

OUR ADVANTAGES

Fintiba Basic

- ✓ Blocked Account officially approved by the **German Federal Foreign Office** & accepted worldwide
- ✓ Account opening within **less than 10 minutes***
- ✓ Blocked Account opening in **the name of the student** to guarantee security and facilitate international money transfers
- ✓ Highest security of the money due to the **German deposit protection fund**
- ✓ **Automated blocking confirmation** as soon as money arrives
- ✓ **German Euro account at a renowned German bank** (No problems with conversion rates or at local authorities)
- ✓ **Saving on monthly fees** in case the visa is rejected
- ✓ **No registration letter (Anmeldung)** needed to ensure fast money access in Germany
- ✓ Step by step guidance through the process in the **Fintiba App** (e.g. account balance can be checked)
- ✓ **Multi-language Customer Care** providing step by step guidance through the process

Fintiba Plus

- ✓ **FREE** Travel Health Insurance
- ✓ **Blocked Account** plus online **health insurances** within one solution
- ✓ Health Insurance coverage **for your visa and your stay**
- ✓ All health insurances have **unlimited insurance coverage**
- ✓ In accordance with **all** authority requirements
- ✓ **All digital documents for enrolment** at university already available prior to arrival in Germany
- ✓ **No need to visit any local insurance office** as everything can be completed online
- ✓ **Automatic cancellation** of private or travel health insurance with enrolment at university
- ✓ Cooperation with the **most experienced and renowned** health insurance providers
- ✓ **No fees apply** in case of visa rejection
- ✓ Insurance products for **students above 30 years and language students** (private health insurance)

Additional Services

- ★ Additional product solutions: **Rent Deposit Guarantee and Liability Insurance**
- ★ **Online Generation of the Visa Form** – In our App the student can automatically fill out the visa for the embassy appointment
- ★ **Study Guide** – Customised information related to studying and living in Germany
- ★ **Free Welcome Guide** – Get ready for your first steps abroad and find out more about the country
- ★ **Webinars** – Topics such as work and career, stress management, personal development, everyday tips and much more are covered
- ★ **Community** – In our Facebook Community international students can connect
- ★ **Free 3-month subscription** to “Deutsch Perfekt” – a magazine for everyone who wants to learn German or improve German language skills

DAK Advantages



- ✓ **3 years free ISIC Card** – International Student Identity Card for discounted flights, accommodation, entries in museums and theatres and much more
- ✓ **Appointment Service of DAK Gesundheit** – Telephone service for doctor recommendations and to book your appointment with a specialist doctor
- ✓ **Doctor-Video-Chat** – specialist medical advice given via online video service
- ✓ **Multi-Language Service Hotline** – Customer Service covering 22 languages
- ✓ **Cost coverage of various medical services** (e.g. professional tooth cleaning or HPV vaccination)
- ✓ **Live-Chat** with DAK Consultants to ask general questions about health insurance

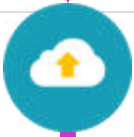
THE FINTIBA **BASIC & PLUS** PACKAGE – PROCESS OVERVIEW



01 Registration

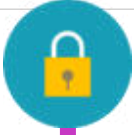
The online Blocked Account can be opened **within 10 minutes** and is officially approved by the German Federal Foreign Office.

Plus: In addition, the Fintiba Plus solution includes all required health insurances.



02 Account Opening

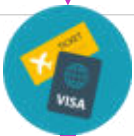
To open the Blocked Account you **only need your passport**. After the account has been opened **in your name**, the blocked amount can be transferred to your **German account**.



03 Money Transfer & Official Confirmations

After receipt of the required blocked amount, the online blocking confirmation will be issued. It includes access information to an online platform for the respective embassy or consulate.

Plus: The health insurance confirmation for your **free travel health insurance** and the insurance for your stay will be issued simultaneously.



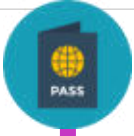
04 Visa & Journey to Germany

You can now apply for your **visa for Germany** (or your residence permit). After receiving the visa, your **journey to Germany** can begin.



05 Current Account Opening

The payment of the monthly amount will be transferred to a **German current account**. This account can be opened at any bank of choice in Germany. Fintiba will support you with that.



06 Legitimation

Depending on your legitimization status, you can now either:

- 1) set up the payouts right away
- 2) complete the **additional legitimization step**.



07 Payout Setup

You set up a **standing order** to your current account in your Fintiba App and receive your payouts automatically every month.

FINTIBA BASIC & PLUS – DETAILED PROCESS (1/2)

01 Registration



Registration: Enter your data on our website or in the Fintiba App.

User Activation: You receive a welcome email with the activation link.

App Access: At www.fintiba.com/app or in the mobile app you can log in with your access data and your password, which you have assigned yourself during the registration process.

