

请仔细阅读并保留：

自费留学德国自保金账户开立流程

工作时间：北京和上海分行周一至周五，上午 9：30 – 11：30（公共假期除外）；
广州分行周一、三、五，上午 9：30 – 11：30（公共假期除外）

受德国大使馆委托，我行协助中国留学生在德国开立带有冻结条款的自保金账户，并开具存款证明供自费赴德留学生用于申请签证。

一、申请开户所需资料：

1. 申请开户者本人需凭入学通知书、护照和身份证原件及入学通知书、护照和身份证的清晰复印件到我行递交亲自填写的开户申请表格。（注意：需提供有本人签字的护照持有人签字页的复印件。）
2. 未满 18 周岁申请开户者，申请开户时需父母双方陪同前来，需另外填写监护人表格。同时需提供父母双方的身份证或护照的原件及复印件。
3. 另有二页表格，需由留学生本人带往德国，在当地开户银行填写，并交给开户行存档。
4. 我行会把您的开户申请文件寄往德国，未经我行确认及盖章直接寄往德国的申请表格均无效。

二、手续费（学生资料录入本行系统并向学生提供个人编号后此项费用不予退款）：

请开户者将人民币现金 **850 元**（含国际快递费及分行手续费）交纳至我行以下账户：

1. **北京分行**
开户者需携带本人身份证原件至营业柜台购汇缴纳开户手续费。（团体开户手续费缴纳事宜请另行联系我行）
2. **广州分行**
收款单位：德意志银行(中国)有限公司广州分行
账号：44001580514053001010
开户银行：中国建设银行广州天河城支行
开户银行地址：广州市天河路208号天河城广场首层103A
3. **上海分行**
开户者请将开户手续费交至营业柜台

三、自保金汇款方式及存款证明取得程序：

1. 开户者在我行递交申请表格并取得**个人编号**后，即可由本人或亲属将保证金从任何一家可办理境外汇款业务的银行电汇至我行开立在德意志银行法兰克福总行的**学生总帐户**中。汇款详细路径如下：
-北京分行开户者

收款人开户银行名称及地址(57)：Deutsche Bank AG, Frankfurt H.O., Taunusanlage 12, 60325 Frankfurt, Germany (SWIFT: DEUTDEFF)

收款人名称(59)：Deutsche Bank (China) Student BJ

收款人账号(59)：IBAN: DE64 5007 0010 0951 2724 01

汇款附言(70)：开户人姓名（拼音）：_____ 个人编号(REFERENCE NUMBER)：_____ (9 位数组成)

-广州分行开户者

收款人开户银行名称及地址(57)：Deutsche Bank AG, Frankfurt H.O., Taunusanlage 12, 60325 Frankfurt, Germany (SWIFT: DEUTDEFF)

收款人名称(59)：Deutsche Bank (China) Student GZ

收款人账号(59)：IBAN: DE95 5007 0010 0951 2344 01

汇款附言(70)：开户人姓名（拼音）：_____ 个人编号(REFERENCE NUMBER)：_____ (9 位数组成)

-上海分行开户者

收款人开户银行名称及地址(57)：Deutsche Bank AG, Frankfurt H.O., Taunusanlage 12, 60325 Frankfurt, Germany (SWIFT: DEUTDEFF)

收款人名称(59)：Deutsche Bank (China) Student SH

收款人账号(59)：IBAN: DE68 5007 0024 0951 2633 01

汇款附言(70)：开户人姓名（拼音）：_____ 个人编号(REFERENCE NUMBER)：_____ (9 位数组成)

*** 请注意：**

(1) 个人编号不是账号。但是在汇款时，必须在汇款单的**汇款附言**上写上**本人姓名**（拼音）及**个人编号(REFERENCE NUMBER)**。对在汇款附言中，未注明本人姓名及个人编号所造成的汇款延误及其他后果，我行均不负责。

(2) 请将款项折换成欧元汇出，具体自保金额请咨询德国大使馆。（一般不少于 7,776 欧元，开户城市为波恩 Bonn 则自保金额不得少于 8,620 欧元， 开户城市为卡尔斯鲁厄 Karl sruhe 则自保金额不得少于 9,020 欧元，汇款时请另外多汇 200 欧元，作为境外汇款手续费及德国开户分行费用。）此外，请务必于开户后 2 个月之内进行汇款，逾期个人编号将失效，我行将不予受理。

