VISA AND IMMIGRATION REGULATIONS FOR STUDYING IN GERMANY

For Fulltime (Degree Seeking) Students
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1. Timing

International students are required to investigate in advance whether they need a visa to study in Germany or not! Please contact the nearest German embassy or consulate in your home country in this matter! Also, EBS International Programmes Team can offer general advice.

If a visa is required, you should calculate at least 8 to 12 weeks’ time to receive a visa. Also, at some embassies you have to wait for a very long time to get an appointment.

Please start the visa application process directly after receiving your EBS admission and enrolment letter!

Especially students from the following countries should expect long waiting times to get an appointment and a time-consuming visa application process in general: China, Russia, Iran, Lebanon and Morocco.

Degree-seeking Chinese students need to go through the time-consuming APS China-procedure. Due to high demand the process can take 4-6 month.

Which visa do you need for studying at EBS?
- You need to apply for a D-visa (also called “Student’s Visa” or “National Visa”).
- It is not an option to apply for a C-visa (Schengen Visa/Tourist Visa)

EBS has no possibility to speed up the visa process on your behalf. It is your responsibility to make sure to be on campus in time.

2. Who Needs to Apply for a Visa?

The German immigration law categorizes all visitors into 3 categories, depending on county of origin. They are as follows:

1. Visa-waiver countries:

   Citizens of the USA, UNITED KINGDOM, CANADA, AUSTRALIA, NEW ZEALAND, JAPAN, REPUBLIC OF KOREA and BRAZIL can enter Germany without a visa. This way you are allowed to stay for 90 days.
   After arrival, students need to register their address at the local authorities in Germany and apply for a German residence permit at the responsible immigration office. We will assist students with these two steps during the orientation days.

2. Visa-waiver only for TOURISTS:

   Citizens of UKRAINE, SINGAPORE, HONG KONG, MALAYSIA, TAIWAN, ARGENTINA, CHILE, COSTA RICA, ECUADOR, GUATEMALA, MEXICO, TAIWAN and URUGUAY are allowed to enter Germany without a visa. But this only allows them to stay for 90 days maximum. After this period they MUST leave the country.
   Degree-seeking/Exchange students of course need to stay longer than 90 days. This is only possible if you apply for a visa before entering Germany. The visa is valid for 90 and gives you the possibility to
register in Germany and apply for a residence permit after your arrival. We will help you with that during your first week at EBS. Once you have the residence permit, you are allowed to stay for up to 1 or 2 years.

**Hong Kong holders of a British National Passport (overseas) also need to apply for a D-Visa.**

### 3. Unconditional visa requirement:

Citizens of RUSSIA, BANGLADESH, CHINA, EGYPT, INDIA, INDONESIA, KAZAKHSTAN, LEBANON, MOROCCO, the PHILIPPINES, SOUTH AFRICA, PERU, IRAN, TURKEY or THAILAND ALWAYS need a visa to enter Germany! The visa will be valid for 90 days.

After your arrival you have to register your address at the local authorities in Germany and apply for a German residence permit at the responsible immigration office. EBS will help you with that during your first week at EBS. Once you have the residence permit, you are allowed to stay for up to 1 or 2 years.

**APS-procedure China:** All Chinese applicants residing in China (except applicants from Hong Kong and Macao) need to go through the APS procedure:

All Chinese fulltime students as well as Master and Bachelor Dual Degree students need to apply for the APS-China-procedure and pass a special APS interview or "TestAS". For more information have a look at the APS homepage: [https://www.aps.org.cn/web/zh/verfahren-und-services-deutschland](https://www.aps.org.cn/web/zh/verfahren-und-services-deutschland)

### 3. Terminology: Visa vs. Residence Permit.

Both terms often cause confusion among applicants: they are very closely related but not the same thing. Here is the difference:

**VISA:** A visa is your permission to enter Germany. You have to apply for a visa at the nearest German embassy or consulate in your home country or country of residence. A visa is normally only valid for a maximum of 90 days.

