99050111013001, 99050111013001

Open a basic account

Modul	**Sachverhalt**
Leistungsschlüssel	99050111013001, 99050111013001
Leistungsbezeichnung I	Open a basic account
Leistungsbezeichnung II	
Typisierung	6 - Allgemeine Hinweise, nicht spezifische für eine Leistung
Quellredaktion	Sachsen-Anhalt
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Gewerbe (050)
Verrichtungskennung	Informationserteilung (013)
SDG-Informationsbereich	
Lagen Portalverbund	Existenzsicherung und staatliche Unterstützung (1140100)
Einheitlicher Ansprechpartner	Nein

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Fachlich freigegeben am	
Fachlich freigegen durch	
Handlungsgrundlage	https://www.gesetze-im-internet.de/zkg/BJNR072010016.html#BJNR072010016BJNG001000000 https://www.gesetze-im-internet.de/zkg/anlage_3.html https://www.gesetze-im-internet.de/zkg/BJNR072010016.html#BJNR072010016BJNG001000000 https://www.gesetze-im-internet.de/zkg/anlage_3.html
Teaser	Would you like to open a basic account? Find out more here.
Volltext	A basic account is a payment account that you can use like a current account, but for which special protection rules apply. Banks may only charge reasonable fees and the bank's termination options are significantly limited. The bank does not have to grant you an overdraft limit. This means that you cannot then incur debt by withdrawing or transferring more money than there is balance in the account. You can also manage the basic account as a seizure protection account.

Erforderliche Unterlagen	• Identity card
	  • Pass
	  • Certificate of toleration
	  • Permission to stay
	• ID card for identification, for example
	• one address (a postal address is also sufficient)

Voraussetzungen	None. The bank may only refuse to open a basic account if there are serious reasons. These are, for example: • You already have a payment account with another bank in Germany and you can actually use this account, • You have been convicted of an intentional crime against the Bank or one of its employees or customers within the 3 years prior to the application, • You were already the holder of a basic account with the same bank and the bank has legitimately terminated the basic account contract due to late payment or because of using the account for

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	prohibited purposes, • By entering into and maintaining a business relationship with you, the Bank would violate its general duties of care under the Money Laundering Act and the Banking Act or its confidentiality obligations when justifying the refusal.
Kosten	None.
Verfahrensablauf	
Bearbeitungsdauer	
Frist	None.
weiterführende Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	
Ansprechpunkt	Contact the bank where you want to open a basic account.
Zuständige Stelle	
Formulare	You can use the form of the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht). You can also use a form from your bank. https://www.bafin.de/SharedDocs/Downloads/DE/Formular/dl_fo_basiskonto_antrag_abschluss.html;jsessionid=FB938F8C547EA975C455C7352379CB5C.1_cid500?nn=7906374 https://www.bafin.de/SharedDocs/Downloads/DE/Formular/dl_fo_basiskonto_antrag_abschluss.html;jsessionid=FB938F8C547EA975C455C7352379CB5C.1_cid500?nn=7906374
Ursprungsportal	Open a basic account, Basiskonto eröffnen