(3) 请务必将自保金总金额一次性汇入以上账户，切勿分批进行汇款。如在有效期内无能力汇足 7,776 欧元，请不要往账户中先汇少量款项。

2. 我行将在您汇款足额到账后，开具存款证明，并依照您开户时所留信息，将其以邮寄方式寄出或通知您自取，以供签证使用。

四、个人账号通知函：个人账号通知函是您个人账号的通知单（个人账号与个人编号不同，请勿混淆！）。

1. 一般从您汇款之日起，一个月左右可以获得，我行将依照您开户时所留信息，将个人账号通知函以邮寄方式寄出或通知您自取。至此，表示您的留学自保账户正式开立成功。
2. 留学生凭个人账号信到德国换取银行卡。如您赴德之前未收到，请务必与我行联系。
3. 当您得到个人帐号后，若有汇款可直接汇往该帐号。请不要再往我行法兰克福学生总帐户中汇款。
4. 您的保证金在转入德国分行的个人帐户后，才开始计利息。

如有任何疑问，欢迎通过以下方式联系本行：

1. 北京分行

垂询电话：(010) 59698181

传真：(010) 59695710

地址：中国北京市朝阳区建国路81号华贸中心1号写字楼26层(100025)

2. 广州分行

垂询电话：自动 (020) 85104000 人工(020) 85104019/85104029 ； 传真：(020)38107487

地址：广州市天河路208号粤海天河城大厦22层02-03单元（510620）

3. 上海分行

垂询电话：自动 (021) 38962800 人工 (021)38962914； 传真：(021)68591120

地址：上海浦东陆家嘴环路 1233 号汇亚大厦 31 楼（200120）

登记卡

姓名：

拼音：

出生年月：

性别：

德国开户城市：

联系电话（手机/家庭电话）：

通讯地址（邮寄地址）：

邮编：

存款证明（请选择）： 自取 邮寄

个人账号通知函（请选择）： 自取 邮寄

（上海分行存款及个人账号通知函只能邮寄通知，通知时间详见开户程序说明）

填表日期：

Account/safe custody account opening form

Accountholder (Account name)		Branch No.	Customer master No.
Specimen signature <i>Please repeat on page 2</i>			
Dieses Feld dient ausschließlich der Unterschriftsprobe. Bitte nicht beschriften und nicht bestempeln.			

Personal details

Dr Mr Ms Mrs/First name/Surname		Date of birth
Street, Number, Postal code, Country (registered address)		
Place of birth	Maiden name	
Residential status (owner-occupied, rent, parents)*	Marital status	Telephone (home)*
Nationality	Telephone (work)*	Fax*

Job details

Industry*		
Position*	Professional qualifications*	
Current employer*	Self-employed as (occupation)*	Self-employed since (year)*

VAT ID No.
Place of business/domicile for VAT purposes (country)

Information pursuant to § 8 Money Laundering Act:

<input type="checkbox"/> I am acting for my own account	<input type="checkbox"/> I am acting for (Name and address of person for whose account the account/safe custody account is maintained):
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* This information is voluntary.

I hereby open an account/safe custody account with Deutsche Bank Privat- und Geschäftskunden AG under the above customer master number and subject to the following terms and conditions:

1. - Type of settlement for personal account

<input type="checkbox"/> youth account	<input type="checkbox"/> db active account
<input type="checkbox"/> db plus account	<input type="checkbox"/> db best account

- Type of settlement for business account

<input type="checkbox"/> db business active account	<input type="checkbox"/> db business plus account
<input type="checkbox"/> db business komfort account	<input type="checkbox"/> db business best account

2. Account statement printers

The account statement printer service is to be made available to all suitable accounts opened under the above customer master number, unless I agree otherwise with you.

3. Current account agreement, accounting period

The accounts are maintained on a current basis, unless otherwise agreed. In the case of current accounts, the bank - unless otherwise agreed - will issue a periodic balance statement at the end of each calendar quarter. The legal effect of a periodic balance statement and the duty to check its contents and, if necessary, to raise objections are regulated by No. 7 of the General Business Conditions.

4. Agreement to transmission of data to SCHUFA (only applies to current accounts)

I hereby authorize the bank to report data relating to this account (account application, opening, and closing) to SCHUFA HOLDING AG, Kormoranweg 5, 65201 Wiesbaden.

Furthermore, the bank shall be entitled to report data on failure to meet contract obligations (e.g. outstanding credit amount as of the date of cancellation, account or credit card abuse) to SCHUFA. I understand that the Federal Data Protection Law requires that such reports be made only after due consideration has been given to the interests of all parties involved.

To this extent, I hereby absolve the bank from the obligation to maintain secrecy.

SCHUFA records and forwards data to its contract partners in the EU Single Market for the purpose of providing said partners with information pertinent to the assessment of the creditworthiness of natural persons. SCHUFA contract partners include primarily lending institutions as well as leasing and credit card companies. SCHUFA also provides credit reports to commercial, telecommunication and other firms which provide goods and services on credit. SCHUFA makes data pertaining to persons available to its partners only in specific cases in which

Accountholder (Account name)		Branch No.	Customer master No.
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the potential recipient of such information can demonstrate justified interest in access to such data. SCHUFA provides address data for the purpose of identifying and locating debtors. When reporting credit information, SCHUFA may also provide its contract partners a probability rating computed on the basis of data in its possession for use in assessing credit risks (score process).


