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# Apply for a basic account at a credit institution

Heruntergeladen am 12.07.2025

<https://fimportal.de/xzufi-services/211562231/L100038>

Modul	Sachverhalt
Leistungsschlüssel	99050111013000, 99050111013000
Leistungsbezeichnung I	Apply for a basic account at a credit institution
Leistungsbezeichnung II	Apply for a basic account at a credit institution
Typisierung	6 - Allgemeine Hinweise, nicht spezifische für eine Leistung
Quellredaktion	Thüringen
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	
Einheitlicher	

Modul	Sachverhalt
Ansprechpartner	Nein
Fachlich freigegeben am	19.02.2019
Fachlich freigegeben durch	Federal Ministry of Finance
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/zkg/_30.html">https://www.gesetze-im-internet.de/zkg/_30.html</a> <a href="https://www.gesetze-im-internet.de/zkg/anlage_3.html">https://www.gesetze-im-internet.de/zkg/anlage_3.html</a> <a href="https://www.gesetze-im-internet.de/zkg/_30.html">https://www.gesetze-im-internet.de/zkg/_30.html</a>
Teaser	If you want to open a basic account, you can do so at almost any bank.
Volltext	<p>A basic account is a payment account that you can use like a current account. You can use the basic account to deposit and withdraw money or to make direct debits, transfers and payment card transactions.</p> <p>What is special about the basic account, however, is that special protective regulations apply. For example, you have special protection against termination and the bank may only charge reasonable fees for account management.</p> <p>Any consumer who is legally resident in the European Union is entitled to conclude a basic account agreement. You can also open a basic account if you do not have a permanent residence or are seeking asylum. Even if you do not have a residence permit but cannot be deported for legal or factual reasons (tolerated persons), you are entitled to a basic account.</p> <p>When opening an account, however, you must provide a postal address (e.g. from friends or a family member).</p> <p>In principle, every bank that offers payment accounts to consumers must provide basic accounts. A bank may only refuse your application for a basic account if there is a legal reason for refusal.</p> <p>The bank may therefore only reject the application</p> <ul style="list-style-type: none"> <li>• if a payment account has already been set up with a bank and can be used,</li> </ul>

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- if the applicant has been convicted of an intentional criminal offense against the bank, its customers or employees in the last three years, or
- if the applicant is already the holder of a basic account with the same bank and this account has been justifiably terminated due to late payment
- if provisions for the prevention of money laundering and terrorist financing require an institution to refuse to open an account

Note: You can also apply for the basic account to be managed as a seizure protection account.

## Erforderliche Unterlagen

Together with the application, you must prove your identity, for example with

- an official identity document with a photograph of you, which fulfills the passport and ID requirements in Germany,
- a certificate of toleration or
- a proof of arrival.

## Voraussetzungen

- You have legal capacity
- You are legally resident in the European Union (even without a permanent residence), are an asylum seeker or tolerated (you do not have a residence permit, but cannot be deported)
- You do not have a payment account with any other bank in Germany that you can use
- You have not been convicted of an intentional criminal offense against the bank, one of its employees or one of its customers within the last three years
- you have not already had a basic account with the bank terminated because you were in arrears with payments or used it for prohibited purposes
- the bank does not violate anti-money laundering or anti-terrorism regulations by opening the account

## Kosten

none

Note: The credit institution may charge a reasonable fee for account management.

## Verfahrensablauf

You must apply for a basic account in writing.

- Obtain the application form from your bank or

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download it from the website of the Federal Financial Supervisory Authority (BaFin) and print it out.

- Choose the bank where you would like to open a basic account.
- Complete the application form for a basic account in full and submit it to the bank together with the required proof of identification.
- The bank will confirm receipt of your application and enclose a copy of the application form. Once you have submitted the application, the bank must open the basic account within 10 business days.
- If there is no reason for refusal, your basic account will be opened and you can use it.

Note: When opening an account, you must provide a postal address (e.g. that of a friend or family member).

