ASSOCIATION OF INDIAN STUDENTS IN AACHEN (AISA e.V)

Introduction for New Students – Winter Semester 2019

The AISA (Association of Indian Students in Aachen) is a registered student organization of the RWTH Aachen University and the FH Aachen. We work in close co-operation with the International Office of both the Universities as well with Indian Embassy and Consulate offices. AISA endeavors to provide a platform for Indian and International students and community to interact and share the rich and diverse Indian culture and heritage. AISA welcomes all the new students of the 2019 batch. We advise you to read the information below to ease the transition to your student life in Aachen.

Students can email us their queries at accommodation.aisa@gmail.com. We will be more than happy to help. You can also join our group on Facebook. The information provided here has been painstakingly compiled after gathering general queries and experiences of the previous batches. Please refrain from asking questions, which have already been answered in documents, provided in this document and make the effort of going through these documents before posting general queries. Repetitive queries will not be answered!
INSURANCE INFORMATION

Health insurance in Germany:
It is compulsory for every student and working professional to have health insurance in Germany. Health insurance is a vital financial support in times of illness or after an accident.

As an Incoming Student or Working Professional you will have following options:
1. Public Insurance in Germany
2. Private insurance firms in Germany

Public Insurance in Germany:
Public insurance is highly subsidized by the state so that one gets maximum benefits for minimum insurance price. Techniker Krankenkasse(TK) is one of the popular Health Insurance providers in Aachen. It has been established for avoiding a health problem from being escalated to a financial catastrophe.

It is compulsory for every working professional in Germany earning under a fixed slab (around 50,000€ - fixed every year) to be covered by public insurance. During this period, the company puts in a part of the insurance amount and a small amount (approx. 15.5%) is deducted from your salary. Almost all students in Germany are covered by public insurance as it provides maximum benefits and is the cheapest. The monthly instalment for students is approximately 90 Euros (less than 23 years of age) and 92.29 Euros (age 23 onwards) per month and is the same for all public insurance firms throughout the country.

As such, 85% of the people in Germany are covered by such a public insurance.

Insurance from private insurance firms in Germany:
This is for self-employed residents and for professionals earning more than the financial slab. The logic behind this is that with such people, there is a high possibility that they can afford the financial bills in case of a health crisis. The benefits are directly proportional to the instalments one pays. As there is no state subsidy involved, one has to pay a greater amount to get all the standard facilities as those of the public insurance.

Insurance from India:
There are some well-known insurance firms in India who provide student insurance to students coming in to Germany. At first glance, they appear relatively cheaper than the German insurance, but it is not recommended as they have many disadvantages associated with them.

How to get Health Insurance:
For detailed information regarding how to get health insurance, please follow below link;

[https://drive.google.com/open?id=1RI49AAMRP0O1I0aAH8TZBAaPBSL1RMYD](https://drive.google.com/open?id=1RI49AAMRP0O1I0aAH8TZBAaPBSL1RMYD)
Important Things to consider before taking up Health Insurance in Germany!

1. Public Insurance over cheaper options back home?

We feel that on the individual level for the doctors and emergency rescue crews, acceptance of a foreign insurance may be low which may lead to false judgments in critical situations. Taking up the German insurance is a simple case of being safe rather than sorry. We assume it as a fixed living costs in Germany, just as we are ready to pay the fees for the course and for the semester contribution. Safety and health over money, any day!

Disadvantages of taking insurance from insurance from India/Home country (non-EU):

- The primary disadvantage is that it may be CONSIDERED INVALID by some hospitals/clinics/companies etc. This may lead to unforeseen complications not only regarding emergency medical treatment but also while getting student jobs, internships and employment after studies.

- All health costs must be borne by person involved before. These costs are later reimbursed by or can be claimed from the insurance company. Therefore, the person involved will have to pay all the bills at first. This is not easy as the receipt of even a small stay in a German hospital can cost thousands of euros. Liquidity in such times is a prime concern.

