

## HOW TO OPEN THE StartKonto WITH COMMERZBANK

Opening an account with Commerzbank is very easy if you speak German. The Problem: The opening form is only available in German. The Solution: To make it easier for you to open your German bank account, we translated the form into English. You can simply use it as a guide. Here we help you step by step. So, what are you waiting for? [Open bank account now](#)

German bureaucracy can be complicated. Need more help? [Here](#) you can find more information about the topic.

### 1. In the first step you must enter your personal data as they appear in your ID card.

Select you sex:

**Frau:** Female  **Herr:** Male

Academic Title (Dr. / Dr.Dr. / Dr.h.c.), this is optional

---

**Vorname:** Enter your first name(s) here as stated on your ID/passport

---

**Nachname:** Enter your last name as stated on your ID/passport

---

**Geburtsname:** Enter your maiden's name as stated on your ID/passport (if applicable)

---

**Geburtsdatum:** Enter your date of birth (Format: DD.MM.YYYY)

---

**Geburtsort:** Enter your place of birth as stated on your ID/passport

---

**Geburtsland:** Select your country of birth

---

**Staatsangehörigkeit:** Select your citizenship

---

2. In the second step you must enter your registration address in Germany. The address has to be the one that is on your ID/proof of residence – the place where you are registered in Germany.

**Postleitzahl:** Enter your postcode

**Wohnort:** Enter your city

**Straße:** Enter your street name

**Hausnummer:** Enter your house number

**Wohnhaft seit:** Enter the date since when you are resident at the respective address

3. Now you must enter your Tax Information (Steueridentifikationsnummer)

**Steuer-ID:** Enter your German tax number (tax identification number – 11-digits).  
If you do not have one yet, leave blank.

**Weitere steuerliche Ansässigkeit:** If you are a tax resident in Germany only leave blank.

If you are also a tax resident in other countries please tick the box and select the country and your tax ID in that country.

4. Information about your employment status (Arbeitsverhältnis)

\* Keep in mind that you can open the free account only if you belong to one of the following groups: pupils, trainees, students, interns, volunteers, military and federal volunteers under 28 years of age.

**Beruf:** Select your occupation:

- 
- **Angestellte/Angestellter:** employee
  - **Arbeiter und (nichtselbständige) Handwerker:** worker
  - **Auszubildende/Auszubildender:** apprentice

- **Beamte und Behördenangestellte:** civil servant
- **Hausfrau/Hausmann:** housewife/househusband
- **Ohne Berufsangabe:** not specified
- **Rentner und Pensionäre:** retirees and pensioners (retired civil servants)
- **Schülerin/Schüler:** school student
- **Studentin/Student:** university student
- **wirtschaftlich selbstständiger Handwerker:** economically independent craftsman
- **wirtschaftlich selbstständige Privatperson:** economically independent private individual

## 5. Enter your contact details

**Mobilfunknummer:** Enter your mobile number

---

**E-Mail:** Enter your e-mail address here

Confirm your E-Mail, enter it again

---

---

Please send me the terms and conditions and further information for the StartKonto including the revocation policy and the account opening application by e-mail.

## 6. Enter your login details

**Benutzername:** Choose a login name for the online banking (minimum eight characters)

---

**Wunsch-PIN:** Choose a five to eight digit PIN (only letters and numbers possible)

Confirm your PIN, enter it again

---

---

## 7. Enter your Account Transactions (Kontoumsätze)

**Geldeingänge pro Monat:** Enter your current net income per month in EUR. Make sure to enter the total sum of your monthly net income (i.e. salary, income from rental, side job, etc.)

---

**Bargeld-Transaktionen pro Monat:** How many cash transactions do you expect to have per month in EUR. This comprises for example cash withdrawals or checks.

---

**Ich tätige / erhalte regelmäßig Überweisungen ins / aus dem Ausland:**

Please specify here if you will have regular transactions from/to abroad (e.g. money transfers to your family abroad). Please also specify the countries involved.

---

## 8. Contractual conditions

**Ihre Vertragsbedingungen und Einwilligungserklärungen**

(Your contract conditions and consent forms)

### Contractual conditions

The terms and **conditions and information for the StartKonto** (PDF) apply, consisting of the general and product-related terms and conditions, the price information, the pre-contractual information for contracts concluded at a distance for financial services, as well as the **cancellation policy** (PDF).

Confirm to us the following basic legal conditions for opening your account

I act in my own economic interest and not at the instigation of others (especially not as a trustee).

I have taken note of the information sheet for the depositor containing information on the amount and scope of the statutory

➔ [Download PDF](#)

## 9. Information-Service

### Declarations of consent for the use of your data

All consents are voluntary and can be revoked at any time with effect for the future. You can revoke your declarations via our advisory center Tel. 069 5 8000 8000, at a Commerzbank branch or online at [www.commerzbank.de/einwilligungen](http://www.commerzbank.de/einwilligungen).

#### Information service on current offers and important financial topics (optional)

I consent to Commerzbank AG using my telephone number and/or my e-mail address to inform me by telephone and/or e-mail about important financial topics, its current offers and the offers of cooperation partners, or to contact me for the purpose of market and opinion research. The consent is voluntary and can be revoked at any time with effect for the future.

**Telefonnummer** (telephone number)  E-Mail

→ By ticking these boxes you agree to receive information about new offers from Commerzbank via phone and/or e-mail. Necessary for starting credit!

**Verbreitung weiterer persönlicher Daten:** Dissemination of other personal data

→ By ticking this box you allow Commerzbank to use your personal data for financial advisory services.

**Übermittlung von Daten an Kooperationspartner:** Transmission of data to cooperation partners:

→ By ticking this box you allow Commerzbank to submit your personal data to other companies for financial advisory services.

### Other relevant regulations to the contract

Upon conclusion of the contract, you agree with the Bank on a number of further provisions covering the following topics. The details of the rights and obligations are shown to you under (i).

Contractual partner's duty to cooperate pursuant to Section 11 (6) of the German Money Laundering Act (GwG)

#### Transmission of data to SCHUFA and release from banking secrecy

Details on the transmission of data to SCHUFA and banking secrecy

[Download SCHUFA information \(PDF\)](#)

#### Detailed regulations and conditions regarding customer connection and current account as well as fiscal and data protection information

### Agreement on the consequences of a tolerated account overdraft

If the account is used without a granted overdraft facility or in excess of the limit of a granted overdraft facility ("tolerated overdraft" in the sense of standardized payment account terminology), the current debit interest rate shall be 12.75% p. a.

### 10. Confirm your entries

Check on the next page if the data you have entered is correct and click on:

#### **"ANTRAG STELLEN"**

After this you can Download (Unterlagen herunterladen) or receive all documents by email (Unterlagen per E-Mail senden)

 **DONE!!** Now you can click on *(Antrag erstellen)* submit request

### 11. In the next step you can choose which process you want to use to prove your identity

You have three options to prove your identity:

- Videoident
- PostIdent
- Prove your identity in a Commerzbank branch

The first one is the Videoident procedure where you can prove your identity via videochat. You just need to download the Commerzbank Videoident app on your smartphone, enter the reference number (will be sent your mobile number) in the app and prove your identity with your passport/ID card and specimen signature on paper via videochat. [Here's a short video \(in English\), explaining the process:](#)

You can verify your identity using PostIdent or walk go to a Commerzbank branch.

If you are using the branch, make sure to go to one which is closest to your residence, and make an appointment.

If you are using PostIdent, make sure to take all the documents, including the PostIdent Voucher. [Click here to learn about how to do PostIdent.](#)

**THANK YOU!**