



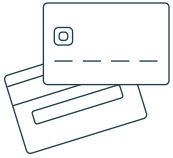
## Current account

Financial transaction (e.g. salary, bills, rent, etc.)

You can:

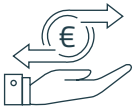
- Pay with EC-Card
- Make transfers
- Set up a standing order
- Arrange direct debit

Multiple people can share one account (joint account).



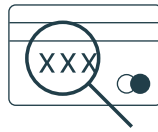
## EC-Card

- Bank card with which you can pay without cash
- You can use it to withdraw money from your account
- You can use it to print out bank statements at the bank
- A PIN or signature is used to pay



## Debit charge

Means: a company takes money from your account with your permission through your signature (e.g. electricity).



## Iban

- A long number that combines the account number and the bank number
- You need this number for all transfers



## Fees

- Paying for the giro account (account management fees)
- Help with transfers at the counter cost money (fees)

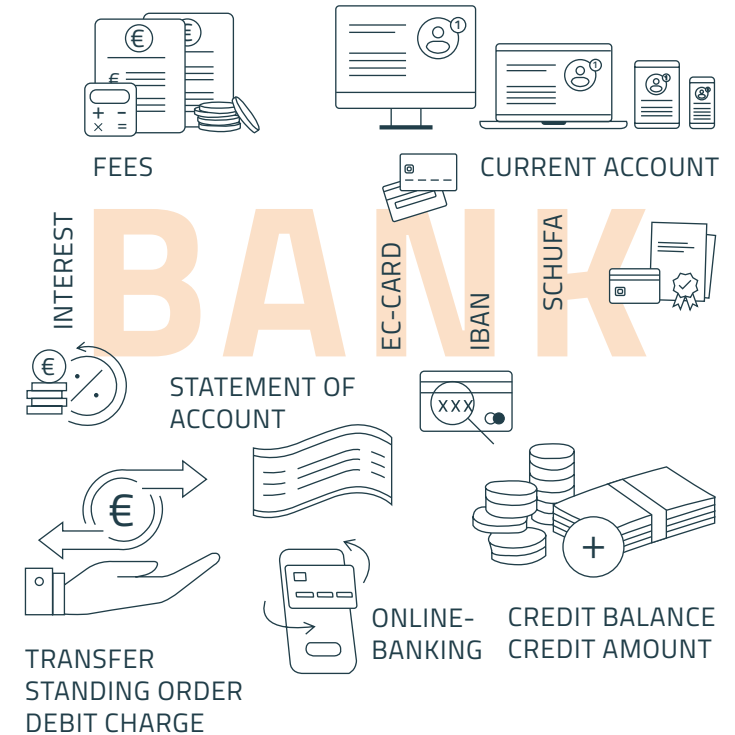
## Any Questions?

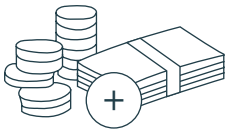
Contact us for more information.

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# ABC der Finanzen.

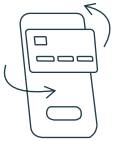
## Englisch





## Credit amount

- Someone transfers money to your bank account (e.g. employer, job center)
- You pay money into the account yourself
- Credit amount and credit balance can be found on the account statement or in online banking in the associated app



## Online-Banking

- You can do money transfers, standing orders and direct debits from anywhere
- View and print account statements
- Internet connection is required



## Transfer

- Überweisungsformular ausfüllen
- Online Banking is also possible



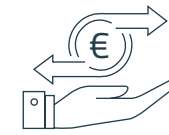
## Schufa

- A company that collects information and data about all of us
- Schufa provides information on whether you can get a loan and whether you always pay on time
- Landlords can request a Schufa report
- **Negative entry:**
  - No rental contract
  - No credit
  - No mobile phone contract
  - No installment purchases
- **Positive entry:**
  - You always pay for everything on time



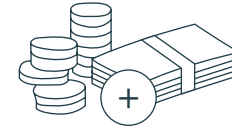
## Statement of account

- Overview of income (e.g. wages) and expenses (e.g. paid bills)
- Proof of payments, also proof of guarantee
- Jobcenter and employment agencies always want to see account statements before they transfer money to your account



## Standing order

The bank can do regular transfers of rent, e.g. to landlords, on your behalf



## Credit balance

- The money you have in your account (e.g. to pay bills)
- You usually get interest on credit balances
- Credit amount and credit balance can be found on the account statement or in online banking in the associated app



## Interest

- **Debit interest:**

When overdrawing the account you have to pay money (interest) to the bank
- **Credit interest:**

For credit in the bank account you get money (interest) from the bank
- **Late payment interest:**

If you don't pay bills, you get a reminder and therefore have to pay more