99050111013000, 99050111013000

Basic Information Provision Account

Modul	Sachverhalt
Leistungsschlüssel	99050111013000, 99050111013000
Leistungsbezeichnung I	Basic Information Provision Account
Leistungsbezeichnung II	
Typisierung	6 - Allgemeine Hinweise, nicht spezifische für eine Leistung
Quellredaktion	Brandenburg
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	Migration und Integration (1080000), Verbraucherschutz (1150300)

Modul	Sachverhalt
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	19.02.2019
Fachlich freigegen durch	Federal Ministry of Finance
Handlungsgrundlage	https://www.gesetze-im-internet.de/zkg/__30.html http://www.gesetze-im-internet.de/zkg/anlage_3.html https://www.gesetze-im-internet.de/zkg/__30.html http://www.gesetze-im-internet.de/zkg/anlage_3.html
Teaser	If you want to open a basic account, you can do so at almost any bank.
Volltext	A basic account is a payment account that you can use like a checking account. You can use the basic account to deposit and withdraw money or to carry out direct debits, transfers and payment card transactions. What is special about this, however, is that special protection regulations apply to the basic account. For example, you have special protection against dismissal and the bank may only charge reasonable fees for account management. Any consumer who is legally resident in the European Union is entitled to conclude a basic account contract. You can open a basic account even 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. However, when opening an account, you must provide a mailing address (for example, of friends or a family member). In principle, any bank that offers payment accounts to consumers must provide basic accounts. A bank may only reject your application for a basic account if there is a legal reason for refusal. The bank may therefore only reject the application if:

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	• if a payment account has already been set up with a credit institution and can be used, • if the applicant has been convicted in the last three years of an intentional crime against the bank, its customers or employees, or • if the applicant is already the holder of a basic account with the same bank and this has been justifiably terminated due to late payment • where provisions for the prevention of money laundering and terrorist financing require an institution to refuse to open an account Note: You can also request that the basic account be managed as a seizure protection account.
Erforderliche Unterlagen	Together with the application, you must prove your identity, for example with • an official ID card with a photograph of you that fulfils the passport and ID requirements in Germany, • a certificate of toleration or • proof of arrival.
Voraussetzungen	• You are legally competent, • You are legally resident in the European Union (even without a permanent residence), are seeking asylum 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 crime against the bank, any of its employees or any of its customers within the last three years • You have not already had a basic account terminated at the bank because you were in arrears with payments or used it for prohibited purposes • the bank does not violate anti-money laundering or anti-terrorism provisions by opening the bank.
Kosten	none Note: The bank may charge an appropriate fee for account management.
Verfahrensablauf	You must apply for a basic account in writing.

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	• Get the application form from your bank or download it from the website of the Federal Financial Supervisory Authority (BaFin) and print it out. • Choose the bank where you want to open a basic account. • Complete the basic account application form completely and submit it to the bank with the required proof of identification. • The bank will acknowledge receipt of your application and attach a copy of the application to open the procedure. After you submit 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 mailing address (for example, from friends or a 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/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/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

Modul	Sachverhalt
	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/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
Hinweise	none
Rechtsbehelf	
Kurztext	• Basic Information Provision Account • Setting up a basic account must be applied for at the desired bank • Basic account can be used like a current account and has special protective provisions, such as better protection against dismissal and the bank may only charge reasonable fees to the account management. • Basic account can be used for Deposit and withdraw money as well as to carry out direct debits, credit transfers and payment card transactions. • Every consumer has a right who is legally resident in the European Union (even without a permanent residence), is seeking asylum or tolerated. • Any bank that offers payment accounts to consumers must provide basic accounts. • Responsible: Federal Financial Supervisory Authority (BaFin)
Ansprechpunkt	Federal Financial Supervisory Authority (BaFin)Unit ZR3Graurheindorfer Str. 10853117 Bonn, GermanyP.O. Box 125353002 Bonn, Germany Phone: 0228 4108-0fax: 0228 4108-62299E-mail: schlichtungsstelle@bafin.de BaFin consumer telephonePhone: 0800 2 100 500

Modul	Sachverhalt
	Barrier-free access Sign phone via ISDN: 0228 99 80 80 838Sign phone via IP: gebaerdentelefon.bafin@sip.bafin.buergerservice-bund.defax: 0228 4108-7774E-mail: bafin.deaf@buergerservice.bund.de Opening hours:Monday to Friday: 08:00 to 18:00
Zuständige Stelle	Federal Financial Supervisory Authority (BaFin)Unit ZR3Graurheindorfer Str. 10853117 Bonn, Germany P.O. Box 125353002 Bonn, Germany Phone: 0228 4108-0fax: 0228 4108-62299E-mail: poststelle@bafin.de
Formulare	Forms: Application for the conclusion of a basic account contract Online procedure possible: no Written form required: yes Personal appearance required: no https://www.bafin.de/SharedDocs/Downloads/DE/Formular/dl_fo_basiskonto_antrag_abschluss.pdf?__blob=publicationFile&v=1 https://www.bafin.de/SharedDocs/Downloads/DE/Formular/dl_fo_basiskonto_antrag_abschluss.pdf?__blob=publicationFile&v=1
Ursprungsportal	Basic Information Provision Account, Basiskonto Informationserteilung