

## Offers for students

# Making the most of student life.

No matter whether you're just about to start university life, a semester abroad, a student job, changing university or starting your first job – we're here to offer personalised advice.

Everything you could possibly need – no more & no less.

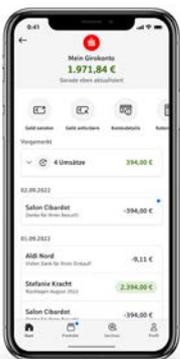
-  **Bank account & S-App**  
Free until your 25th birthday
-  **Credit card**  
For maximum ease when on holiday
-  **ETFs, Fonds & Co.\***  
Making the most of your money
-  **Insurance**  
Peace of mind every day
-  **Your personal advisor**  
For any questions you may have – on or off campus

*Basic banking services for students*

## Free student bank account

A free bank account plus Sparkassen debit card for students under 25.

- **Cash** – free withdrawals from within Germany's biggest ATM network
- **App Sparkasse** – 24/7 access to your account
- **Pay by phone** – with Apple Pay or the mobile payment app for Android™
- **Practical features** – incl. financial planner, account alerts and savings tools
- **Wero** – Send and receive money in under 10 seconds
- **Access to S-Vorteilswelt** offers and attractive PAYBACK<sup>®</sup> points
- **Personalised advice** and customer service for all your financial needs in our branches, by phone or live chat



## Simple banking with our app

For transferring money, checking your account and finding your nearest branch when out and about.

Download the Sparkassen app from [Google Play™](#) or the [AppStore](#).



\* Funds and ETFs are subject to value fluctuations and income and loss risks like other securities.



### Get in touch:

-  **Online:**  
[berliner-sparkasse.de/studis](https://berliner-sparkasse.de/studis)
-  **Via video and text chat:**  
[berliner-sparkasse.de/chat](https://berliner-sparkasse.de/chat)
-  **Via WhatsApp chat:**  
[berliner-sparkasse.de/whatsapp](https://berliner-sparkasse.de/whatsapp)
-  **By phone:**  
030/869 869 19
-  **In person, at any of our branches throughout the city**

Weil's um mehr als Geld geht.



Berliner Sparkasse



## Safe travel and shopping.

### Credit card (Visa)

- Cashless payments worldwide and online, plus free cash withdrawals abroad
- Fast, contactless payments
- Shop safety with online buyer and purchase protection, plus warranty extensions

**Tip** If you prefer a debit over a credit card, our [Visa Card Basis](#) (debit card) will give you full control over your spending.



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## Saving and smart investing.

Setting aside money for special purchases or studying abroad is always a smart investment. This can also be done on a small budget.

### Money market account

- For emergencies, your next holiday or apartment
- Accessible at any time through online banking

### ETFs, Fonds & Co.\*

- Building savings one small step at a time
- Choose your own amount, change it or take a break from saving any time



## Insurance for uni students

### Insurance check

An insurance is a sensible way to start university life, and we will be happy to provide relevant advice. This way, you will be enjoying effective protection while a student and will only need to rethink your insurance needs when moving into your own home, planning a semester abroad or starting professional life.



### Liability, household and accident insurance

Available on their own or as a package with great discounts.

### Disability insurance – StartSchutz

Protect your income in the event you become unable to work. The earlier you start, the lower the premiums.

Weil's um mehr als Geld geht.



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Sparkasse

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