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Daily life

Bank account

You need a bank account (checking account from a bank) for all payments without cash. For example, payments from government authorities are almost always transferred to your personal bank account without cash. Your money is always available in your bank account.

With a bank account you can:

- make cashless payments in stores with your giro card (debit card)
- carry out bank transfers
- receive cashless payments
- set up standing orders (e.g. for rent)
- withdraw cash from ATMs
- participate in direct debit

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

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

Opening an account



Decide which bank you would like to have an account with. Make an appointment to open an account. Bring one of your identification documents with you: Proof of arrival, residence permit, identity card. If there is no current address on the legitimation document, please also bring a certificate of registration or a comparable document. If you do not speak German or English, please ask an interpreter to come with you.

After opening the account, you will receive a giro card (debit card) with a four-digit PIN code. Sign the back of the card and memorize the PIN code. You will need the PIN code for cashless payments and ATM withdrawals. Be sure to keep the card and PIN code separate!

Using the giro card

If you want to withdraw cash, it is best to use ATMs of the bank where you have your account. Then the withdrawal costs nothing. German banks charge very high fees (up to 10 €) for cash withdrawals at ATMs with giro cards issued by foreign banks.

If the PIN code is entered incorrectly three times at the ATM, the giro card will be confiscated and blocked. In this case, you must ask your bank.

If your giro card is lost or stolen, have it blocked immediately. Call this number:  [116 116](tel:116116)  around the clock.

Tell them your IBAN or your bank code plus your account number. Afterwards, ask your bank for a new giro card.

Concluding contracts

Concluding contracts in Germany

In Germany, freedom of contract applies. For example, if you want to use the Internet with your smartphone, rent an apartment or work out at the gym, you must conclude a contract. Freedom of contract means: you are free to decide with which vendor you conclude the contract.

Contracts are binding. Once concluded, they must be fulfilled. Therefore, be sure to pay attention to the contents of a contract: How is the total price made up? Are there monthly costs in addition to a one-time payment?

Contracts can only be terminated within the specified cancellation period. If you are not sure whether you can pay the costs or whether you have really understood everything correctly, do not sign a contract!

Highly important: Never sign anything you cannot understand or read! It is very possible that you unintentionally conclude a contract with your signature. This may result in costs to you. Once a contract is signed, it is very difficult to undo. Always check and compare several offers and decide at your leisure. Do not let anyone pressure you into signing.

Mobility

Public transport services


To make your way to your destination in Hannover, you can use the public transport system. Within the city area there is the light railway network and the bus network of the ÜSTRA. ÜSTRA is the name of the local transport service provider for Hannover. Outside Hannover, in the Hannover Region, there are buses and suburban trains. The unified GVH tariff applies to all of them. GVH stands for Greater Hannover Transport (Großraumverkehr Hannover). The GVH also offers the [Deutschland-Ticket \(49-Euro-Ticket\)](#), which is valid nationwide on local transport. You can only get the Deutschland-Ticket by monthly subscription.

If you are only making a single trip, you have to buy and validate a ticket for the trip at the ticket machine at the stop or on the bus. The price of the ticket depends on the number of zones travelled through. Zone A is the city area of Hannover, Zone B are the directly bordering towns and communities (Isernhagen, Garbsen, Seelze, Ronnenberg, Hemmingen). Zone C are the towns in the outer area of the Hannover Region.

Those on a low income can use the buses and trains in Greater Hannover with a reduced ticket. The Region- S-Card is available for this purpose. The Region-S-Card is also valid for children aged six to 14. If you have the Region-S card, you can also get the Deutschland-Ticket at a reduced price (€ 30.40 for a monthly subscription). Information on the Region-S-Card can be found here:

Hannover Region / Department of Social Affairs

 [Hildesheimer Straße 20, 30169 Hannover](#)

 [0511 616-21000](tel:0511-616-21000)

 @region-s-karte@region-hannover.de


 [>> hannover.de >> social tariff](https://hannover.de)

Important advice: There are no ticket sales in the underground train carriages! If you travel without a valid ticket and are checked, you will have to pay a fine of €60 and face further prosecution. Children under the age of six always travel free on buses and trains.

For pupils from the fifth year of school (and up to a maximum of 22 years of age), the GVH SparCard is available directly from the ÜSTRA Customer Centre for €15 per month.

