

Berliner Sparkasse Current Accounts

Every second Berliner already has an account with us.

With personal advice, online or on the go via app – with our current accounts you simply do your banking the way you like it.

Our current accounts offer the following services:

Withdraw cash

With over 23,000 ATMs, you will be able to use Germany's largest ATM network for all your withdrawals.

Choose a PIN

Choose your own PIN for your Sparkassen-Card (debit card).

Overdraft facility

Our arranged overdraft facility gives you the freedom to pay for things as and when you need or want to, provided you have a good credit rating.

Secure online banking

With many great features, including integrating your accounts from other banks.

Paying with your smartphone

Enables you to keep your digital Sparkassen-Card on your smartphone 24/7.

Best banking app in Germany

Our App Sparkasse allows you to pay bills on your phone with Picture Pay.

Send and receive money. With Wero.

The European solution for real-time mobile payments. No detours and no waiting times.

Personalised advice

You can reach our customer service by phone around the clock.



Get in touch with us:



Online:
berliner-sparkasse.de/giro



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



Via WhatsApp chat:
berliner-sparkasse.de/whatsapp



By phone:
030/869 869 69



In person at any of our branches throughout the city

The account for easy online banking

Giro Digital – monthly fee: Euro 4.95

The perfect fit if you manage your finances online: at home with a computer or with the most widely used banking app in Germany, the App Sparkasse. Easily carry out banking transactions on your smartphone – includes features like photo transfer.

The convenient account at a fixed price

Giro Pauschal – monthly fee: Euro 8.95

Our all-inclusive account also allows you to use paper-based services in our branches for your banking transactions. Giro Pauschal includes all account access methods – including the Sparkassen-Card.

Only pay for what you use

Giro Individual – monthly fee: Euro 2.95

With this account, in addition to a low basic fee, you are only charged for the services you actually use. Ideal if you do not use your current account very often.

For students, apprentices and college students

Starter account – monthly fee: Euro 0.00

Receive all services completely free of charge from your 18th to 25th birthday. The Sparkassen-Card is also included.

Convenient account switch service

With our **free account switching service** your payment partners will be informed of your new bank details in just a few minutes. Welcome to your Berliner Sparkasse.

Weil's um mehr als Geld geht.



Berliner
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Terms and conditions	Giro Individual	Giro Digital	Giro Pauschal
Basic monthly fee	Euro 2.95	Euro 4.95	Euro 8.95
Bank transfers			
Via online banking, incl. SEPA instant payment	Euro 0.30	✓	✓
With payment slip/at account service terminal	Euro 0.60	Euro 2.00	✓
At account service terminal			
Credits and debits incl. card payments	Euro 0.30	✓	✓
Setting up/changing standing orders			
Via online banking	✓	✓	✓
With the help of our service staff	Euro 0.60	Euro 2.00	✓
Cash payments			
Deposits and withdrawals at Sparkasse ATMs	Euro 0.30	✓	✓
Deposits and withdrawals at a branch	Euro 1.00 incl. 5 free transactions per month	Euro 2.00	✓
Bank statements			
In electronic mailbox	✓	✓	✓
Via bank statement printer	Euro 0.60	Euro 2.00	✓
Free printouts at the bank statement printer	2 free printouts	None	✓
Online banking security procedures			
Online banking with pushTAN	✓	✓	✓
Online banking with chipTAN	✓	✓	✓
Other services			
Sparkassen-Card (debit card) p.a.	Euro 12.00	Euro 12.00	1 card included
Electronic mailbox	✓	✓	✓
Account alerts: Notification by E-Mail	✓	✓	✓
Account switching service	✓	✓	✓
24-hour emergency hotline	✓	✓	✓
Granting of an overdraft facility with a corresponding credit rating.	✓	✓	✓

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All account services are free for students, apprentices and college students aged up to 25.