

## HOW TO OPEN A BANK ACCOUNT WITH COMMERZBANK

Opening an account with Commerzbank in Germany 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

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

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

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

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

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

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**Geburtsland:** Select your country of birth

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**Staatsangehörigkeit:** Select your citizenship

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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)

**Beruf:** Select your occupation:

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- **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

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

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Confirm your E-Mail, enter it again

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## 6. Enter your login details

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

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

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Confirm your PIN, enter it again

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## 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.)

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**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.

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**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. Additional Mastercard Debit (Kreditkarte)

**Credit Card:** Select here if you want to order an additional Mastercard Debit for 3.50 EUR/month. This is optional. By default the Commerzbank account comes with a Girocard debit card.

## 9. Securities Account (Depot)

**Ich möchte ein DirektDepot eröffnen:** Select here if you want to open a securities account (e.g. for trading stocks). This is optional.

## 10. Legal Conditions: Sending documents for account opening by email

**Email Communication:** By ticking this box you agree to receive the details of your account opening by e-mail

→ In the following you confirm the legal basis for opening your account

By ticking the first box you agree to open your Commerzbank account for yourself and not for another person.

By ticking the second Box you agree to have received the information about the deposit protection

By ticking the third box you confirm to have read the information about the scope of the deposit protection

## 11. Information-Service

**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.

## 12. 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 (Antrag herunterladen) or receive all documents by email (Antrag per E-Mail senden)

## 13. 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.](#)

**OPEN ACCOUNT NOW**