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First steps - What do I have to do?

Registration in Dachau

Have you recently moved to Dachau? You have two weeks to register at the Bürgerbüro. You can make an appointment [here](#) 📅. Or you can drop by during opening hours. The opening hours can be found on the website: [Bürgerbüro - Stadt Dachau](#)

Please bring the following documents with you:

- You will need all forms of identification (identity card, passport and residence permit).
- You need a certificate from your landlord. He must give you a certificate ([Wohnungsgeberbescheinigung](#)).

If you are moving here from abroad, please also bring the following documents with you:

- You must bring the marriage certificate and birth certificate of all persons.

If you are moving alone with a minor child, please also bring the following documents with you:

- Bring proof of sole custody.

or

- Bring a [declaration of consent](#) from the other parent if you have joint custody.

Address of the Citizens' Office in Dachau:

📍 Pfarrstr. 2, 85221 Dachau

Health insurance

Insurance is compulsory in Germany. Do you have a residence permit? Then you must register with a regular health insurance fund. There you will receive an insurance card. This will give you the same benefits as everyone else in Germany.

Do you have an acute illness abroad? You will also receive basic care in many foreign doctors' surgeries and hospitals. You can obtain information from your health insurance fund.

You can choose a general practitioner (family doctor) of your choice. Do you need treatment from a specialist? Then you will receive a referral from your family doctor.

💡 Are you going to a hospital? Are you seeing a therapist? Are you seeing a doctor? Then take your insurance card with you.

Insurance card

The insurance card is very important. You can use it to go to the doctor. The doctor's work is paid for by your insurance. The card is also your insurance throughout Europe. It is called the European Health Insurance Card (EHIC). You can use it to go to the doctor in any EU country.

💡 Are you travelling to a country outside the EU? Then you should take out additional insurance. Insurance for abroad protects you while travelling. It's called international health insurance.

Would you like to understand the German healthcare system? You can find information on this [website](#).

🌐 [Here you will find](#) all the important information about health insurance (read chapter 1). The guide explains the German healthcare system. It is also available in [other languages](#): The "Guide to Health for Asylum Seekers in Germany" and the "Guide to Health for All" are important.

👥 As a refugee or asylum seeker, you are not yet covered by health insurance. You need a health insurance voucher. You can use this to go to the doctor. You can obtain these licences from the social welfare office.

Contracts

What are contracts?

In Germany, **freedom of contract** applies, so when do you need a contract? - Examples:

- You want to use a smartphone
- You want to rent a flat
- You want to buy a car
- You want to work out at the gym

In these and many other cases, you must conclude a contract verbally or in writing.

Make sure you pay attention to the content of the contract. How is the total price made up? Are there any other monthly costs in addition to a one-off payment?

Contracts are legally binding and must be honoured.

They can only be cancelled within the applicable notice period.

Do not conclude a contract if you are not sure

- whether you can pay the costs
- whether you have really understood everything correctly

You could make yourself liable to prosecution.

Do not sign anything that you cannot understand or read!

It is possible that you may enter into a contract or agreement if you

- sign something

- give your verbal consent
- give your consent over the phone


This may incur costs for you.

Once you have agreed to a contract, it is very difficult to cancel it.

Always compare different offers. Do not allow yourself to be pressurised into signing or giving verbal consent. This also applies to verbal consent over the phone.

For contracts that you have agreed to verbally, by telephone, on the Internet or at your front door, you have the option of cancelling this contract within 14 days. This is called the right of cancellation. The cancellation must be made in writing. This can also be done by email.

💡 <https://www.evangelisches-migrationszentrum.de/ap...>

Information on the right of cancellation for contracts concluded by telephone is available in German  [here](#).

Mobile phone/contracts

Do you need a mobile phone and want to take out a mobile phone contract?

The mobile phone market in Germany is very large. There are many providers and many different contracts and costs. There are generally two different mobile phone contracts in Germany: **Prepaid contract** and **fixed-term contract**.

- The prepaid contract has no fixed contract term. You top up your mobile phone with money and can use it to access the Internet or make calls.
- With a fixed-term contract, there is a minimum contract period. This is usually 12 to 24 months. This contract is automatically renewed if you do not cancel it. If you do not want the contract to be renewed automatically, you must cancel in writing. Pay attention to the deadline.

💡 **Do not sign anything that you cannot understand or read!**

Do you want to sign a contract? Check the conditions carefully beforehand. Ask yourself whether a prepaid contract might suit you better.

With both a fixed-term contract and a prepaid contract, you can choose between three options:

1. With a flat rate, you can make unlimited calls, send text messages and use the Internet up to a certain data volume.
2. With an inclusive package, you have a fixed quota of units for calling and texting and a fixed data volume for Internet use and pay a fixed price for this. When your units are used up, you can book additional units or additional data volume. You will usually have to pay more for this. 💡 **Please note:** With many providers, additional data volume is automatically added when your data volume is used up. This additional data volume can cost a lot of money. It is therefore essential that you switch off the automatic rebooking of data volume (data automatic). You can do this via the online customer portal or your provider's hotline. Ask for written confirmation that you have switched off the automatic data volume.