- It is not possible to shift from Indian insurance to a German public insurance. It must be done AT THE TIME of enrollment and not later, as the rule is that you cannot get Public health insurance once you have taken a waiver from it. This later leaves the choice only for private insurance, which for similar benefits, is generally way more expensive. Such an Insurance may not be valid in other EU countries.

Advantages of Public Insurance:

- The biggest advantage of choosing a public insurance in Germany is that of ACCEPTANCE. Public insurance is accepted everywhere. Every member receives an electronic card based on which you can be treated NO QUESTIONS ASKED at any hospital in almost all EU countries.

- There is no money reimbursement concept. The amount is directly paid by the insurance to the concerned party. The member does NOT have to give an advance of any sort.

- At the time of starting student assistantship (HiWi job) and internship in the industry, it is required to submit your Social pension security ID (Rentenversicherungausweis). This can be obtained only from a public insurance firm. From taxation point of view, later converting to EU permanent residence/citizenship, it is highly advised to take public insurance as a certain minimum time criterion may be needed to be fulfilled.
General FAQ’s regarding Insurance.

What are the advantages of Public insurance in Germany?

The biggest advantage of choosing a public insurance in Germany is that of ACCEPTANCE. Public insurance is accepted everywhere. Every member receives an electronic card based on which you can be treated NO QUESTIONS ASKED at any hospital in almost all EU countries. There is no money reimbursement concept. The amount is directly paid by the insurance to the concerned party. The member does NOT have to give an advance of any sort. At the time of starting student assistantship (HiWi job) and internship in the industry, it is required to submit your Social pension security ID (Rentenversicherungausweis). This can be got only from a public insurance firm. From taxation point of view, later converting to EU permanent resident / citizen, it is highly advised to take public insurance as a certain minimum time criterion may be needed to be fulfilled.

What are the disadvantages of public insurance in Germany?

As such there is NO DISADVANTAGE involved with public insurance. The costs involved are standardized and should be considered as mandatory costs for living in Germany.

What are the advantages of getting insurance from India/ a non-EU member country?

The only possible advantage would be in terms of money or cheaper options from your home-country. However, the risks involved are high and the disadvantages easily outweigh the advantages.

What are the disadvantages of getting insurance from India/ a non-EU country?

The primary disadvantage is that it may be CONSIDERED INVALID by some hospitals / clinics / companies etc. This may lead to unforeseen complications not only regarding emergency medical treatment but also while getting student jobs, internships and employment after studies. All health costs must be borne by person involved before they are later reimbursed by or claimed from the insurance company. Therefore, the person involved will have to pay all the bills at first. This is not easy as the receipt of even a small stay in a German hospital can costs thousands of euros. Liquidity in such times is a prime concern. It is not possible to shift from insurance from India to a German public insurance. It has to be done AT THE TIME of enrolment and not later, as the rule is that you cannot get Public health insurance once you have taken a waiver from it. This later leaves the choice only for
private insurance, which for similar benefits, is generally way more expensive. Insurance may not be valid in other EU countries. We also urge you to consider the fact that all students coming in in the new batches are coming with a blocked account. In the unfortunate event that a student needs to be hospitalized, the liquidity of funds would be a major issue as costs are enormous. Even friends might not be able to help owing to limit of withdrawal on blocked accounts.

Is travel insurance valid as health insurance?

Travel insurance is valid only until you get your Residence permit in Germany.

When does public health insurance come into effect?

As the semesters in Germany starts in October, the public insurance comes into effect from 1st October.

Do I have to pay for a visit to the Doctor with public insurance?

No!! All visits to the Doctors are free in case you have a public insurance.

Do I have to pay for medicines with public insurance?

One gets certain medicines for free. Other medicines are subsidized.

Where can I find more information about health insurance in Germany?

http://www.toytowngermany.com/wiki/Health_insurance
http://en.wikipedia.org/wiki/Health_insurance_in_Germany
http://www.deutscheinsurance.com/note-for-non-eu-students.html

Why should one take public insurance instead of insurance from India/home-country (non-EU)?