Some countries (see above) have special agreements with Germany to waive the visa requirement. However, you will still need to apply for a residence permit when you are in Germany.

Please contact your local German embassy or consulate to enquire if you need a visa and how to apply for it.

**RESIDENCE PERMIT:** As the visa gives you only permission to enter Germany and stay for 90 days every NON-EU-national needs a residence permit to study/ extend his/her right to stay in Germany. Students apply for the residence permit after entering Germany. There will be an info-session on the application process at the beginning of the semester.

**In case you already have a German residence permit this does not automatically mean that you do not need to apply for a Visa.** This always depends on the purpose for which your current residence permit has been issued!

Please check carefully with the responsible immigration office if it is possible to extend your current permit for your studies at EBS. In some cases it is not possible to extend the permit; for example if you have a residence permit issued for the purpose of visiting a (high)school or a language course which is not preparatory for your studies. In this case you need to go back to your home country and apply for a student’s visa.
4. The Different Steps of the Visa Application Process

Apply for your visa at the nearest German embassy/consulate in your home country (or country of residence). Contact the embassy/consulate for all necessary details on the application process.

**STEP 1 + 2:**

Make an appointment at the nearest embassy/consulate and prepare all your visa documents. Each embassy/consulate around the world has its own procedures for applying for a visa. Thus, please enquire directly at the embassy/consulate for the first steps and which documents they require.

In the past we have noticed, that some embassies have different ways of checking the visa documents. **The local immigration office in Germany, however, has the final say in granting or rejecting your application!** The following documents must be submitted (even if the embassy does not want them initially) so that the immigration office in Germany can approve of your application:

1. EBS admission and EBS enrolment letter in GERMAN
2. Housing letter that EBS will assist you in your search for accommodation (in German; sample see Annex I); or German rental contract
3. Proof of sufficient health insurance in Germany (see chapter 6 for details; sample see annex II),
4. Proof of financial support. (see chapter 7 for details; sample in annex III)

No matter what the embassy/consulate in your home country tells you, the proof of health insurance and the proof of financial support must fulfil the requirements of the responsible immigration office in Germany. Please carefully read the info below about these two documents.

If any of these documents are missing/ unacceptable for the immigration office, they will ask you to supply more/different documents. This will slow down your application considerably!

**STEP 3:**

Hand in your application documents. The embassy/consulate of your home country will send the entire package to the responsible immigration office in Germany. The sending of the documents takes a minimum of 1-3 weeks. The immigration office in Germany is in charge of accepting or rejecting your application.

**Make sure the embassy sends your visa application files to the correct Immigration office:**

In general this is the immigration office Rheingau-Taunus-Kreis in Bad Schwalbach. This immigration office is responsible for Oestrich-Winkel and surrounding towns of the Rheingau Area, where most EBS students live. However, if you already know that you will live in Wiesbaden: make sure that the embassy sends your files to Wiesbaden!

If you do not know where you will live yet or if you already know that you will live in the Rheingau Area where most EBS students live and EBS is located, the responsible immigration office is:

**Rheingau-Taunus-Kreis**
**Ausländerbehörde**
**Heimbacher Str. 7**
**65307 Bad Schwalbach**
Germany
Phone: 06124-510-0
Fax: 06124-510-585

If you already know that you will live in Wiesbaden, the responsible immigration office is:

Ausländerbehörde Wiesbaden
Alcide-de-Gasperi-Straße 3
65197 Wiesbaden
Germany
Phone: 0611 31-7474

If your visa files are sent to the wrong immigration office this will slow down your application process for a minimum of 2 weeks!

If the immigration office has no reason to reject your application, they will stay silent for 3 weeks and 2 days (so called "Verschweigefrist"). If the embassy receives NO feedback after 3 weeks and 2 days it is a sign for them to issue the Visa.

If your application is incomplete, the countdown is stopped until you supply the missing documents. This severely slows down your visa process.

EBS has NO possibilities to speed up your visa process. It is your responsibility to apply in time and submit complete applications. EBS can only assist you with advice, trouble shooting or submitting missing documents directly to the immigration office.

