

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

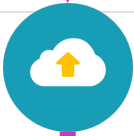
THE FINTIBA **BASIC & PLUS** PACKAGE – PROCESS OVERVIEW



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.



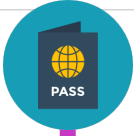
04 Visa & Journey to Germany

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) complete the **legitimation** or
- 2) set up the payouts right away.



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.

The required actions depend on your country group.

	Country Group 1	Country Group 2
Blocked Account Opening	<p>Enter/confirm all necessary data:</p> <ul style="list-style-type: none"> - Passport data - Your blocking agreement - TIN* in your home country 	<p>Enter/confirm all necessary data:</p> <ul style="list-style-type: none"> - Passport data - Your blocking agreement - TIN* in your home country
	<p>Video Legitimation</p> <p>Afterwards you will be asked to complete the video legitimation.</p>	<p>OCR** Verification</p> <p>In the Fintiba App you can perform the automated verification process in just a few steps.</p>
	<p>Account Opening</p> <p>Your Blocked Account at our partner Sutor Bank will be opened and you will receive your account details.</p>	<p>Account Opening</p> <p>Your Blocked Account at our partner Sutor Bank will be opened and you will receive your account details.</p>

Account opening in less than 10 minutes

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. More information on the country groups can be found [here](#).

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: In the Fintiba App you can complete the necessary steps to unblock your account. The required actions are again dependent on your country group.

	Country Group 1	Country Group 2
	<p>Documents Upload</p> <p>Provide the required data in your Fintiba Account.</p>	<p>Documents Upload</p> <p>Provide the required data in your Fintiba Account.</p>
	No Final Legitimation Needed	Final Legitimation
Blocked Amount Release	<p>Set up your payouts</p> <p>You can now set up your standing order to receive your monthly payments.</p>	<p>Set up your payouts</p> <p>You can now set up your standing order to receive your monthly payments.</p> <p>Unblock your account via one of our legitimation options.</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!**

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



Legitimation (if needed)

Complete the final legitimation 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! 😊

COUNTRY GROUPS - LEGITIMATION

Country Group 1 – Video Legitimation

The following list refers to your passport country and the respective date of issue. All passports in this country group that have been issued later than the stated “Date of Issue” are eligible for video legitimation.

Country Code	Country (Region)	Date of Issue
AE	United Arab Emirates	01.11.2011
AF	Afghanistan	11.10.2012
AL	Albania	01.05.2009
AM	Armenia	16.07.2012
AR	Argentina	01.01.1970
AU	Australia	01.03.2014
AZ	Azerbaijan	01.09.2013
BR	Brazil	06.07.2015
CA	Canada	02.12.2010
CL	Chile	01.01.2013
CN	China	01.05.2010
CO	Colombia	01.05.2010
EC	Ecuador	01.10.2015
EG	Egypt	29.12.2007
HK	Hong Kong, China	05.02.2007
ID	Indonesia	31.08.2015
IL	Israel	01.01.2012
IQ	Iraq	06.10.2009
JO	Jordan	19.06.2016
KR	Republic of Korea	17.09.2004
ME	Montenegro	05.05.2008
MK	Macedonia	02.04.2007
MY	Malaysia	01.02.2010
MX	Mexico	03.05.2008
NP	Nepal	18.12.2010
PE	Peru	26.10.2010
PH	Philippines	01.08.2016
PK	Pakistan	31.10.2013

COUNTRY GROUPS - LEGITIMATION

Country Group 1 – Video Legitimation

The following list refers to your passport country and the respective date of issue. All passports in this country group that have been issued later than the stated “Date of Issue” are eligible for video legitimation.

Country Code	Country (Region)	Date of Issue
RS	Serbia	01.07.2008
RU	Russian Federation	01.02.2010
SA	Saudi Arabia	01.01.2002
SG	Singapore	15.08.2006
TN	Tunisia	13.09.2003
TR	Turkey	01.06.2010
TW	Taiwan, Province of China	01.03.2004
UA	Ukraine	01.01.2007
XK	Kosovo	31.07.2008

Country Group 2 – OCR* Verification

Every passport that is not listed in group 1 is automatically assigned to country group 2.

Passports from Group 2 countries are verified in just a few steps using the **OCR technology** integrated in the Fintiba App, so that we can **provide the German IBAN within minutes**.

Please note that this type of verification is currently not available for persons from Russia (RU), Ukraine (UA), Cuba (CU), Iran (IR), Syria (SY) and North Korea (KP). To open an account in these countries, manual passport verification is available. Once the required data has been successfully uploaded to the Fintiba Account, the information is verified by our Customer Care Team.

* With OCR technology, your passport will be verified within minutes and you are ready to transfer your money right away. More information on the country groups can be found [here](#).