
Table of Contents

Information on finances, contracts, invoices	2
Bank account	2
Contracts	3
Insurances	3
Consumer protection	4
Debtor and insolvency counselling	4

Information on finances, contracts, invoices

Bank account

Bank account

A **current account** is a personal account with which you can make payments via the bank. Your money is always available in your current account.

With a current account you can:


- Make transfers (via online banking or at a bank branch)
- Receive cashless payments (payments from public offices and authorities, so-called social benefits, are often made cashless, i.e. transferred to a personal current account)
- Set up standing orders
- Participate in direct debit procedures
- Make cashless payments with the EC/Maestro card
- Withdraw cash at bank counters or ATMs
- Cashing cheques
- Print out account statements or retrieve them online

Important: Make sure that you have enough money in your account for all withdrawals and payments.

Tip: Different banks offer current accounts with different conditions. Find out exactly how much a current account costs each month and what services the bank offers in return.

Opening an account

You decide which bank you would like to have an account with. Make an appointment to open an account. As you will need to prove your identity, please bring your ID with you. If you are in the asylum process or have a tolerated stay permit and do not have an ID card, you are generally also entitled to open a current account. Your official proof of arrival or the notification of toleration will then suffice as proof of identity. You can find a form for applying for a basic current account on the website of the


 [consumer advice centre](#). Further information is also available there, for example what you can do if your application to open an account is rejected.

Important: If you do not speak German or English, please bring an interpreter with you.

Important information on using the EC card

- After opening the account, you will receive an EC card with a four-digit PIN code. Sign the back of the EC card and memorise the PIN code. You will need the PIN code for cashless payments and for withdrawing money from ATMs. **Be sure to keep your card and PIN code separate!**
- If you want to withdraw cash, it is best to use the ATM of the bank where you have your account, because then the withdrawal costs nothing.
If you enter the PIN code incorrectly three times at the ATM, your debit card will be cancelled

and blocked. In this case, please contact your bank.

- If you lose your debit card or it is stolen, you must have it blocked immediately so that no-one else can use it. This is possible around the clock, free of charge at  [116116](tel:116116). Tell them your sort code and account number. Then ask your bank for a new debit card.
- If you need help using your debit card correctly, ask your bank or friends and acquaintances who are familiar with Germany.

Contracts

Contracts in Germany

In Germany, freedom of contract applies. For example, if you want to use a smartphone, rent a flat or work out at the gym, you must conclude a contract **orally or in writing**. Make sure you pay attention to the content of a contract: How is the total price made up? Are there any other monthly costs in addition to a one-off payment?

Contracts are binding and must be honoured. They can only be cancelled within the applicable notice period.

Do not sign anything that you cannot understand or read.

It is possible that you are entering into a contract or agreement when you sign. This may result in costs for you. Once a contract has been signed, it is very difficult to cancel it. Always compare different offers and do not allow yourself to be pressurised into signing a contract.

You can obtain advice on contracts from the [consumer advice centre](#) at .

Insurances

What is insurance?

An insurance policy is a contract between an insurance company and a person. The person is the policyholder. He or she pays regular premiums to the insurance company. The contributions are called "premiums". If a loss occurs that is covered by the contract, the insurance company pays all or part of the claim. If you are ill, for example, the insurance pays for a visit to the doctor and medication. The most important types of insurance are **health insurance** and **liability insurance**.

Health insurance


Here you can find information on  [health insurance](#).

Liability insurance


If you cause damage to a person in Germany, the law states that you must pay for the damage. This also applies if you did not cause the damage intentionally. This applies to personal injury, property damage and financial losses in the private sector. For example, if you cause a traffic accident or if your child breaks a window pane with a ball.

You can take out private liability insurance to cover such damage for you and your family. It is not compulsory to have this insurance, but it is highly recommended, as otherwise you could be

faced with very high costs in the event of a claim.

The  [migration advice centres](#) can help you find good private liability insurance.

More about liability insurance

Information in German, English and Ukrainian is available at  [here](#).

Consumer protection

Consumer centres

Consumer centres represent and protect the interests of people who buy or consume something. They help with questions or legal problems, for example:

- Insurance: Which ones are important?
- Contracts: What should I look out for?
- Can I return incorrect or broken goods?
- Invoice or reminder: Do I have to pay even if I haven't ordered anything?
- Finances: How do I transfer money abroad? How can I make provisions for old age?
- Health insurance: Which examinations are covered by statutory health insurance?
- Electricity and gas: How does a change of supplier work and what should I bear in mind?
- Data protection
- Food and nutrition: What are the ingredients? How do I eat healthily for myself or my children?

