

Onboarding / Arriving in Germany

You'll need this for your start in Germany:

- Accommodation
- Registration / registration certificate
- German health insurance / social insurance
- German mobile phone number
- German bank account

Tip

The Germans are known for always being punctual, accurate and well prepared. We therefore advise you to always appear a little earlier and to bring forms and documents with you, already filled out.

Accommodation

You should give yourself one to two months to find accommodation in Germany. How long it takes is of course strongly dependent on the respective city. Most accommodations in German cities are apartments for rent. Furnished apartments are also available, but form the smaller part of the housing market. Whole houses for rent in the city centre are a rarity. Such objects can usually be found in the surrounding suburbs of the cities.

Finding an apartment can not only cost you time, it can also require a little patience. Apartment visits need to be coordinated in time and well prepared. Above all, you should always have the necessary documents with you. The landlord, the property manager or the estate agent will tell you what these are.

As a rule, the following documents are required:

- copy of a valid photo identification document
- residence permit / Visa
- contract of employment / salary statement (of the last 3 months)
- certificate of exemption from rent debts
 - Your previous landlord will confirm that you have paid the rent regularly and that you have no rent debts.
- SCHUFA information
 - The SCHUFA is the protection association for general credit security, which gives contract partners information about your solvency.

For the search for suitable accommodation we recommend www.immobilienscout24.de or www.immonet.de

Registration in Germany / Tax Identification Number

Once you have arrived in Germany, you must register (handing over of a registration certificate) at a citizen's office in your city district. This is also the most important requirement for opening a German bank account, for example. You have 14 days to register in Germany. We advise you to make an appointment online with your local citizen's office to register.

You will need these documents for the registration in any case:

- ID card (ID) / passport (Passport)
- "Einzugsbestätigung des Wohnungsgebers"
 - In this document your landlord confirms that you have rented an apartment. As a rule, you will receive this document with the rental agreement. However, it is also available online as a form.
- Registration form (available online)
- marriage certificate (if applicable)
- birth certificate of your children (if applicable)

After the registration you will receive the registration certificate immediately. You will also receive your tax identification number by post no later than 2 weeks after registration. You should keep both documents in a safe place, as you will need them more often.

Health Insurance in Germany

In Germany, everyone is covered by a statutory, i.e. obligatory, health insurance. The employee pays 50% of the monthly insurance premium, the other half is paid by your employer. You can choose from a little more than 100 (statutory) health insurance companies. As a rule, basic health care is similarly covered by every health insurance fund. They differ only in their varying priorities and individual health programmes.

These are the best-known health insurance companies in Germany:

- Techniker Krankenkasse (TK)
- AOK
- Barmer GEK
- BKK
- DAK

Opening of a German bank account

First and foremost, you need a German bank account to get your salary paid out. As soon as you have the registration certificate, you can easily open a bank account in Germany. To do this, you must present your registration certificate and your identity card to the bank.

Here is a small selection of German banks:

- Deutsche Bank
- Sparkasse
- Commerzbank
- Postbank

Insurances

Liability and household insurance

With liability insurance, you can insure yourself in the event of damage caused by you. Almost all insurance companies offer liability insurance. This is often done in combination with household insurance, which covers your home, your belongings and, for example, your bicycle in the event of damage or theft.

You can get free advice on the various insurances and tariffs from the respective insurance company. It is advisable to consult an expert, as insurance policies can be a real challenge for German native speakers, too.

Here is a small selection of German insurance companies:

- Allianz SE
- Talanx
- AXA
- HUK-Coburg
- Signal Iduna

German mobile phone number

Depending on which country you are coming from, you should check which mobile network your smartphone is using. In Germany mobile communication works via GSM. If you're from Europe, Africa, Australia or Asia your smartphone will be compatible. If you're from North America or parts of South America or Asia, your smartphone may work with CDMA. So here you might want to ask a mobile operator for advice on your options.

You'll also need to check whether your phone is locked for a specific region or not. If this is not the case, all you need is a new SIM card.

You can get them in every major supermarket, drugstore, petrol station or electronic store (e.g. Saturn, Mediamarkt). If you conclude a mobile phone contract, you will of course receive the SIM card directly or by post.

Here's an overview of the German network operators and possible providers:

Telekom

- Congstar
- Lebara Mobile
- Ja! Mobil
- Penny Mobil

Vodaphone

- Fyve
- klarmobil
- Edeka Mobil
- Lycamobil

O2

- Aldi Talk
- Blau.de
- Fonic
- Lidl Connect