I am aware that I have the right to request reports from the SCHUFA regarding data relating to my person contained in SCHUFA records. Further details about the SCHUFA reporting and scoring process are provided in a SCHUFA information sheet, which will be made available to me on request. The address of the SCHUFA is:

SCHUFA-HOLDING AG
Verbraucherservice
Postfach 5640
30056 Hannover

5. Inclusion of business conditions

The business relationship is governed by the bank's General Business Conditions. At the same time, particular business relations are also governed by special conditions which contain deviations from or complements to these General Business Conditions; these are in particular the conditions for the use of account statement printers, the conditions for the use of cheques, for the Deutsche Bank Card, for the funds transfer, for savings accounts, for securities transactions. The conditions for business on the German securities exchanges govern stock exchange orders with settlement at German stock exchanges. The texts of the individual regulations can be inspected at the bank's business premises. I can also ask for the General Business Conditions and the special conditions to be sent to me at a later date.

Date



Signature of accountholder

Note regarding the scope of deposit protection

The bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.) and the Compensation Scheme of German Banks (Entschädigungseinrichtung deutscher Banken GmbH). This means that all liabilities that are required to be shown in the balance sheet item "Liabilities to customers" are protected. Among these are demand, term and savings deposits, including registered savings certificates. The protection ceiling for each creditor is 30% of the liable capital of the bank relevant for deposit protection. The individual protection ceiling will be notified to the customer by the Bank on request. It is also available on the Internet at www.bdb.de.


Not protected are liabilities in respect of which the Bank has issued

bearer instruments, e.g. bearer bonds and bearer certificates of deposit, as well as liabilities to banks.

Irrespective of the Bank's liability in the event that, contrary to its duties, it is unable to return securities belonging to the customer and compensation is payable, a claim for compensation may also be filed against the Compensation Scheme of German Banks. The amount of the claim for compensation against the Compensation Scheme of German Banks is limited to 90% of the value of these securities, but to not more than the equivalent of Euro 20,000.

My attention has been drawn to the fact that bearer instruments issued by the Bank are not covered by any form of deposit protection.

Date



Signature of accountholder

Note regarding VAT

The account/depot contract and the statement of account constitute the invoice for VAT purposes. If VAT is not shown separately or there is no explicit mentioning that the charged amount includes VAT, the charges refer to exempt banking/financial services.

VAT ID No. Deutsche Bank Privat- und Geschäftskunden AG, 60262 Frankfurt

DE811907980

Vorgelegter Ausweis Art der Urkunde	Nr./Aktenzeichen	Ausstellende Behörde	Ausstellungsdatum	Freizeichnung (2. Mitarbeiter)
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Neutrale Identitätskontrolle geprüft
durch (nur bei PDK an Neukunden):

R

R

Account/safe custody account opening form

Accountholder (Account name)		Branch No.	Customer master No.
Specimen signature <i>Please repeat on page 2</i>			
Dieses Feld dient ausschließlich der Unterschriftsprobe. Bitte nicht beschriften und nicht bestempeln.			

Personal details

Dr Mr Ms Mrs/First name/Surname		Date of birth
Street, Number, Postal code, Country (registered address)		
Place of birth	Maiden name	
Residential status (owner-occupied, rent, parents)*	Marital status	Telephone (home)*
Nationality	Telephone (work)*	Fax*

Job details

Industry*		
Position*	Professional qualifications*	
Current employer*	Self-employed as (occupation)*	Self-employed since (year)*

VAT ID No.
Place of business/domicile for VAT purposes (country)

Information pursuant to § 8 Money Laundering Act:

<input type="checkbox"/> I am acting for my own account	I am acting for (Name and address of person for whose account the account/safe custody account is maintained):
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1. - Type of settlement for personal account

- | | |
|--|--|
| <input type="checkbox"/> youth account | <input type="checkbox"/> db active account |
| <input type="checkbox"/> db plus account | <input type="checkbox"/> db best account |

- Type of settlement for business account

- | | |
|--|---|
| <input type="checkbox"/> db business active account | <input type="checkbox"/> db business plus account |
| <input type="checkbox"/> db business komfort account | <input type="checkbox"/> db business best account |

2. Account statement printers

The account statement printer service is to be made available to all suitable accounts opened under the above customer master number, unless I agree otherwise with you.

3. Current account agreement, accounting period

The accounts are maintained on a current basis, unless otherwise agreed. In the case of current accounts, the bank - unless otherwise agreed - will issue a periodic balance statement at the end of each calendar quarter. The legal effect of a periodic balance statement and the duty to check its contents and, if necessary, to raise objections are regulated by No. 7 of the General Business Conditions.