We feel that on the individual level for the doctors and emergency rescue crews, acceptance of a foreign insurance may be low which may lead to false judgments in critical situations. Taking up the German insurance is a simple case of being safe rather than sorry. We have come to assume it as a fixed amount of living costs in Germany, just as we are ready to pay the fees for the course and for the semester contribution. Safety and health over money, any day!
Do I have to pay for a visit to the Doctor with public insurance?
No!! All visits to the Doctor are free in case you have a public insurance.

Do I have to pay for medicines with public insurance?
One gets certain medicines for free. Other medicines are subsidized.
ACCOMMODATION INFORMATION

Aachen is a city with over 60,000 students attending the Technical University (RWTH), the University of Applied Sciences (FH) and the Music School. A high percentage of these students come not only from outside of Aachen but also from outside the country. As such, good accommodation is always hard to find. It is highly recommended that you fix up an accommodation before you arrive in Aachen.

1) If you are unable to find a hostel room /apartment / crash at a seniors place, it is highly advisable to book a room at the youth hostel in Aachen. You can do this with the following link: http://www.jugendherberge.de/jh/rheinland/aachen/?m
2) One has an option of booking a hostel at Aachen A&O Hostel for initial stay of few days.
3) Apply for the Home Buddy Program of AISA, and temporary accommodation of up to 10 days can be arranged for the initial period.

A quick overview of the options for housing in Aachen:

1) Student Hostels (Studentenwohnheims):
There are around 4.785 places in 23 residence halls in the city. These hostels are spread all over the city and provide single room accommodation. Usually, there is a common kitchen and common toilet facilities. In special circumstances, a kitchenette (hot plates and sink) is provided in the room itself. A strict routine is to be followed to keep everything clean and in order. The rooms are about 13 to 20m² in size and cost from 170€ to 400 € per month depending on the hostel of choosing. Internet comes from the university and laundry facilities are available at subsidised rates. The rooms come partly furnished with bed, table, chair, cupboard etc. Due to their limited number, the places are always in demand. The online applications are handled by Studentenwerk (an independent body outside of the universities). There are long waiting lists and it is very difficult to get a place here. General waiting times may vary from 3 -6 months in lucky cases. In most cases these are even longer. You may apply at the site below.
Link: http://www.studierendenwerk-aachen.de/en/Housing.html
Apply at the earliest at https://bewerberportal.stw.rwth-aachen.de/app.php/de/apply/accept

2) Apartment sharing (Wohngemeinschaft or WéGé): These are private accommodation in which you share the apartment with 3-4 other people. Here as well, you have your own room and a common kitchen, bathroom and living room. The advantage or disadvantage is that one can live with students from different nationalities in close quarters. They may be slightly costly (200€ to 400 € per month) however provide greater flexibility in terms of availability and location. The application process involves going to the apartment after a suitable appointment, chatting with the apartment -mates and waiting for an answer. It is advisable to search for these once you are in town as people are seldom ready to agree to live with a person they have not yet met. The contract may either run as an Untermieter or Zwischenmieter contract i.e. the tenant with the contract with the house -owner sublets the apartment to you. This is a perfectly legal way, as long as it is done properly. A security deposit of up to 3 months’ rent may be taken. WG’s can be searched through the websites given in the next section and through the notice boards around the university.
3) **Private apartment:** In this situation, you have a direct contract with the house-owner. You are responsible for the house, the electricity, heating and internet. There are strict rules regarding the tenant-owner relationship and MUST BE READ CAREFULLY before any agreement is made. These are usually expensive and everything starting from light fittings must be installed. The kitchen equipment might be absent in some cases and needs to be bought by the new tenant. It costs around 1000-2000 €. Sometimes, the kitchen unit is left behind or is sold by the previous tenant. The tenants are responsible for restoring the apartment to its original condition before leaving the house. A security deposit of up to 3 months’ rent may be taken. The owner is required to give a notice period of up to 3 months’ depending on the contract. Such apartments can be obtained through private connections, offers in student meeting places or on the web. If an agent is involved in the house search, additional commission (Provision in German) will be required to be paid.

