

Young persons' account

Zero fees – great features.

A free bank account for anyone in education, training, studying or serving in the Federal Volunteer Service up to the age of 25 with a great range of features.

- ✓ **No management fees** – comes with a Sparkassen debit card and PIN of your choice
- ✓ **Cash** – free cash withdrawals from within Germany's biggest ATM network
- ✓ **Overdraft facility** (agreed overdraft), in line with relevant credit rating
- ✓ **Mobile wallet** – for Apple Pay and the Android™ mobile wallet app
- ✓ **Practical features**, including financial planner, account alerts, and savings tools
- ✓ **Personalised advice and customer services** for all your financial needs in our branches, by phone or online chat

Banking made simple with our app

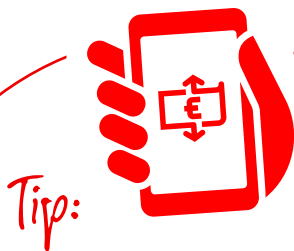


Our Sparkasse app allows you to manage your money and bank account straight from your phone at any time and from any place. To use the app, you will need to be registered for online banking

- ATM and branch locator
- Picture pay for rapid bill payments
- Transaction grouping and analysis tool
- Instant card blocking service
- Customer support



Download now!



Tip:

Wero – transferring money fast without IBANs.

Wero is a secure digital account-to-account (A2A) payment solution for instant transfers. To make a transfer, all you'll need is a phone number or email address.



Get in touch:



Online at
berliner-sparkasse.de/youraccount



Via video or text chat:
berliner-sparkasse.de/chat



Via WhatsApp chat:
berliner-sparkasse.de/whatsapp



By phone:
030/869 869 82



In person, at any of our branches throughout the city

Weil's um mehr als Geld geht.



Berliner
Sparkasse



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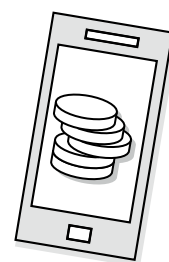
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Mobile payments

Allow you to pay with your smartphone at Point-of-Sale terminals. It's really easy and can be done with Apple Pay or the mobile payment app¹ for Android™. Making mobile payments with a smartphone works the same way as paying with a card. Depending on the type of card, the payment will either be made from your current or credit card account.



Paying with Apple Pay



Apple Pay is a fast and secure digital wallet service that can be used in many stores, apps, online – and, when using a credit card, even worldwide. Simply open the wallet app and add your Sparkassen card², Sparkassen credit card or Visa Card Basis². You'll then be able to use Apple Pay as soon as it's set up.

Android wallet




Download now!

If you have an Android device, you can add your Sparkassen card², Sparkassen credit card or Visa Card Basis² to your mobile wallet and use it just like a contactless card. Just that, instead of using your real card, you will be using a digital version. Adding your Sparkassen cards to your mobile wallet only takes a minute.

¹ Suitable for Android and available from participating Sparkassen banks.

Android is a registered trademark of Google LLC.

² This product is a debit card.