

# New in Germany?

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## A. Housing

It is recommended not to sign a rental contract or transfer money from Ireland for permanent accommodation without having seen the actual apartment or house. As can happen in any location, potential tenants can be taken advantage of and it is advisable to start with the accommodation hunt only after arriving in Germany. It might be a good idea to live in a hostel or other form of accommodation for the first weeks until a permanent flat/apartment/house has been found.

Living in shared flats is quite common, at least for younger people, in Germany. The most popular website to find a room in a shared flat is [WG-gesucht](#). There are also several Facebook groups for flat searching, depending on the city, e.g. Berlin Apartments; Hamburg Housing, Rooms, Apartments, Sublets; WG & Wohnung Erfurt gesucht etc. Due to high demand, especially in certain cities like Berlin, Jena, Munich etc., be prepared that you will have to message quite a number of people to “apply” for a room in a shared flat and probably not hear back from many of them. If they reply, they usually invite you to a flat viewing and interview, so you can get to know each other and see if you could live together.

If you want to rent a whole apartment, you can, for instance, check out:

<https://www.ebay-kleinanzeigen.de/s-wohnung-mieten/c203>

<https://www.immobilienscout24.de/>

or search real estate service providers directly, e.g. covivio, berlinovo, etc.

Please note that in Germany apartments for rent are usually, unless otherwise stated, completely empty. This sometimes means that there will not even be light fittings or bulbs or kitchens - although some apartments do have in-built kitchens (Einbauküchen), this is not the standard.

If you are in Germany for a set amount of time, you could look for a Zwischenmiete, i.e. someone offering their apartment or room in a shared flat while they are away for an internship or similar. In that case they would usually leave all their furniture in their flat.

## B. Registration – Anmeldung

Once you have found an apartment, house or similar to live in Germany, you have to register with the town you live in, ideally within two weeks if you are planning to stay for more than three months. This is obligatory by law. To register, you will need to find your local town hall (“Rathaus”, in bigger cities often called Einwohnermeldeamt or Bürgerbüro). Please note, that within Berlin it is not necessary to register with the Bürgeramt of your district, i.e. if you move to Neukölln, you can get your registration or Anmeldung in any of the other Bürgerämter, e.g. Spandau or Lichtenberg. It is best to check online in advance or call them in order to find out whether you need an appointment to register or not. In Berlin, you generally do need an appointment. Appointments are available through the Berlin Service-Portal: [Terminvergabe - Auswahl des Tages - Service Berlin - Berlin.de](#) Appointments are generally difficult to get online, but are released throughout the day, so patience and refreshing the website throughout the day do pay off.

For the process, you will need the following documents.

- Passport or National ID Card
- Registration form (to be found here: [Anmeldung einer Wohnung - Dienstleistungen - Service Berlin - Berlin.de](#))
- Rental contract
- Sometimes you will need to provide a proof of Address (letter, utility bill, etc.)
- Einzugsbestätigung, which you will receive from your landlord after signing the rental contract

You will receive a “**Meldebescheinigung**” (Registration Certificate / Official Proof of Address) after the registration process. This is necessary to set up bank accounts, get official documents issued and sent to your address and to sign up for e.g. a bill phone or an internet package.

Depending on the town, you may have to pay a late-fee for registering after you have lived in the respective city for a certain amount of time without registering.

With registration you furthermore become a contributor to the [German Rundfunkbeitrag](#) (broadcast contribution) – your contribution to the German public broadcast networks. It needs to be paid every three months and is 18.36 Euro/month per flat.

You have the possibility to let the administration know what your religion is. Be aware that if you do, you will be eligible for an extra (church) tax in case you decide to stay longer. The church tax varies between 8% and 9% depending on your affiliation and the area of Germany in which you are registered. If you do not give a religion in your Anmeldung, you will not have to pay the church tax.

Additionally, it is important to deregister when leaving Germany for good. Most service providers (e.g. health insurance companies or your gym) will not cancel your subscription/membership unless you show them proof of deregistration. If you only plan to stay temporarily, ensure that all your contracts can be cancelled when leaving Germany, as some providers might try to charge you for the duration of the contract, even if you are no longer in Germany and can avail of their service.

## C. Bank-Accounts

Opening a bank account is usually necessary/useful for the payment of bills, receiving wages, signing up for phone contracts etc.

Depending on where you live, different banks can be more or less present. If you will be staying in one place we suggest to choose a bank which has ATMs and offices around your area (for queries for example).