3. You can also pay directly for every call, every text message and every use of the Internet. This is usually more expensive than with a flat rate or an inclusive package, but you only pay for what you actually use. And there are no hidden costs.

Important questions when concluding a contract:

- How high is the basic fee? Does the fee increase after a certain term?
- How high are the acquisition costs for a mobile phone with and without a contract?
- Is there a minimum monthly turnover?
- How long is the contract term (e.g. 12 or 24 months)?
- How long is the cancellation period?
- What other fees may be incurred (e.g. setting up, changing and deactivating the mobile phone / SIM card)?
- What is the billing frequency (60/1, 10/10)?
- How much does it cost to make calls per minute (external/own network)?
- How much does Internet usage cost?
- What is the monthly data volume?
- What are the costs for calls abroad?

Note for refugees:

To buy a prepaid SIM card, you must identify yourself with your identity card or passport. In only a few cases is it possible to register with a residence permit. Unfortunately, very few mobile phone providers accept documents such as a residence permit or toleration, although these documents legally authorise you to purchase a prepaid SIM card.

 **Here you can find information from the consumer advice centre on mobile phone providers and the accepted identification procedures.**

Internet, WLAN and WiFi

Internet use

If you do not have a private Internet or WLAN connection, you can use public hotspots. You will find numerous public hotspots in Dachau. Here you can log on free of charge for 30 minutes. Young people can also use the WLAN in the ["" youth centres](#).

[WLAN hotspots in Dachau](#)

Information for asylum seekers:

As an asylum seeker, you are not legally entitled to Internet access (WiFi). For this reason, there is usually no WiFi (WLAN) in the accommodation centres. You can ask your accommodation provider whether your accommodation has or can set up WiFi access.


Payment card for asylum seekers

Who receives a payment card?

All persons aged 14 and over who receive **benefits under the Asylum Seekers' Benefits Act** (AsylbLG) receive a payment card.
In benefit communities (e.g. families), each family member aged 14 and over receives their own payment card.

What is a payment card?

- The payment card is like a bank card.
- Benefits under the Asylum Seekers' Benefits Act (AsylbLG) are transferred to the payment card as a credit balance.
- You can use the payment card to pay in shops and withdraw cash.
- You can only spend as much money as is on the card.

💡 You can also find information on the payment card in several languages at  [here](#).

Where can I get my payment card?

- If you receive benefits, you will receive a letter from the social welfare office. It will contain all the information and an appointment to collect it.
- You don't have to do anything else to get the payment card.
- If you are applying for benefits for the first time and they are approved, you will receive a payment card right from the start.

Which benefits are covered by the payment card?

- Benefits under the Asylum Seekers' Benefits Act are paid onto the payment card.
💡 Do you receive other benefits (e.g. child benefit) or wages from an employer? Then you also need a current account.

How much money do I have on the card?

- Benefits under the Asylum Seekers' Benefits Act (AsylbLG) are paid onto the payment card.
- You can view your balance online at meine.bezahlkarte.eu and in the payment card app.
- You will need the card ID and PIN for this
💡 You will find the card ID and PIN in the letter you receive with your payment card.

Where can I use the payment card?

- You can pay with the payment card in all shops that accept Mastercard.
💡 Look out for the orange / red Mastercard® symbol.

Are there any regional restrictions?

- You can only pay with the payment card in your authorised area. You can view this area online at my.paymentcard.eu and in the payment card app.

- In exceptional cases, payment may also be authorised at other locations (for example, if you need to visit your lawyer or an authority at another location).
💡 Please notify the social welfare office in advance by e-mail to @asyl@lra-dah.bayern.de or by telephone. You will find the telephone numbers in the letter from the social welfare office.

Are there problems with certain transactions?

- Yes, certain transactions are not possible.
- For example, you cannot use the payment card for money transfer services such as Western Union or MoneyGram.
- The purchase of certain goods or services is not excluded.

Can I withdraw cash from the payment card?

- Yes, you can withdraw cash.
- Each person in your benefit community can withdraw up to €50 per month.
- You can withdraw cash free of charge from ATMs or at the till in many shops. Withdrawals are only possible twice a month.
- After that, the card is blocked for further withdrawals.

Can I transfer money with the payment card?

- In certain cases, a bank transfer may be authorised.
- The recipient must first be authorised by the social welfare office.
- This applies, for example, to bills to your lawyer or payments in social department stores.



Can I pay by direct debit with the payment card?

- Yes, direct debit is permitted in certain cases.
- The recipient must first be authorised by the social welfare office.
- This applies, for example, to mobile phone contracts, public transport providers, WLAN vouchers and gym contracts or sports club membership fees.

Do I no longer need a current account?

- If you only receive benefits under the Asylum Seekers' Benefits Act (AsylbLG), you do not need another account.
- If you receive other benefits (e.g. child benefit) or wages from an employer, you also need a current account.