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Furthermore, the bank shall be entitled to report data on failure to meet contract obligations (e.g. outstanding credit amount as of the date of cancellation, account or credit card abuse) to SCHUFA. I understand that the Federal Data Protection Law requires that such reports be made only after due consideration has been given to the interests of all parties involved.

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Accountholder (Account name)		Branch No.	Customer master No.
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the potential recipient of such information can demonstrate justified interest in access to such data. SCHUFA provides address data for the purpose of identifying and locating debtors. When reporting credit information, SCHUFA may also provide its contract partners a probability rating computed on the basis of data in its possession for use in assessing credit risks (score process).

I am aware that I have the right to request reports from the SCHUFA regarding data relating to my person contained in SCHUFA records. Further details about the SCHUFA reporting and scoring process are provided in a SCHUFA information sheet, which will be made available to me on request. The address of the SCHUFA is:

SCHUFA-HOLDING AG
Verbraucherservice
Postfach 5640
30056 Hannover

5. Inclusion of business conditions

The business relationship is governed by the bank's General Business Conditions. At the same time, particular business relations are also governed by special conditions which contain deviations from or complements to these General Business Conditions; these are in particular the conditions for the use of account statement printers, the conditions for the use of cheques, for the Deutsche Bank Card, for the funds transfer, for savings accounts, for securities transactions. The conditions for business on the German securities exchanges govern stock exchange orders with settlement at German stock exchanges. The texts of the individual regulations can be inspected at the bank's business premises. I can also ask for the General Business Conditions and the special conditions to be sent to me at a later date.

 Date

X

 Signature of accountholder

Note regarding the scope of deposit protection

The bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.) and the Compensation Scheme of German Banks (Entschädigungseinrichtung deutscher Banken GmbH). This means that all liabilities that are required to be shown in the balance sheet item "Liabilities to customers" are protected. Among these are demand, term and savings deposits, including registered savings certificates. The protection ceiling for each creditor is 30% of the liable capital of the bank relevant for deposit protection. The individual protection ceiling will be notified to the customer by the Bank on request. It is also available on the Internet at www.bdb.de.

Not protected are liabilities in respect of which the Bank has issued

bearer instruments, e.g. bearer bonds and bearer certificates of deposit, as well as liabilities to banks.

Irrespective of the Bank's liability in the event that, contrary to its duties, it is unable to return securities belonging to the customer and compensation is payable, a claim for compensation may also be filed against the Compensation Scheme of German Banks. The amount of the claim for compensation against the Compensation Scheme of German Banks is limited to 90% of the value of these securities, but to not more than the equivalent of Euro 20,000.

My attention has been drawn to the fact that bearer instruments issued by the Bank are not covered by any form of deposit protection.

 Date

X

 Signature of accountholder

Note regarding VAT

The account/depot contract and the statement of account constitute the invoice for VAT purposes. If VAT is not shown separately or there is no explicit mentioning that the charged amount includes VAT, the charges refer to exempt banking/financial services.

VAT ID No. Deutsche Bank Privat- und Geschäftskunden AG, 60262 Frankfurt

DE811907980



ANNEX
for Account Opening of Foreign Students

Request of additional account information for Branch Nr. _____, Customer Master Nr.

_____, account owner _____.

I hereby request the opening of a Das Junge Konto under the sub account number 00, and to request that the incoming credit of up to the amount of EUR 7.776,00 to be blocked in favor of:

“local authority to which the foreigners office is assigned that has jurisdiction for the current place of residence of the account holder – or if the account holder has moved from Germany - to his/her last place of residence in Germany, represented by this foreigners office.”

I am allowed to withdraw up to EUR 648,00 monthly from the total blocked amount. These withdrawals will be made available to me at the first day of each month. Further withdrawals on the blocked amount are only possible with the agreement of the person whom this blocked amount is in favor of. Further withdrawals on other credits in my account are exempted from these regulations.

I must maintain a minimum balance of EUR _____ in this account!
(delete this clause if you do not wish to have it in place)

The blockage will no longer apply only if the person in favor of the blocked amount notifies the Bank in writing.

For our work on we once will charge a fee of EUR 50,00.

Place, Date

Signature of Account Owner

Confirmation from the Bank

We hereby acknowledge the aforementioned block and confirm receipt of the stated amount. For the period the amount is blocked, we will forego our lien under the General Business Conditions. We would also like to expressly point out that we do not undertake any assessment whatsoever of the measures taken with regard to whether you have granted the beneficiary of the blocked sum a secured legal position vis-à-vis third parties.

Second Authorized Signatory

Authorized Signatory