The following banks are most present across Germany.

- Volksbank-Raiffeisenbank
- Sparkasse
- Commerzbank
- Postbank
- Deutsche Bank
- Sparda Bank
- Santander

Signing up for a normal bank account means you will get a “Girokonto”. This comes with an “EC” Card, which you can use at an ATM from your bank to withdraw cash. Withdrawing cash from an ATM which is not registered with your bank can cost you up to €5.00 per withdrawal. Some banks, for example Triodos or ING Diba, offer a visa card, with which cash can be withdrawn from all ATMs with a visa sign without charge.

You cannot use the EC-Card as Credit Card and will need to apply for a separate credit card with your bank. You will also need to set up online banking with the bank in order to transfer money to other accounts without having to go to your bank’s office every time you want to make a transaction.

To open a bank account you usually need the following:

- A passport or national ID Card
- Proof of address (your Meldebescheinigung)

Depending on your status (student, working, retired, etc.) and the bank you are with, you may be charged for your bank account or credit card.

Just as everywhere else, there is an increasing number of online or mobile banks, without physical representations, in Germany. Opening an account with them often is less complicated with less paperwork involved and the process is not too different from the one in Ireland.

## D. Phone Set Up

It is important for employers, landlords, authorities and other points of contact to be able to reach you on a German mobile number. This is also necessary if you want to use online banking and get PIN codes / TANs sent to your phone in order to make transactions. In general, you always need to provide an ID card or Passport when purchasing a phone number.

You can sign up for a bill phone contract (prices and phones vary) for which you will need to provide German bank details and usually a proof of address. The minimum length of these contracts is often 18 months. There are also pre-paid plans, which are taken from your prepaid SIM card, which you top up, for which no bank details are required.

Generally, costs for phone contracts tend to be more expensive than in Ireland or offer less mobile data.

The most common mobile phone providers are the following:

- Vodafone
- Congstar
- Telekom
- Blau
- Aldi Talk
- Mobilcom Debitel

## E. Public Transport

Germany has a very good public transport system but also a few organisations which manage car and ride sharing.

One of the most important providers of public transport in Germany is the [“Deutsche Bahn”](#) (German Rail). They have different types of trains such as regional and fast trains and offer different types of tickets (Group Tickets, Weekend Tickets and One Way Tickets).

Ticket prices vary depending on times and destination. To avoid expensive travel costs, a “Bahn Card” can be purchased in Deutsche Bahn Shops or online which will give a certain percentage off your ticket (25%, 50% or even 100%). Prices for these depend on if you are a student, working or retired etc.

The Deutschland-Ticket (D-Ticket for short) lets you travel easily by all means of local public transport for just €49 per month. The ticket is valid throughout Germany on all local public transport but not on the fast intercity trains (ICE, IC/EC). The Deutschland-Ticket is only available by subscription. Customers can purchase the Deutschland-Ticket via DB sales channels such as bahn.com and the DB Navigator app, as well as at DB Travel Centres throughout Germany.

Another important way to travel across Germany is the “Flixbus” (similar to GoBus or City Link in Ireland), which connects major city for very low prices. Tickets need to be bought in a Flixbus Office or [online](#). Prices for these busses are usually much lower, but travel time is usually longer as well. Flixbus has started to run trains recently as well. Tickets are usually much cheaper than Deutsche Bahn, but the rail network is still quite limited.

An alternative way to travel which is very common is ride or car sharing. In order to use these services you will need to register on a platform and provide your phone number so that other drivers can contact you. This is often the cheapest way of travelling (but also the most unreliable as it is privately organised).

Verified drivers offer space in their car and let people know where they are going. For quite a low price people can contact these through the online system and book a seat with them. You usually pay via credit card or PayPal and the driver receives the money after the lift. Should a driver not be able to take you or cancel, you receive the money back. This type of travel is called **“Mitfahrgelegenheit”**. You book it through the internet platform [Blablacar](#).

Additionally, there are various Facebook groups, which offer car sharing or ticket sharing of group tickets for trains.

[Omio](#) is another platform where most of these travel possibilities are pooled and you can chose between the different offers.

## F. Health Insurance

When working or studying in Germany, it is a **legal obligation** to have a health insurance policy in place, either with one of the public *Krankenkassen*, or with a private provider. Students need to take care of their own health insurance or provide one from Ireland.