ÜSTRA Customer Center

 [Karmarschstraße 30/32, 30159 Hannover](https://www.uestra.de/karmarschstrasse-30-32-30159-hannover)

 Mon. 9:30 a.m. - 8 p.m.
 Tues. 9:30 a.m. - 8 p.m.
 Wed. 9:30 a.m. - 8 p.m.
 Thur. 9:30 a.m. - 8 p.m.
 Fri. 9:30 a.m. - 8 p.m.
 Sat. 9:30 a.m. - 6 p.m.

 www.uestra.de

Bicycle

Alternative: a bicycle

If you know that you will be residing in Hannover for a longer period of time, it is recommended to buy a bicycle. It is cheaper than taking public transport. Important traffic rules for cyclists*:

- If there is a bicycle lane, you must ride on the bicycle lane (always on the right side of the road in the direction of travel).
- If there is no bicycle lane, ride on the road. Always ride on the right side of the road.
- Only children up to 11 years old are allowed to use the sidewalks with their bicycles.
- If you are riding together with two bicycles, avoid riding side by side. Instead, ride one behind the other.
- **Talking on a cell phone while riding a bike is dangerous and prohibited.**

When buying, make sure your bike is suitable for traffic. Otherwise, you will have to pay a fine in case of a traffic control by the police. Your bike must have the following equipment to be allowed to participate in traffic:

- Lights front and rear
- Reflectors front and rear
- Reflectors on the pedals
- bell
- two independently working brakes

Affordable bicycle repair shops and bicycle auctions

In these workshops you pay only material costs. You repair on your own, but you get guidance (self-help).

gEMiDe self-help bicycle workshop (Selbsthilfe-Fahrradwerkstatt)

📍 [Diesterwegstraße / corner Woermannstraße, 30455 Hannover](#) (next to school center Badenstedt)

☎ [0511 8973540](tel:05118973540)

@ fahrradwerkstatt@gemide.org

🗓 Mon. closed

Tues. closed

Wed. closed

Thurs. 4 p.m. - 6 p.m.

Fri. closed

🌐 gemide.org >> [bicycle workshop](#) (German only)

Bicycle self-help workshop in the “Bürgerschule” (citizen school)

📍 [Klaus-Müller-Kilian-Weg 2, 30167 Hannover](#)

☎ [0511 713335](tel:0511713335)

🗓 Mon. 4 p.m. - 7 p.m.

Tues. closed

Wed. closed

Thurs. 12 a.m. (noon) - 8 p.m.

Fri. closed

🌐 www.fahrradwerkstatt-hannover.de (German only)

Bicycle workshop Drahtesel*innen

📍 [Fröbelstraße 5, 30451 Hannover](#) (in the backyard)

@ drahtesel_innen@riseup.net Registration by e-mail desired!

🗓 Mon. 5 p.m. - 7:30 p.m.

Tues. closed

Wed. closed


Thurs. closed

Fri. closed

 drahtesel-innen.de (German only)

Bicycle auction of the “Lost and found office” (Fundbüro)

The Lost and found office of the City of Hannover organizes bicycle auctions on a regular basis. Bicycles that have been lost and not collected from the lost and found office are auctioned off. This is a good opportunity to purchase a bicycle at a reasonable price. Attention: The bicycles can be mechanically defective! You have to have a good look at the offered bikes beforehand. More than 100 bicycles are auctioned at one time. The bike is given to the one who makes the highest bid.

 The auction locations change! One must pay attention to the public announcements.

 [0511 168-42457](tel:051116842457)

 [>> Lost and found office](https://hannover.de)

Driver's license

In Germany, you must always carry a driver's license with you when you drive a vehicle. If you do not have a driver's license with you during a vehicle check, you are committing an administrative offense.

After entering the country, your foreign driver's license is valid for a transitional period (half a year after entering the country). An international driver's license alone is not sufficient, as it is only a translation. Whether your foreign driver's license is permanently valid in Germany depends on where it was issued:

- If you have a driver's license from a European Union country, it is valid in Germany until it expires.
- If you fled Ukraine and have a Ukrainian driver's license, you do not have to do anything until your protected status expires. Based on an EU regulation, your Ukrainian driver's license is currently recognized in Germany and in all EU member states. You do not need to carry a certified translation or an international driver's license.
- If you obtained your driver's license in a country outside the European Union, it is valid for another six months from the date of your registration in Germany. After these six months, you must exchange your driver's license for a German driver's license.

