

Our current accounts

With personal advice, online or via app when you are away from home – with our current accounts you can do your banking as you please.

You can use these services with all current account models:

Drawing cash

With more than 23,000 cash machines, you have the largest Germany-wide network of ATMs at your service.

Secure online banking

With many options, such as integrating your accounts and deposits in other banks.

Preferred PIN

For your Sparkasse card (debit card) you select your preferred PIN.

Best banking app in Germany

The Sparkasse app allows you to make photo transfers, without any cumbersome typing.

Overdraft credit

If you have a good credit rating, being able to overdraw your account up to a permissible limit gives you financial leeway.

S-Trust

The digital vault of Sparkasse securely stores your documents and passwords.

Pay with the smartphone

You can always carry your Sparkasse card with you digitally on your smartphone.

Personal advice

You can reach our telephone customer service around the clock.

Giro Digital

The account for convenient online banking

Ideal if you manage your finances online. At home on your computer or with the most widely used banking app in Germany, the Sparkasse app. The app allows you to easily perform banking transactions on your smartphone. For instance, conveniently via photo transfer

Giro Flat Rate

The comfortable account at a fixed fee

The right current account if you also like to use paper-based services for your banking transactions at your branch. All account access options are available to you at a fixed fee. The Sparkasse card is included.

Giro Individual

Determine the account maintenance fee yourself

With this current account, you pay a small basic fee and are only charged for the services you actually use. This is ideal if you do not use your current account much.

Young Account

For pupils, trainees and students

From your 18th to your 25th birthday you receive maximum services entirely without a charge. The Sparkasse card is also included.

How to reach us:



Online at
[www.berliner-sparkasse.de/
en/home/konten-und-karten/
girokonto](http://www.berliner-sparkasse.de/en/home/konten-und-karten/ girokonto)



Via video chat and text
chat at
berliner-sparkasse.de/chat



WhatsApp chat at
[berliner-sparkasse.de/
whatsapp](http://berliner-sparkasse.de/whatsapp)



By phone at
0049 (0)30 869 869 69



Personal advice at all
branches throughout
the city

Current accounts of Berliner Sparkasse

Overview of terms	Giro Digital	Giro Individual	Giro Flat Rate
Monthly account fee	EUR 4,95	EUR 2,95	EUR 8,95
Issuing bank transfers			
via online banking	✓	EUR 0,30	✓
via telephone banking	EUR 2,00	EUR 0,30	✓
via transfer voucher or at the account service terminal	EUR 2,00	EUR 0,60	✓
Entries			
Credits and debits incl. card payments	✓	EUR 0,30	✓
Issuing and changing standing orders			
via online banking	✓	✓	✓
with an advisor	EUR 2,00	EUR 0,60	✓
Cash payments			
Deposits and withdrawals at ATMs	✓	EUR 0,30	✓
Deposits and withdrawals at the teller window	EUR 2,00	EUR 1.00 per month, the first 5 transactions are free	✓
Bank statements			
in the electronic mailbox	✓	✓	✓
via account statement printer	EUR 2,00	EUR 0,60	✓
Free printouts at the account statement printer	none	2 free printouts	✓
Security procedures in online banking			
Online banking with pushTAN	✓	✓	✓
Online banking with chipTAN	✓	✓	✓
Other services			
Sparkasse card (debit card) p.a.	EUR 12,00	EUR 12,00	1 card included
Use of the electronic mailbox	✓	✓	✓
Account alert: Notification via email	✓	✓	✓
Account switching service	✓	✓	✓
24-hour hotline service	✓	✓	✓
Granting an overdraft facility with good credit rating	✓	✓	✓