I have lost my payment card. What do I have to do?

- You can block your payment card online at  meine.bezahlkarte.eu.
- You can also block the card by telephone on 116116. This is possible in German or English.
- If you find the card again, you can reactivate it online at  meine.bezahlkarte.eu.


Have you lost your payment card permanently?

- Then you must report the loss or theft to the social welfare office.
- The old card will be cancelled and you will receive a new one.
- The credit will be transferred to the new card.

Where can I get help?

- There is a support chat online at  meine.bezahlkarte.eu and in the payment card app. This is available in several languages.
- A telephone bot is also always available for you in over 100 languages.
 [+49 \(0\) 81619654300](tel:+49081619654300)

Where can I find information about the payment card?

 You can find lots of information about the payment card in several languages [here](#).

Bank account

How does a bank account work?

You need a bank account so that you can receive and transfer money. As a rule, you can only conclude a contract if you have a bank account. You therefore need to open a bank account at a bank. This account is called a **current account**. You must bring an identity card or other **form of identification** (e.g. your passport) with you.

With a bank account / current account you can

- Transfer money
- Receive money / transfers
- Participate in direct debits (you authorise a person, company, etc. to debit money automatically and, if necessary, regularly from your account)
- Pay with your card in shops without cash (notes and coins)
- Withdraw money from cash machines
- Print out account statements
- Cashing cheques

Caution:

- Make sure that you always have enough money in your current account! If you overdraw your account, you may incur additional charges.
- A current account can cost money: account maintenance fees. Ask your bank about this.

 [Here](#) you can find more information in English and German about how refugees can open a bank account.

Broadcasting licence fee

What is the licence fee? Why does everyone have to pay it?

Independent reporting is very important. Germany has independent radio, television and online programmes. ARD, ZDF und Deutschlandradio offers this. They report free from economic and political influences. Everyone pays money for this. This is called the licence fee.

The law stipulates that a licence fee must be paid for every home in Germany. However, only one person per home has to pay the licence fee. This costs €18.36 per month. The money must be paid to the licence fee service at ARD, ZDF und Deutschlandradio.

Everyone in Germany can use a television and a radio. Television and radio are also known as "Rund-Funk".

There are many channels on television. And on the radio. For example: Das Erste. ARD makes Das Erste. And many other channels on television. And radio stations. Like Deutschland-Radio. There are other channels on television. For example: ZDF. That's the second German television channel. The money is called Rund-Funk-Beitrag.

As a rule, the money is paid in the middle of a quarter (three months). The number of devices (television, computer, radio, etc.) is not important.

💡 People with disabilities:

The law says: People with disabilities and people without disabilities are equal. People with a severely disabled licence must now also pay the Rund-Funk contribution. They have a special severely disabled licence. It has an RF on it.

This means that they pay less. They have to pay 6.12 euros per month.

💡 These people do not have to pay:

Deaf-blind people do not have to pay. And people with assistance for the blind do not have to pay. Assistance for the blind is money. Blind people get the money from the state.

They also do not have to pay the Rund-Funk contribution:

- If you have too little money. And receive money from the state.
For example: you receive social assistance.
- If you live in a care home. Or move into a care home. And if you get a lot of help there.
Or a lot of care. In other words: you receive full inpatient care. Or full inpatient help.
Then you can cancel your Rund-Funk contribution.

This is how it works: you fill in a form. An assistant from the care home can help you. Or someone from your family.

The care home must also write on the form.

The care home writes: You live in a room in the home.

You make an application like this:

You may not have to pay the Rund-Funk contribution. You can submit an application. This means: You have to fill in a form.

The sheet is called a form. You can find the form on the Internet at www.rundfunkbeitrag.de.

You have to fill in the form. And you must send the form in a letter to:



ARD ZDF Deutschlandradio
Contribution Service
50656 Cologne

You will receive a letter back.
The letter will say: You must pay. Or: You do not have to pay.

You can get information and forms here: www.rundfunkbeitrag.de

You can also get information over the phone: ☎ [0 18 06 99 95 55 10](tel:0180699955510)
Each call costs 20 cents.
Calls by mobile phone also cost 20 cents.

Further information can be found on the website  [Rundfunkbeitrag](http://www.rundfunkbeitrag.de).

 [Here](#) you can find information on the licence fee in other languages.

This  [flyer](#) provides information on the licence fee for asylum seekers and persons entitled to asylum.

Liability insurance

Personal liability insurance is an important form of insurance.

What is personal liability insurance?

You have broken something. Now you have to pay for the damage. You have to pay money to a person. This applies to damage to persons, property and assets in the private sphere.

Example 1: You cause damage to a parked car with your scooter. The private liability insurance pays for this damage.

Example 2: Your child breaks a window pane with a ball. The private liability insurance pays for this damage.

Private liability insurance is **voluntary**. Private liability insurance is strongly recommended.

Do you want to take out personal liability insurance? Ask at the insurance companies in Germany. The insurance company can tell you the price.

Information on liability insurance in German, English and Ukrainian  [here](#).