**Bearbeitungsdauer**

10 business days

**Frist**

none

**weiterführende Informationen**

[https://www.bafin.de/DE/Verbraucher/Bank/Produkte/Basiskonto/basiskonto\\_node.html](https://www.bafin.de/DE/Verbraucher/Bank/Produkte/Basiskonto/basiskonto_node.html)  
[https://www.bafin.de/SharedDocs/FAQs/DE/Verbraucher/Bank/Produkte/Girokonto/06\\_pfaendungsschutzkonto.html;jsessionid=AC61A3B54BE8056B5A38BFC195281EC2.2\\_cid290?nn=7906374](https://www.bafin.de/SharedDocs/FAQs/DE/Verbraucher/Bank/Produkte/Girokonto/06_pfaendungsschutzkonto.html;jsessionid=AC61A3B54BE8056B5A38BFC195281EC2.2_cid290?nn=7906374)  
<https://www.bundesfinanzministerium.de/Content/DE/FAQ/2015-10-28-basiskonto.html>  
<https://www.konto.org/download/merkblatt-basiskonto-asylbewerber-english.pdf>  
<https://www.konto.org/download/merkblatt-basiskonto-asylbewerber-arabisch.pdf>  
[https://www.bafin.de/DE/Verbraucher/Bank/Produkte/Basiskonto/basiskonto\\_node.html](https://www.bafin.de/DE/Verbraucher/Bank/Produkte/Basiskonto/basiskonto_node.html)  
[https://www.bafin.de/SharedDocs/FAQs/DE/Verbraucher/Bank/Produkte/Girokonto/06\\_pfaendungsschutzkonto.html;jsessionid=AC61A3B54BE8056B5A38BFC195281EC2.2\\_cid290?nn=7906374](https://www.bafin.de/SharedDocs/FAQs/DE/Verbraucher/Bank/Produkte/Girokonto/06_pfaendungsschutzkonto.html;jsessionid=AC61A3B54BE8056B5A38BFC195281EC2.2_cid290?nn=7906374)  
<https://www.bundesfinanzministerium.de/Content/DE/FAQ/2015-10-28-basiskonto.html>  
<https://www.konto.org/download/merkblatt-basiskonto-asylbewerber-english.pdf>  
<https://www.konto.org/download/merkblatt-basiskonto-asylbewerber-arabisch.pdf>

Modul	Sachverhalt
Hinweise	none
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> <li>• Basic account information</li> <li>• A basic account must be applied for at the desired credit institution</li> <li>• Basic account can be used like a current account and has special protective provisions, for example better protection against termination and the bank may only charge reasonable fees for account management.</li> <li>• Basic accounts can be used for deposit and withdraw money and to carry out direct debits, transfers and payment card transactions.</li> <li>• Every consumer is entitled to who is legally resident in the European Union (even without a fixed abode), is an asylum seeker or a tolerated person.</li> <li>• Every bank that offers payment accounts to consumers must provide basic accounts.</li> <li>• Responsible: Federal Financial Supervisory Authority (BaFin)</li> </ul>
Ansprechpunkt	
Zuständige Stelle	
Formulare	<p>Forms: Application to conclude a basic account agreement</p> <p>Online procedure possible: no</p> <p>Written form required: yes</p> <p>Personal appearance required: no</p> <p><a href="https://www.bafin.de/SharedDocs/Downloads/DE/Formular/dl_fo_basiskonto_antrag_abschluss.pdf?__blob=publicationFile&amp;v=1">https://www.bafin.de/SharedDocs/Downloads/DE/Formular/dl_fo_basiskonto_antrag_abschluss.pdf?__blob=publicationFile&amp;v=1</a></p> <p><a href="https://www.bafin.de/SharedDocs/Downloads/DE/Formular/dl_fo_basiskonto_antrag_abschluss.pdf?__blob=publicationFile&amp;v=1">https://www.bafin.de/SharedDocs/Downloads/DE/Formular/dl_fo_basiskonto_antrag_abschluss.pdf?__blob=publicationFile&amp;v=1</a></p>
Ursprungsportal	Apply for a basic account at a credit institution, Einrichtung eines Basiskontos bei einem Kreditinstitut beantragen