STEP 4:
After the immigration office approves your visa application, the embassy will notify you when and where you may pick up the visa.

5. How Long am I Allowed to Stay in Germany?

Degree-seeking students can stay until the official end of their studies. The immigration office usually only issues residence permits for the duration of one year. If you studies last 2 years, you need to apply for an extension of your residence permit after the first year. Please make sure that your documents are all valid for the period you are applying your residence permit for.

6. Information on Proof of Health Insurance

By law, all students must have sufficient health cover for their stay in Germany to become registered as a student at a German university and/or to apply for a student visa.

Thus, non-EU-students should be careful in selecting a health insurance plan as it has to satisfy the very strict requirements of the university AND the immigration office (for visa/residence permit application).
We strongly recommend purchasing full German student health coverage for your semester at EBS. All public German Insurance providers offer the same, comprehensive services for the same price (ca. 120 EUR per month). To apply for coverage, Barmer offers a very convenient email application service:

- **Techniker Krankenkasse**: You can directly apply online [German health insurance for foreign students](https://www.educare24.com) or contact Nikolaos Nakas: Nikolaos.nakas@tk.de
- **Barmer**: please contact Mrs. Christina Dietz at Barmer Insurance: christina.dietz@barmer.de or +49 (0) 800 333004 303-720 www.barmer.de/en
- Other public insurance providers in our area are for example AOK (www.aok.de) or DAK (www.dak.de).

**ATTENTION**:

- If you are 30+ years old you can NOT apply for the public insurance plan anymore at the favourable student rate. Another option would be a private plan.
- Once enrolled on the basis of a public plan, you have to stay (by law) with the plan for the whole period you are enrolled at EBS – no matter if you are physically at EBS or not.

If you do not want to (or cannot) get full German health coverage, please take note of the following matters:

- Other plans may be cheaper but they provide less comprehensive coverage and mostly you have to pay all treatments in advance before being able to reclaim some of the costs!
- After arrival you need to get your insurance plan validated with a public insurance provider: they have to confirm that your coverage equals their comprehensive plans!
- The immigration office that decides over your visa and residence application is extremely strict which plans they accept! Most international plans are not sufficient for them! If a student hands in a plan not accepted by the immigration office, it will be rejected and the visa application will be halted. This may cause several weeks delay in the visa process and result in a student not being able to arrive in time for semester start.
- Once enrolled at EBS on the basis of a private plan, you cannot change to a public plan anymore.

If you decide to reject full student health coverage plans or are 30+ years old, please purchase one of the following plans as they are acceptable for the immigration office and validation:

- **TARIF XL** by https://www.educare24.com/
- **TARIF OPTIMAL** by https://www.vely.insure/en/products/health-insurance/

Please note that travel insurances (= only emergency treatments) are immediately rejected by the immigration offices!

Also, they only accept insurance documents issued in either German or English! The insurance document must clearly state the insured student’s name, exact dates of coverage and validity in Germany.

### 7. Information on Proof of Financial Support

By law you have to prove that you have a certain amount of money for every month of your stay in the Schengen Area/Germany. If you apply for a visa/German residence permit you need to show proof of:

At least € 861 for every month of your stay (at least for 2 semesters). The embassy in your home country might even require € 880 per month.

The embassy counts from the date of your arrival in Germany!
The local immigration office is very strict and accepts only three kinds of financial proof for your visa application:

i. A “Verpflichtungserklärung” (eng. = formal obligation) issued by a German embassy/consulate abroad;
ii. A blocked German bank account or
iii. A scholarship certificate.

All of these documents need to fulfill special requirements or they will be rejected by the immigration office! Please find them listed here:

a) VERPFLICHTUNGSERKLÄRUNG (ENG. = FORMAL OBLIGATION)

This is the fastest and most convenient option for visa application purposes! We highly recommend for this purpose.