You can send your driver's license as a photo to the driver's license authority (via e-mail) and will then receive further information on how to proceed:

Driver's License Authority of the City of Hannover

 [Am Schützenplatz 1, 30169 Hannover](#)

 [@fahrerlaubnisbehoerde@hannover-stadt.de](mailto:fahrerlaubnisbehoerde@hannover-stadt.de)


 [>> Driver's license Authority](https://www.hannover.de)


Clothing stores


People who have to live on very little money can get clothes very cheaply or completely free of charge in the clothing stores. The clothes come from donation collections, which means they are used, but undamaged and clean. There are several clothing stores in Hannover, which are run by different social welfare organisations.

Clothing distribution center run by Diakonisches Werk

In addition to clean clothes that are suitable for everyday use, the clothing distribution center also has other textiles, kitchen utensils and tableware on offer. The donations are given free of charge to people who are in difficult living situations and have to live on a low income or social benefits.

 [Burgstraße 10, 30159 Hannover](#)

 [0511 3687117](tel:05113687117)

 Mon. 10 a.m. - 12 a.m.

Tues. 10 a.m. - 12 a.m. and 2 p.m. - 4:30 p.m.

Wed. 10 a.m. - 12 a.m.

Thurs. 10 a.m. - 12 a.m.


Fri. 10 a.m. - 12 a.m.

Visits are only possible after prior telephone call and appointment!

Secondhand Shop Hannover-Roderbruch run by German Red Cross

The shop is open to everyone, there are no questions about neediness. On offer are: Outerwear for women, men and children, festive wardrobe, handbags, shoes, accessories, table linen, bed linen and towels and much more. You have to pay for the goods, but the prices are very low (everything under 10 €).

 [Roderbruchmarkt 8, 30627 Hannover](#)

 [0176 21471868](tel:017621471868) (no appointment necessary)

Mon. closed

Tues. 2 p.m. - 6 p.m.

Wed. closed


Thurs. 2 p.m. - 6 p.m.

Fri. 2 p.m. - 6 p.m.


Clothing store run by gEMiDe e.V.

The clothing store is open to all and clothes are handed out free of charge. Each person takes as much as they need. A donation of 1 € per visit is appreciated but not compulsory.

 [Buchnerstraße 13b, 30627 Hannover](#)

 [0178 8263032](tel:0178 8263032)

@kleiderkammer@gemide.org

 Mon. appointments can be made for the next day!


Tues. open for those who made an appointment on the previous day

Wed. closed

Thurs. closed

Fri. closed


Please always book your visit in advance by telephone.


 [>> Kleiderkammer](https://gemide.org)

Neighbourhood Meeting Point List/North-East of the Schreberjugend Hannover e.V.

Visits to the clothing store at the neighbourhood meeting place are only possible by prior arrangement by telephone.

 [Gottfried-Keller-Str. 1-3, 30655 Hannover](#)

 [0511 3005403](tel:0511 3005403)

 Mon. closed

Tues. 10 a.m. - 1 p.m.

Wed. 1 a.m. - 5 p.m.

Thurs. closed

Fri. closed

Please always book your visit in advance by telephone.

 [>> Kleiderkammer](https://nachbarschaftstreff-list-nordost.de)

Liability insurance

If you cause damage to others by being careless, you must pay for it. Even if you cause damage without any intention, you have to pay compensation. This applies if people are injured or things are broken. For example, if you cause a traffic accident. It also applies if your child breaks a window pane with a ball.

You can get a private liability insurance against this risk. The liability insurance pays for these damages for you and your family and your children. You are free to decide whether you want to conclude this insurance. However, we strongly recommend it.

There are many providers of personal liability insurance. The differences in cost and benefits are great. Therefore, compare thoroughly.

If you would like more information before signing up for a liability insurance policy, the pages of the [Verbraucherzentrale](#) (consumer center) are very helpful. The Verbraucherzentrale is a public-benefit and trustworthy institution without any profit interests.

Licence fee (Rundfunkbeitrag)

What is the license fee?

Germany has independent radio, television and online services from ARD, ZDF and Deutschlandradio. They report free of any economic and political influences. All people who live in Germany pay money for this. This is called a license fee.

Do I have to pay as well?

The law stipulates that a license fee must be paid for every dwelling in Germany. However, only one person per apartment has to pay the broadcasting fee. This costs €18.36 per month and must be paid to the contribution service of ARD, ZDF and Deutschlandradio. You can find more information on the website of the [contribution service](#).

Exemption from the license fee

Some people can be exempted from paying. For example, if you receive payments under the Asylum Seekers' Benefits Act or other social benefits. An application must be submitted for exemption from the license fee. You can find the application for exemption [here](#).