 [Consumer advice centre](#)

Helmholtzstraße 19
40215 Düsseldorf

 [Website](#)

Debtor and insolvency counselling

When should you contact a debt counselling service?

Debts arise for various reasons. For example, due to unemployment, divorce or illness. Often there is not enough money to pay for everyday life and debts.

The first time you have financial problems, you should call a debt counselling centre. For example, if,

- you often overdraw your account,
- you receive your first reminders from your creditors or
- you can only pay for important items in instalments.

The sooner you look for a solution, the better!

There are many debt counselling centres in Düsseldorf:

Debtor and insolvency counselling of the state capital Düsseldorf

📍 Willi-Becker-Allee 10, 40227 Düsseldorf

The debtor and insolvency counselling service of the state capital Düsseldorf advises citizens in financially difficult situations.

The service includes

- Economic and household counselling
- Debt counselling
- Insolvency counselling
- Public relations and prevention work

No funds are provided.

The counselling is subject to the legal regulations on data protection and confidentiality.

☎ [+49 \(0\) 2118925999](tel:+492118925999)

✉ [@schuldnerberatung@duesseldorf.de](mailto:schuldnerberatung@duesseldorf.de)

🕒 Monday, Tuesday, Thursday and Friday from 9 a.m. to 12 p.m.

🌐 [Debtor and insolvency counselling - Serviceportal Düsseldorf](#)

Debtor and insolvency counselling of the AWO Düsseldorf

Requirements

- You live in Düsseldorf.
- You are not currently self-employed.
- You are willing to co-operate with the office.

Telephone appointments and counselling hotline:

☎ [+49 \(0\) 211600252040](tel:+49211600252040)

🕒 Tuesday: 1 p.m. to 3 p.m., Thursday: 3 p.m. to 5 p.m.

Open consultation hours for debt and insolvency counselling in Garath:


📍 AWO Berufsbildungszentrum gGmbH, i-Punkt Arbeit, Fritz-Erler-Straße 15, 40595 Düsseldorf


🕒 every 1st and 3rd Wednesday of the month from 1 to 4 pm

🌐 [Debt and insolvency counselling | Awo](#)

Protestant debt counselling, Diakonie Düsseldorf

The debt counselling service offers debt and insolvency counselling for Düsseldorf citizens. The only requirement is that you are not self-employed.

 [+49 \(0\) 21190067300](tel:+49(0)21190067300)


 Telephone consultation hours: Mondays from 10 am to 12 pm and Tuesdays to Thursdays from 2 pm to 4 pm

 [The Ev. debt counselling service](#)

Debtor and insolvency counselling SKFM Düsseldorf

Counselling for Düsseldorf families and single people with debts in difficult situations. You have to be prepared to work actively for change and development.

General opening hours:



 Monday - Thursday, 9:00 - 17:00
Friday, 9.00 am - 1.00 pm

Appointments for initial consultations can be made at these times:

Tuesday 10am - 12pm

 [02114696179](tel:02114696179) or  [+49 \(0\) 2114696245](tel:+49(0)2114696245)

Thursday 3 - 5 pm.


 [+49 \(0\) 2114696173](tel:+49(0)2114696173) or  [+49 \(0\) 2114696233](tel:+49(0)2114696233)


 [@schuldnerberatung@skfm-duesseldorf.de](mailto:schuldnerberatung@skfm-duesseldorf.de)

 [SKFM debtor and insolvency counselling](#)

SWTF e.V.

This counselling service is available to all people living in Düsseldorf. It is particularly important for you if you are self-employed or used to be self-employed and have debts.

 Theodorstraße 338, 40472 Düsseldorf

 [+49 \(0\) 21165046120](tel:+49(0)21165046120)

 [@sandra.bellstedt@sib-swtev.de](mailto:sandra.bellstedt@sib-swtev.de)

 [@heike.hoelzer@sib-swtev.de](mailto:heike.hoelzer@sib-swtev.de)

 **Telephone consultation hours**


Monday and Thursday: 9 am - 12 pm

 [Website](#)

Debtor and consumer insolvency advice from the NRW consumer advice centre

The counselling is for all people who live in Düsseldorf. Counselling is not available to property owners, the self-employed and freelancers.

Total debts must not exceed 150,000 euros. The individual claim may not exceed 50,000 euros.

 [+49 \(0\) 21171064920](tel:+49(0)21171064920)

 [Debtor and consumer insolvency counselling | Consumer advice centre NRW](#)