The following links may help you in finding accommodation:

**http://www.wg-gesucht.de/** Main Site  
**http://www.campuslife.de/**  
**http://www.immobilienscout24.de/**  
**http://www.studenten-wg.de/Aachen,zimmer.html**  
**http://www.zwischenmiete.de/zimmer,Aachen.html**  
**http://www.easywg.de/nordrhein-westfalen/WG-Zimmer-aachen**  
**http://aachen.homecompany.de/en/search-for-accommodation**

**Extra-Raum**

ExtraRaum is a campaign that draws attention to the situation of students in Aachen and asks for assistance. It appeals to the common sense of citizens and their hospitality. It is an initiative by the University, Asta and Stadt Aachen. Although the website is in German, we would suggest going through this website and looking for offers.  
**http://www.extraraum-aachen.de**

**INCAS:**

INCAS Aachen, a big student community in Aachen also helps students find an accommodation in Aachen. Accommodation requirements may be submitted by filling out a similar form.

For further information on their Apartment Finding program see:  
HOME BUDDY PROGRAMME

This is a platform, which would help the freshers acquire a temporary place to stay as soon as they arrive in Aachen. The idea is about exchange of hospitality. Students who are currently in Aachen, volunteer to accommodate students who arrive in Aachen and are without an immediate place to crash. The duration can be anywhere between 1 – 10 days depending on the volunteer’s convenience.

Students who are volunteering (hosts) need to fill up the following form. https://forms.gle/WbB6Yc7M9cq4o42F9

The fresher students who are looking for a temporary accommodation for their initial stay in Aachen please kindly register through the following link. https://forms.gle/jxVngBreRBudm2cy5

Home buddy for WS2019 will be open in mid July 2019

Kindly read carefully the Participation Agreement Conditions before signing up!
As an Indian student, financing your studies is most likely one of your main concerns. While the cost of attending a university in Germany is, compared to many other countries, relatively inexpensive, students should still expect to need at least 500-700 € a month to pay for their living expenses, including rent. This will vary based on individual lifestyle.

Some students cover their expenses with their own personal savings or from the support of their parent(s) or relative(s). Others rely on funding from a scholarship granted by an organization in India or in Germany. Some also rely on getting part time jobs. (HiWis). Finding these is also relatively difficult and one should not take it for granted that you will find one easily.

The German embassy or consulate(s) may have information on scholarships for students specifically for your field of study. Further information about scholarships for study in Germany is available from the DAAD. There are lots of scholarship opportunities available in private scholarship search engines like https://www.mystipendium.de/.

You can also have a look at the following webpage from the RWTH Aachen for available scholarships. http://www.rwth-aachen.de/cms/root/Studium/Im_Studium/~ehg/Stipendien_Foerderung/lidx/1/

You may check the detailed requirements for all available scholarships by following the links given on that page. Some of the scholarships listed here, like the RWTH Education Fund, NRW Scholarship, DAAD Scholarship for International Students are applicable to international students like us.

There is also the Bildungsfond Scholarship for RWTH Aachen students. More details can be found here: http://www.rwth-aachen.de/cms/root/Wirtschaft/Fundraising/~elu/Bildungsfonds/lidx/1/

For students doing Master’s in Mechanical Engineering at the International Academy, a scholarship is offered by the International Academy for the third and the fourth semester that covers your tuition fees for the respective semesters. You will find details for the same here. http://www.master-mechanical-engineering.com/content/scholarships-0

Also a scholarship specific to females in the field of Mechanical Engineering is available to RWTH students. More information on that is available here. http://master-mechanical-engineering.com/content/henry-ford-scholarship