SIM card for mobile phone

In Germany, there are two different types of contracts for SIM cards for a mobile phone: **prepaid contracts** and **fixed-term contracts**. The prepaid contract does not have a fixed contract period, but you receive a credit of communication time. When the credit is used up, the contract ends. With a prepaid contract, there is no basic fee and no minimum turnover.

With a term contract, there is a minimum term for the contract, usually 24 months. This contract is automatically renewed if you do not cancel it. You must cancel in writing if you want the contract to end. Pay attention to the period of notice. It is written in the contract.

10 important questions to ask when signing a contract:

- How much is the basic fee? Does the fee increase after a certain period of time?
- Is there a minimum monthly fee (minimum costs per month)?
- How long is the duration of the contract (e.g. 12 or 24 months)?
- If I don't cancel the contract, does it automatically renew?
- When do I have to cancel if I don't want to renew the contract?
- How much does it cost to set up, switch and deactivate?
- What is the billing cycle? Do I have to pay for every minute I start?
- How much does a minute cost to a different network and to my own network?
- How much does a mobile phone cost with a contract and how much does a mobile phone cost without a contract ?
- Is internet use included? How much does it cost?
- How much do international calls cost?

In order to buy a prepaid SIM card, you need to prove your identity with your ID card or passport. Unfortunately, very few mobile providers accept documents such as a "Aufenthaltsgestattung" (temporary residence permit) or "Duldung" (exceptional leave to

remain), so there may be problems here, especially for refugees.

Internet and WiFi

In your own apartment

You can buy Internet access for your home from a variety of providers. For this purpose, there are contracts from Internet providers that must be paid monthly. The contracts usually have a minimum term of 24 months. Some contracts are combined with a landline telephone connection or with TV channels. However, many people only use Internet access via their smartphone.

All Internet providers must record all important details about their contracts in a product information sheet in a manner that is easy to compare. Always check the contract terms, costs and data volume!

WiFi hotspots free of charge

There is free WiFi in many places in Hanover. You can surf the Internet for free here, for example:

- Tourist Information, [Ernst-August-Platz 8, 30159 Hannover](#)
- New City Hall, [Trammplatz 2, 30159 Hannover](#)
- Central public library, [Hildesheimer Str. 12, 30169 Hannover](#) and in all 16 district libraries
- Central train station, [Ernst-August-Platz 1, 30159 Hannover](#)
- Stadtparkasse (almost all branches of the Stadtparkasse offer free WiFi)
- Café at the Ballhof-Theatre (Lower Saxony State Theater), [Knochenhauerstrasse 28, 30159 Hannover](#)
- Numerous stores like dm-drogeriemarkt, Rossmann, REWE, Wormland, Real, htp, Enercity etc. have free WiFi
- The nationwide [Freifunk network](#) also provides free Internet access at [many locations in Hannover](#). The best-known Freifunk hotspot in Hannover is the historic town clock on the place called Kröpke.

A [directory of other hotspots](#) is available, for example, from the local provider htp.

Opening hours and public holidays

Opening hours

Most larger grocery shops in Hanover are open Monday to Saturday from 8 a.m. to 8 p.m., some until 10 p.m. Most shops in the city centre are open from 10 a.m. to 8 p.m. For smaller shops, the hours are often shorter. Sometimes there is also a lunch break. On Sundays, almost all shops are closed, and shopping is then only possible in the main station.

On a public holiday there are no working hours and all shops are closed. An exception are bakeries. Many bakeries are open in the morning on Sundays and public holidays. Buses and trains run at different times on Sundays and public holidays than on weekdays.

Public holidays

There are public holidays for the whole of Germany and public holidays that vary from federal state to federal state. The federal state of Lower Saxony has 10 public holidays. Most of them are of ecclesiastical origin.