A “formal obligation” is an official document that only a German embassy or consulate abroad can issue. In the presence of an embassy official your parents/sponsors declare that they are willing and able to support you financially with at least € 861 per month during your studies in Germany. To prove this, they have to bring e.g. bank statements, statement by employer about monthly income, etc.

The formal obligation is signed by the financial sponsor and verified by the embassy/consulate.

The procedures to receive a formal obligation vary according to the responsible embassy/consulate. Please contact them directly to enquire!

In the past some Embassies have rejected to issue formal obligations e.g. Brazil, USA, China.

Please find a sample of a formal obligation in ANNEX IV.

b) A BLOCKED GERMAN BANK ACCOUNT

What is a blocked account?

It is a certain type of German bank account. Regardless of how much money you deposit in the account, it only gives you access to a previously agreed amount of money per month. This monthly amount has to be at least € 861 per month. The block can only be cancelled with written permission of the responsible immigration authority.

Is a bank account at my home bank acceptable?

No. Only German bank accounts can be considered.

Can I also open a regular German bank account instead?

No, usually not. Most embassies require the blocked bank account. However, the immigration office Bad Schwalbach would be fine with a regular German bank account.

How can I open a blocked account?

From your home country:

You can open the blocked bank account with 4 banks.

1. Applying for blocked bank account with Expatrio (highly recommended), or Fintiba:

https://www.expatrio.com/
2. Applying for a blocked bank account with Rheingauer Volksbank:

- Send an Email to MSC@rheingauer-volksbank.de and state that you need a “Sperrkonto” for your studies at EBS. You need to add the following documents to this email:
  - very good copy of your passport
  - EBS acceptance letter (German version)
  - Your full address (in your home country) + phone number

- After 4-5 weeks you will then receive account details from Rheingauer Volksbank. You will subsequently need to transfer the money to the mentioned account. After this has been done, they will set up the block and you will receive a “Sperrkonto”-confirmation (which is needed for your visa application).

- After arrival in Germany you need to go to Rheingauer Volksbank in person to activate your account. Therefore you need to bring your passport, your student card and your German address registration letter.

3. Applying for a blocked bank account with Deutsche Bank:

There are two ways to get the application form:

- Download the application form from the DEUTSCHE BANK homepage: https://www.deutsche-bank.de/pbc/pk-studium-international_students_en.html. Click on “Opening a bank account/blocked account for foreign students”.

- Write an email to the international students section of DEUTSCHE BANK at db.student@db.com (not recommended). State that you need a Sperrkonto (= blocked account) for your studies in Germany. You will receive an application form and a list of documents you need to submit (due to high demand it might take 4-5 weeks until you will receive the application form).

Fill out the application form and prepare all other required documents and go to a German embassy. They have to verify all documents and sign them. Send everything to Deutsche Bank. They will set up the account for you. You will then receive written proof of the account and the block which you need to apply for your visa. The whole process may take 6-8 weeks.

**Does the proof of the blocked account need to fulfil certain criteria?**

YES. You need written proof of your blocked account. The document needs to state explicitly that the block can only be removed with written permission of the “zuständige Ausländerbehörde” (the responsible immigration office). Also, the amount of the monthly block needs to be stated on the document as well as the total amount on the account.

**Which amount should be blocked for each month?**

The absolute minimum for the block is € 861 per month. If you want to bring more money than the absolute minimum, you should be careful! Even if you bring much more money, the block is absolute and cannot be changed!

For example:

You want to bring € 12,000 for your 12 months stay in Germany and put it in your new German bank account.
Now, if you set the block at the minimum of € 861 per month you will ONLY GET € 861 per month. Not a cent more! Not even in emergencies! The rest of the money will be totally out of reach for you.