For FH Aachen
Most of the scholarships listed in the above link are also applicable for students of FH Aachen. There is also a new scholarship program that has been started by FH Aachen university whose link is as follows. http://www.fh-aachen.de/en/university/stipendienprogramm/

We hereby declare that the information stated above is true to the best of our knowledge. We do not take responsibility for changes in policies of the said scholarships. You are advised to check the latest information from the contact persons for the specific scholarships.
OPENING BANK ACCOUNT

There are lots of options to open a German bank account from India. Among others, you can open an account at Deutsche Bank in Germany directly without opening additional account in India. Below you can find a link with detailed instruction as well as the account opening form for opening a bank account in Germany while you are in India.


BEFORE YOU ARE IN AACHEN

Keys points:

- Depending on the airline chosen by the student to fly to Germany, the city of origin of your journey, your baggage allowance may vary from as little as 20kg to as much as 85kg. While what to pack and what not to pack is solely the travellers discretion, a word of advice trying to shed baggage is to remove food items, specially the perishable ones first. Aachen has all sorts of stores providing every kind of food item that a student may be looking for. From rice to wheat. From paneer to samosas, the city’s got everything to offer from a wide variety of choices.

- German-customs can sometimes be stringent with the baggage people are bringing in. It is a good idea to take look at their website for allowances of tobacco, alcohol, medicinal products and cash, which may vary depending on your age. Medicines must be carried with the right prescription.

- It is, generally, a good idea to carry some extra cash (about 1000 Eur) to cover one’s expenses for the first month, Rent, apartment deposit and semester fee. Alternatively, a Forex card might also come in handy to cover your expenses until the bank account is set up and your funds from your home bank account are transferred to German Bank account (which may take up to 20-25 days depending how smoothly things pan out at your German Bank).
HOW TO REACH AACHEN?

First thing to be decided:

- **Where will your flight land in Germany?**

Deciding this as soon as possible will help you to plan and save you lots of Euros.

*Depending on the airline and baggage allowance we recommend that you choose one of the following two international airports:*

1) Frankfurt Airport
2) Düsseldorf Airport

Secondly:

- **Where do you stay after your arrival in Aachen?**
  - This decision is extremely important because, if you are going to stay in student dorms then you need to go to the Hausmeister (Care-taker) of the building and pick up keys to your room. However, the Hausmeisters are available only during the official working hours.
  - If you have a private WG accommodation, then it can differ according to you future roommates’ own preferred timings.

Thirdly:

- **The Day of arrival in Aachen?**
  - You may be aware that Germany is closed on Sundays. So, if you are arriving after Saturday evening then don’t expect basic utilities like sim cards, toiletries, groceries etc. to be available until Monday morning. Some kiosks and restaurants are open but that is very minimalistic. Therefore, day of arrival must be given a good amount of thought.
Depending on the above factors, you may choose to land at any of the above-mentioned airports. Now for a realistic scenario:

**Scenario 1:**

Let’s assume that Mit is landing at Frankfurt International airport on Monday at 18.40 hours (CET).

Luggage scenario: 3 X 23 kg each + 1 X 7 kg + 1 Laptop bag

- Options for Mit to reach Aachen are:
  - Time required for luggage and immigration process: 1hr. approx.
  - Luggage trolley cost: 1 Euro. Only card payment (Forex Card). You can take this trolley to the Rail platform. Lifts and escalators can carry trolleys (You will find the symbol for restricted lifts and escalators as far as trolleys are concerned).
  - For boarding the train, go to Frankfurt (Main) Hbf. (Go to the first floor of airport and cross the road via the foot over bridge. You will find the direction at airport). Don’t go to the underground station!
  - No trolleys are available at Cologne train station.
  - **Deutsche Bahn:** For train bookings (for more than 6 people, group booking can be done which can save you a few bucks. Early booking is recommended preferably approx. 1-2 month earlier). ICE trains have enough space to carry luggage and RE trains are limited with luggage space.
  - **Flixbus:** For bus booking (1 X 7 kg + 1 X 23 kg included in ticket. For additional bags you need to book additional luggage at 3.99 Euro per bag while booking your ticket and 6 euro after booking your ticket.)
  - After reaching Aachen, two options are available for local transportation:
    1. **City Bus:** Cheaper option, approx. 2.4€-3€ (no constraints on luggage, routes might have change overs)
    2. **Taxi:** Available outside every station (approx. base rate 3.8€, 2€/km)