Public holidays 2024 in Hannover

January

Monday, January 1, 2024 (New Year's Day)

March

Friday, March 29, 2024 (Good Friday)

April

Monday, April 1, 2024 (Easter Monday)

May

Wednesday, May 1, 2024 (Labour Day)

Thursday, May 9, 2024 (Ascension Day)

Monday, May 20, 2024 (Whit Monday)

October

Thursday, October 3, 2024 (German Unity Day)

Thursday, October 31, 2024 (Reformation Day)

December

Wednesday, December 25, 2024 (Christmas Day)

Thursday, December 26, 2024 (Boxing Day)

Public holidays 2025 in Hannover

January

Wednesday, January 1, 2025 (New Year)

April

Friday, April 18, 2025 (Good Friday)

Monday, April 21, 2025 (Easter Monday)

May

Thursday, May 1, 2025 (Labour Day)

Thursday, May 29, 2025 (Ascension Day)

Juni

Monday, June 9, 2025 (Whit Monday)

October

Friday, October 3, 2025 (German Unity Day)

Friday, October 31, 2025 (Reformation Day)

December

Thursday, December 25, 2025 (Christmas Day)

Friday, December 26, 2025 (Boxing Day)

Lost and found office

If you find something on the street, e.g. a cell phone, a handbag or a bunch of keys, you can hand these items in at the lost and found office. The lost and found office is a free service provided by the city of Hannover.

If you lose your keys yourself, for example, it is a good idea to ask for them at the lost and found office. This is because lost property is kept in the lost and found office for six months. Several times a year, items that no one has picked up are auctioned off. For example, you can buy a used bicycle at auction. For more information, see the page "[Mobility - bicycles](#)".

For items lost on buses and subways, there is a special lost and found office at the ÜSTRA (public transportation company). This service is not free of charge, a fee of € 2.50 must be paid for each item collected.

Lost and found office of the City of Hannover

 [Am Schützenplatz 1, 30169 Hanover](#)

 [0511 168-42457](tel:0511 168-42457)

 Mon. 8 a.m. - 3 p.m.

Tues. 8 a.m. - 3 p.m.

Wed. 8 a.m - 12 a.m (noon)

Thurs. 8 a.m. - 3 p.m.

Fri. 8 a.m - 12 a.m (noon)

 [>> Lost and Found](http://www.hannover.de)

ÜSTRA lost and found office

 [Nordmannpassage 6, 30159 Hannover](#)

 [0511 92093281](tel:0511 92093281)

 Mon. 10 a.m. - 6:30 p.m.

Tues. 10 a.m. - 6:30 p.m.

Wed. 10 a.m. - 6:30 p.m.

Thurs. 10 a.m. - 6:30 p.m.

Fri. 10 a.m. - 6:30 p.m.

Sat. 10 a.m. - 2 p.m.

 [>> Lost and Found](http://www.uestra.de)

Emergency numbers – SOS

An emergency is an acute threat to health or life. Do you have an emergency? Then call one of the emergency numbers 110 or 112.

Emergency contacts (no area code necessary!)

- **Police** ☎ [110](tel:110)
- **Fire brigade** ☎ [112](tel:112)

When is 110 appropriate, when 112?

- Police 110: You are threatened, robbed, attacked. You have observed a crime. Police intervention is necessary.
- Fire brigade 112: There is a fire, the house is up in flames. There has been an accident, e.g. toxic gases are leaking. Or you are injured yourself and need an ambulance immediately. Or someone has a heart attack and needs an emergency doctor immediately.

The emergency numbers on your cell phone always work. You have no credit on your cell phone or no network is displayed? The number still works!

Important information when making an emergency call

- **Who** is calling (your name)?
- **Where** did something happen (address)?
- **What** has happened?
- **How many** injured or sick people are there?
- **What** kind of illnesses or injuries are involved?
- **Wait** for follow-up questions!

Remain calm. Speak slowly and clearly. Then you will be better understood. Do not end the conversation. Has all important information been conveyed? The emergency call center / the police will end the conversation.

In case of violence against women, the following numbers are helpful:

Women's Emergency Hotline Hanover ☎ [0511 332112](tel:0511332112)

Help hotline violence against women ☎ [116 016](tel:116016)

Illness

You are ill and need help. However, you don't feel so seriously ill that you need an emergency doctor. But your family doctors' office is closed. In this case you can call the standby service of the Association of Statutory Health Insurance Physicians:

☎ [116 117](tel:116117)

This telephone number is available 24 hours a day, every day of the week.

Electricity/water/gas supply

The public utility company (“enercity”) answers malfunction reports by telephone if, for example, the electricity is out for a longer period of time in the whole house, the water is shut off or drinking water is running across the street. Or if the district heating is disrupted or no gas comes out of the gas line.

Electricity ☎ [0511 430-3111](tel:05114303111)

District heating ☎ [0511 430-3211](tel:05114303211)

Gas ☎ [0511 430-4111](tel:05114304111)

Water ☎ [0511 430-5111](tel:05114305111)