Choose your first bank account

Fill and save in a PDF reader, or print. Your entries stay in your copy.

Start with the requirements that matter

Use the same expected month for both accounts. Check opening eligibility first: an attractive price is irrelevant if the provider cannot verify your documents. Then compare the services you use. This worksheet is completed by hand or in a PDF reader; it does not calculate automatically.

Your decision: choose an account only after opening requirements, essential services and charges are confirmed. An unanswered must-have stays open; do not treat it as a yes.

Calculate the cost of your month

Monthly account fee + required card fee + expected cash charges + other usage charges = expected monthly cost. Convert annual card fees to a monthly amount by dividing by 12. Record any minimum incoming-payment requirement.

Illustration, not a bank offer: A has a EUR 0 account fee, EUR 3 card fee and four EUR 2 withdrawals: EUR 11/month. B costs EUR 6 including those services: EUR 6/month. B costs EUR 5 less for this usage, provided you meet its conditions.

Option A: provider / account / opening requirements

Option A: account + card + cash + other = monthly total (EUR)

Option B: provider / account / opening requirements

Option B: account + card + cash + other = monthly total (EUR)

Choose your first bank account

Fill and save in a PDF reader, or print. Your entries stay in your copy.

Turn the comparison into a decision

- ☐ Accepted ID and address evidence confirmed for my situation
- ☐ Salary, transfers, direct debits and needed cash services supported
- ☐ Actual fees, card type and minimum-payment conditions confirmed
- ☐ Legal deposit-holding institution and protection information checked
- ☐ Support language and lost-phone recovery are usable for me

Eligible bank deposits are generally protected up to EUR 100,000 per customer per institution, rather than per app or account. If an ordinary account is refused, ask about the Basiskonto; eligibility and statutory refusal grounds apply. It is not necessarily free.

My choice / reason / unresolved must-have

Message to the provider

I have recently moved to Germany and hold a [country] passport. Can I open [account] with [documents]? Please confirm the monthly cost for [usage], any incoming-payment conditions, and an alternative if online identification fails.

Question to send / official contact channel / date

Once open, test access and a transfer, confirm payroll details, and check rent and insurer payment instructions. A bank account does not activate insurance cover.

Read the complete bank-account guide

Official sources / checked 7 September 2026

BaFin account comparison (kontenvergleich.bafin.de)

BaFin deposit protection (kontenvergleich.bafin.de)

ZKG sections 31, 35, 41 and 48 (www.gesetze-im-internet.de)