If Mit wants to spend the night at Frankfurt international airport before boarding ICE direct train, there is a lot of space available at airport, no need to book hotel or waiting lounge. Mr. Mit just needs to ensure that he has enough water and food for the night. Food can be purchased latest until 22.00.
**Scenario 2:**

Let’s assume that Saptorshi lands at Düsseldorf International airport on Monday at 13.30 hours (CET).

Luggage scenario: 2 X 23 kg each + 1 X 7 kg + 1 Laptop bag

- **Options for Saptorshi to reach Aachen**
  - Time required for luggage and immigration process: 30mins approx.
  - Luggage trolley costs 1 Euro. Only card payment (Forex Card). You cannot take this trolley to sky train or S-bahn platforms.
  - For sky train station go to second floor of airport. Travel on sky train is free with valid flight ticket.
  - For S-bahn station directions are mentioned on airport and ticket vending machines are available on the station.
  - It is advisable that you take the train from “Düsseldorf Flughafen” train station that will take you directly to Aachen Hbf. Alternatively, you can take any train to Düsseldorf Hbf. From there, you can take a train to Aachen.
  - Düsseldorf Hbf will have waiting room on the first floor.
  - After reaching Aachen, two options are available for local transportation:
    1. **City Bus**: Cheaper option, approx. 2.4€-3€ (no constraints on luggage, routes might have change overs)
    2. **Taxi**: Available outside every station (approx. base rate 3.8€, 2€/km)

- Flixbus pickup and drop points are mentioned on tickets.
- It is advisable to choose the option which has less change-over
- It is always better to have some cushion-time (approx. 2 hours) after landing.
  This is only for the worst-case scenarios, where your luggage didn’t arrive or there was some delay or you’re the “random” person whose bags are opened by the Customs officers.
STEPS TO FOLLOW WHEN IN AACHEN...

Arrival in Aachen

Get a Sim card. Take a copy of passport. Also there might be students discounts on offer. Make sure to ask for one if available with your service provider.

First Working day, head to TK and get the health insurance formalities completed (If you have already registered through AISA. You just need to submit your enrolment certificate after enrollment and update your address to receive the card)

Online appointment for enrollment can be booked by https://ecampus.rwth-aachen.de/units/o/terminPlease book a prior appointment for re e/SitePages/Homepage.aspx#&panel1-1
Complete enrolment at the university. Activate TIM. Pay semester fee

Open a Bank Account. There are lots of options like Sparkasse, Deutsche Bank, Commerzbank etc. Just visit any branch with a copy of city registration, passport & student ID/Bescheinigung. Some Banks offer special offers for students. Be sure to check those. Bank account activation for blocked accounts procedure takes minimum 2 weeks
THINGS TO DO ONCE IN AACHEN (Detailed)

Getting yourself up and running:

1. Health Insurance
   For registration at the University, students need to present a copy of a valid health insurance policy. For more info on TK health insurance can be found on page 2.