02 Blocked Account Opening & Registration Health Insurance

„Next Step“:

In the Fintiba App you will find a "Next Step Box", which guides you through the process and always shows you your latest To-Dos. One click will take you to the areas where you can enter the information that is needed for your Blocked Account and Health Insurance.

Enter/confirm all necessary data:

- Passport data
- Your blocking agreement
- TIN* in your home country

OCR Verification or Manual Verification:**

In the Fintiba App you can perform the verification process in just a few steps.

Depending on your nationality, you will either be guided through the automated verification or asked to upload a passport and passport selfie for manual verification.

Account Opening:

Your Blocked Account at our partner Sutor Bank will be opened and you will receive your account details.

03 Money Transfer

Account Details & Money Transfer: Once the Blocked Account has been opened, you will be informed via e-mail. In the "Documents" section of your Fintiba account you will find your account and contract details. The transfer document contains your IBAN, BIC and further necessary information on how to execute the transfer of the funds.

International Money Transfer: Depending on the bank the money transfer might – in rare cases – take up to two weeks after you initiated the transfer. **Please note:** You have to inform your bank that the international transfer fees must be at the expense of the ordering party.

Account Balance: In the "Blocked Account" section of your Fintiba account you can check whether your money has already arrived.

* Tax Identification Number

** With OCR technology, your passport will be verified within minutes and you are ready to transfer your money right away. Due to specific regulations and legal limitations, individual countries are not eligible now for this process. These are Russia (RU), Ukraine (UA), Cuba (CU), Iran (IR), Syria (SY), North Korea (KP) and the region Crimea.

FINTIBA BASIC & PLUS – DETAILED PROCESS (2/2)

04 Blocking Confirmation & Health Insurance Certificate Visa

Issuance of the Blocking Confirmation & Health Insurance Certificate: Once the full blocked amount has been credited to your account, you will receive your blocking confirmation and health insurance certificate for the visa application. The documents can be downloaded in the “Documents” section of your Fintiba account.

Information for Authorities: The blocking confirmation will contain specific information for the embassy/consulate in order to check the authenticity online.

05 Unblocking of Account & Health Insurance Certificate Stay

Health Insurance Certificate: The issuance of the required insurance documents depends on the type of health insurance:

Governmental Health Insurance: issued together with your blocking confirmation - **your enrolment at the university can take place immediately.**

Private Health Insurance: Issued after the monthly payments of the blocked account (to your current account) have been set up.

Account Unblocking: Generally, no other steps are needed after your arrival in order to unblock your account.

In rare cases*, you might be asked to go through an additional legitimization step and different alternatives will automatically become available in your profile depending on your nationality and passport.

	Video Legitimation	Manual/ PostIdent Legitimation
Additional Legitimation Step	<p>If your nationality and passport allow it, you will be asked to complete the video legitimization.</p> <p>Set up your payouts You can now set up your standing order to receive your monthly payments.</p>	<p>Otherwise you will be asked to unblock your account via one of the alternative legitimation options.</p> <p>Set up your payouts You can now set up your standing order to receive your monthly payments.</p>

06 Important Information

Opening a Current Account: To access your money, a separate German account (“Girokonto”, “Basiskonto” or “Girokonto für Jedermann”) must be opened with a bank of your choice. We have consolidated information on opening this regular bank account in the “Current Account” section of the Fintiba App.

Connect Your Smartphone: For security purposes we will send you a TAN code by SMS using the mTAN procedure so that you can set up your payouts. You can do this with your international phone number.

Why Fintiba Plus:

The package includes the necessary health insurance for your visa and your stay or enrolment at your university - **the travel health insurance is free!**

* Due to certain German regulations, individuals from countries that are classified as high-risk for money-laundering, as well as those with a blocked amount exceeding € 15.000 are required to complete an additional legitimization step.

FINTIBA BASIC & PLUS – ACCOUNT UNBLOCKING

Step 1

Basic



Visa Upload

Upload a picture of your visa and enter your visa start date.



German Address

Enter your German address – this can also be a temporary address.

Step 2

Basic



Additional Legitimation Step (if needed)

When required, complete the additional legitimation step to unblock your account. More information can be found [here](#).



Connect Your Smartphone

If you have not yet done so, provide your mobile phone number.



Plus



Facial Photo

Upload a passport photo of yourself which will later be used for your health insurance card.



Enrolment

With your insurance certificate you can now enrol at the university.



Enrolment Certificate

Upload the enrolment certificate to your Fintiba account to complete the insurance process.



Payout Setup

Enter your German IBAN in your Fintiba Account and set up your payouts to your current account by confirming it with the TAN codes sent to your mobile phone number.



FREE Travel Health Insurance

Fintiba Plus includes a free travel health insurance for the application of your visa.

Step 3



Enjoy your time in Germany! 😊