The E1-11 or EHIC card covers acute medical treatment in Germany and other EU countries during temporary stays. It does not cover treatment for chronic conditions and it is not an adequate form of health insurance coverage if you are intending to stay longer than six months in Germany, or if you suffer from a chronic health condition that could flare up during your stay

Most German employers will take care of enrolment with a public *Krankenkasse* and contribute a portion of the payments (the other portion is deducted from your paycheck). If you are self-employed or otherwise need to take care of your own medical health insurance, you will need to contact and register with either a public *Krankenkasse* or private health insurance company yourself. In that instance, you will have to pay the full contribution yourself. Examples of public *Krankenkassen* are listed below.

- AOK Gesundheitskasse
- Barmer
- Techniker Krankenkasse
- DAK Gesundheit
- Debeka
- IKK

In terms of fees, there is only minor differences between the public health care providers. There is, however, differences in which treatments they cover; AOK, for example, contributes to teeth cleaning, while Techniker Krankenkasse does not pay anything towards having your teeth cleaned and you will have to cover the costs by yourself.

Some doctors prefer private/public health insurance patients, but in an emergency you will always receive medical attention.

Private Health Care is usually only available to employees earning above €59,400 a year, as well as civil servants and the self-employed. Private plans are also available to lower earners only intending to stay in Germany on a temporary basis, i.e. international students. In such cases you should carefully check the offered coverage, especially if you suffer from a chronic condition. Private health insurance could turn out cheaper than public health insurance once you have an income above a certain limit and offers some benefits usually not available to publicly insured patients. However, please note that once you join the private health insurance scheme it can prove complicated to change back to public health insurance at a later stage. For most people, insurance with a public *Krankenkasse* is a better long-term prospect.

You will find a list of English-speaking doctors in Germany here:

<https://www.dfa.ie/media/embassygermany/ourservices/Updated-2016-English-speaking-doctors-Germany.pdf>

## G. Social Security Number

Your social security number is your German pension insurance number. Your employer needs your social security number before they can pay you as they take care of your contributions to the public pension scheme. If you do not have a social security number before you start working your employer

can request one for you. If you have public health insurance, your health insurance company will issue your social security number. If you have private health insurance, you must request it from the Deutsche Rentenversicherung. This can take up to three months.

## H. Tax Identification Number

If you are required to pay tax in Germany, your employer usually takes care of this once they have your social security number. Once issued the tax ident (tax identity) number is permanent and valid throughout Germany.

If you are working as a freelancer or similar, you will need to contact your local “Finanzamt” (Financial Office) in the town you are registered in. You will not be eligible for a tax identification number unless you have registered in Germany. Once you are registered, your tax identification number will be sent to your registered address automatically within a few weeks.

## I. General Information

- Grocery stores are usually closed on Sundays. Some of the bigger cities, especially Berlin, have off-licences (Spätis), that mainly sell alcohol and tobacco as well as everyday groceries such as milk, toast etc. These are usually more expensive than in the supermarket.

- Payment: Generally, in Germany cash is still the preferred payment option. People from outside Germany are often frustrated by the amount of restaurants and bars that do not accept card payments but since Covid, there has been a noticeable increase in the number of vendors accepting card payments

- Embassy Services: Information on passport renewals and getting married in Germany can be found on the website of the Embassy of Ireland, Berlin. The Embassy also provides consular services to Irish people in Germany, including replacing lost or stolen passports and support in case of illness and hospitalisation etc.

- Irish Community: The Embassy provides a list of German-Irish societies and Irish cultural organisations in Germany. There are GAA clubs in the bigger cities, e.g. Berlin, Hamburg, Munich and Dresden and Conradh na Gaeilge in Berlin and Hamburg. If you wish you can sign up to the [Embassy's Monatsbuch](#) (e-Mail berlin@dfa.ie) and follow the Irish Embassy Berlin on Facebook, Instagram and Twitter to keep up to date on Ireland-related events in Germany that might be of interest to you.

- Literature on German-Irish relations/cultural differences: Hugo Hamilton is a German-Irish author whose work emphasises some of the cultural differences between the two countries. Additionally, Claire O'Reilly and Veronica O'Regan, for example, have published on Irish-German relations.

Furthermore, there are also a couple of really helpful and supportive Facebook groups for newcomers to Germany and specific cities, like Irish in Berlin; Berlin Expats; Munich Expats etc.

Please note that the above examples are based on the collected experiences of many people living, working and studying in Berlin in recent years. However, the information indicated regarding companies and services in no way represents an endorsement by the Embassy of their goods and services.