2. Registration at the University
   With all the documents gathered, students need to complete their university registration. At RWTH, every student must pay a semester fee that ranges between 250-300€. If you already have funds in your German account, you can choose to do a bank transfer. Alternatively, you can visit any Sparkasse branch and deposit the money directly in RWTH’s account with specific comments as asked by the university so that they can identify fee payment against your enrolment. Remaining paperwork for RWTH must be completed at International Office, 5th floor Super C. Please book online appointment for registration at [https://ecampus.rwth-aachen.de/units/io/termine/SitePages/Homepage.aspx#&panel1-1](https://ecampus.rwth-aachen.de/units/io/termine/SitePages/Homepage.aspx#&panel1-1)
   → Documents required :
     □ Health insurance copy
     □ Any other documents pending in your application
   → Place : RWTH International Office, 5th floor, SuperC, Templargraben, 57.
   → Office timings : Monday-Friday – 9.30am to 12.30pm
     Additionally on Wednesdays – 1.30pm to 4.30pm

3. Registration with Stadt Aachen:
   Every person staying in Germany on a permanent basis needs to register himself/herself with the city in which they are staying. Likewise, when new residents move to Aachen, they need to inform the city council that they are here and have a place to live currently.
   → Documents required :
     □ Passport
     □ Mietervertrag/Untermietervertrag (Tenancy contract) or any other document stating your current address in Aachen and when did you move here
   → Time frame : Must be done within 15 days of arrival in Germany
   → Place : Citizens Service Office, Hackländerstraße 1
   → Office timings : Monday, Wednesday – 8.30am to 4pm
     Tuesdays, Thursdays, Fridays – 8.30am to 12.30pm

4. SIM card
Several prepaid and post-paid options are available based on your choice and requirement. Just drop in to any of your chosen carrier's store and they will be happy to assist you. Tip – Some carriers offer a student discount. Make sure to ask if there is one to avail.

5. Letter stating the requirement of blocked account:
   People who have blocked accounts with Deutsche Bank can skip steps 2 and 3. Those who intend to open a blocked account with any other bank after coming to Germany, need to obtain a letter from Ausländeramt (Foreign Citizens Office) stating that they need a blocked account for Residence Permit. This letter is a requirement from the bank to open the blocked account. The letter can be obtained from Ausländeramt at SuperC 2nd floor, Templargraben 57 or Ausländeramt, Hackländerstraße 1.

6. Blocked account with a bank:
   All students need to have a blocked account in which they receive 720€/month. Some banks charge a certain one-time fee for the same. Students just need to visit any of their chosen bank branch with the below mentioned list of documents and request someone to assist with opening a new account. It would also be a wise idea to inform the bank representative that you’re a student and need a Sperrkonto (blocked account). Normally, the bank would open two accounts namely, a Girokonto (current account)/Sparkonto (savings account) and a Sperrkonto. All the funds transferred to Germany go your Girokonto from which Sperrkonto receives 720€/month to cover your monthly expenses.
   → Documents required:
     - Passport
     - Letter stating that you need of blocked account from Ausländeramt
     - Anmeldebestätigung that you receive from Stadt Aachen upon city registration
   → Place: Specific to the chosen bank
   → Office timings: Specific to the chosen bank
   With the above bank details, you can initiate the process of transferring funds from your home bank account to your new German Bank account.

   NOTE:
   In Germany, every individual has the option to sign a SEPA-Mandat with every service provider (like your TK, cellular service provider etc.). In a nutshell, SEPA-Mandat authorizes the vendor to debit certain amount owed to them from your account on a regular basis (normally on monthly basis). Once you have the bank details, you can register for this facility with all the service providers by signing the SEPA-Mandat.
Contact Us

Please note that information presented here has been compiled with a lot of effort, by Students, for the general welfare of fellow students. Please go through the details before sending us your queries. We are happy to assist you.

For regular and important updates:
AISA Facebook page: fb.com/aisaaachen
AISA group on Facebook for discussions: https://www.facebook.com/groups/167611796706679/

Accommodation and HomeBuddy Program: accommodation.aisa@gmail.com
AISA events: events.aisa@gmail.com
General Queries: aisa@rwth-aachen.com

Disclaimer: The information provided here are personal opinions. AISA does not take responsibility of the accuracy and the validity of the information provided in this document. AISA does not endorse any of the brands mentioned in the document.