as you will need for the next few days. Do not immediately withdraw the full amount of your social benefit or salary immediately after the money is paid into your account! There should always be enough money in your account for transfers, standing orders or direct debits. This means that we will be able to meet your payment obligations without any problems and you will avoid additional expense for warning procedures and bank charges.
- You can find all of the Sparkasse cash machines in Germany here: [www.sparkasse-nuernberg.de/filiale-finden](http://www.sparkasse-nuernberg.de/filiale-finden)

## Paying In Cash

Cash deposits can be made at Sparkasse Nürnberg cash machines with a deposit and withdrawal function.

**Please note: Deposits can be made ONLY in Euros.**

## Transfers, Standing Orders & Direct Debits

- Please use online banking for **transfers**. Paper-based transfers cost EUR 2.29 in the “Compact Account” (as at 14 March 2022), paper-based transfers are included in the price of the “Complete Account”.
- A **standing order** is when you always pay the same amount of money once a month to a company or a person (e.g., rent). The Sparkasse automatically and regularly deducts the money from your account. You can specify when the money is to be paid.
- **Direct debit** means: a company or a person withdraws money from your current account. This is only possible if you have given your consent in advance with your signature. For example: you open a mobile telephone account. To do this, you have to allow the company to withdraw the amount of the monthly bill from your Sparkasse current account.

## Bank Statements

You can find your **bank balance and bank statements** at any time on your **online banking** or the **Sparkasse app**. Printouts at the statement printer cost EUR 0.99 in the “Compact Account” (as at 14 March 2022), they are included in the “Complete Account”.

## House Move/Change of Town

**Are you changing your place of residence? You must notify Sparkasse Nürnberg of your new address.**

Please note: Sparkasse Nürnberg only has branches in the Nuremberg city area and in the Nürnberger Land district. If your new home is in a different district, we recommend that you move your current account there. This is very easy to do: Go to the Sparkasse in your new home town; it will then arrange for your account to be moved.

### Contact:

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