There are 3 possibilities to avoid this problem:

- Set the block higher than the absolute minimum: e.g. bring € 12,000 for 12 months and set the block at € 1000 per month.
- Put only 12* € 861 in the blocked account. Open a second bank account for the rest of the money so that you can use it whenever you want or need it. Most banks offer accounts free-of-charge to university students if you show your EBS student ID when opening the account.
- Put only 12* € 861 in the blocked account and get the rest of the money from your home bank account via cash withdrawals with your credit card or ATM card. Attention: this may be rather expensive as many banks will bill you with high transfer charges for international cash withdrawals. Please discuss this possibility with your home bank first!

c) Scholarship Certificate:

A scholarship statement can be accepted if it

- covers the minimum monthly requirement (at least € 861);
- states your full name;
- states the exact time period of your scholarship (start day and end day);
- states the exact amount of money you will receive per month (if the document says e.g. “€ 5000 per semester”, it is unacceptable for the immigration office!).

What happens if your scholarship is less than € 861 per month?

The authorities will require proof of an additional blocked account over the remaining amount. E.g. if you get a scholarship of 10* € 600 per month you need an additional blocked account over 12* € 361 or a Verpflichtungserklärung as described above.

8. Residence Permit application: Documents

You can already prepare the following documents for your residence permit application:

- Proof of sufficient health insurance cover (please see chapter 6)
- Proof of financial support (please see chapter 7)
- German EBS letter of acceptance
- A biometric picture

Furthermore you will have to organize the following things at a later stage:

- Rental contract (open contract or valid for at least 1 semesters)
- You need to register your address at the local authorities (Bürgerbüro) after arrival
- Fill in the application form for the residence permit (we will do this together in the Info Session)

9. Annexes

i. Sample EBS letter of acceptance
ii. Sample accommodation support letter.
iii. Sample proof of health insurance
iv. Sample „formal obligation“
Annex I: EBS Letter of Acceptance

BESTÄTIGUNG

Hiermit wird bestätigt, dass

James Bond,
geboren am 11.11.1980 in London


Studienort ist Oestrich-Winkel (zuständige Ausländerbehörde: Rheingau-Taunus-Kreis in Bad Schwalbach).

Wir wären Ihnen äußerst dankbar, wenn Sie aufgrund des relativ kurzen Aufenthalts von der Möglichkeit gebraucht machen könnten, dem Antragsteller ein nationales Visum über den gothaften Studienzeitraum auszustellen (vgl. Sehengenabkommen, Artikel 18, § 2).

Die zuständige Ausländerbehörde des Rheingau-Taunus-Kreises ist über dieses Anliegen informiert und bereit, bei ordnungsgemäßer Einreihung aller erforderlichen Unterlagen einem solchen Antrag zuzustimmen.

Diese Zusage ist verbunden mit der Auflage, spätestens am 12.01.2011 auf dem Campus präsent zu sein.

Mit freundlichen Grüßen,

Anne-Kathrin Krusche
Austauschkoordinatorin

07. Okt. 2010

Annex II: Sample Accommodation Support Letter
25. November 2019

HOUSING LETTER

Sehr geehrte Damen und Herren,

Hiermit bestätigen wir, dass <vornname> <nachname> eingeschriebener Student der EBS Business School ist.

Wir werden <vornname> <nachname> bei der Suche nach einer Unterkunft im Rahmen unserer Möglichkeiten unterstützen.

Mit freundlichen Grüßen

EBS Universität für Wirtschaft und Recht

Annex III: Sample proof of health insurance

CareMed

IN CASE OF EMERGENCY PLEASE CALL
CAREMED ASSIST 24-HOUR EMERGENCY NUMBER

+49(0)1805-777331

Insured:

Claim Center

EBS Business School
Annex IV: Sample Formal Obligation
<table>
<thead>
<tr>
<th>Name/Nom/Surname</th>
<th>Date and place of birth</th>
<th>Nationalité/Identité nationale</th>
<th>Residence/Adresse</th>
<th>Profession/Profession</th>
<th>Additional information about the individual or the situation</th>
<th>Declaration that all information has been correctly filled in</th>
<th>Signature/Signature</th>
</tr>
</thead>
</table>
comprehensive or up to date. It does not represent a legal advice nor is it legally binding. The given information can also not replace information from experts in the particular case.