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Moving to Germany is an exciting adventure that begins with setting up your finances for success. Understanding the basics of German banking can give you confidence and empower you to manage your money effectively. This guide covers essential banking terms and services provided by bunq, making it easy for expats to navigate their new financial landscape. No prior knowledge of German is required. Break language barriers with bunq and manage your finances in English, making it easier to access banking services without language hurdles. Effortless international transactions are possible with up to 5 Local IBANs and access to 22 Local Currencies, ensuring smooth transactions across borders. Seamless integration with local payment systems allows you to make payments without worries. Instant account setup means no more branch visits or paperwork - open your bunq account in just 5 minutes and start managing your finances immediately. Conclusion and Additional Resources: Don't let navigating the German banking system intimidate you. By understanding key terms and using bunq's modern banking solutions, you're already set up for financial success in Germany. Boost your German vocabulary quickly and efficiently with this comprehensive list of useful words! ENGLISH GERMAN: the bank account - das Bankkonto cash - bares Geld cheap/not expensive - günstig, billig expensive - teuer monetary - monetär money laundering - Geldwäsche the balance of a bank account - der Saldo eines Bankkontos the bank - die Bank the bank account - das Bankkonto the bank card - die Kreditkarte the bank employee - der Bankangestellte the bank manager - der Bankdirektor the bank note - die Banknote the bank statement/account statement - den Kontoauszug the bank transfer - die Banküberweisung the banker - der Bankier the blank cheque - den Blankoscheck the cashier/cashier - die Kassiererin, der Kassierer the cheque - der Scheck the cheque book - das Scheckheft the cheque in wood - der ungedeckte Scheck the chequing account - das Scheckkonto the coin - die Münze the credit - Kredit the credit card - die Kreditkarte the currency/the exchange rate - die Währung, der Wechselkurs the debt - die Schuld the discount rate - der Rabatt the discovered loan - das Überziehungskredit the economies - der Volkswirtschaften the exchange office - die Wechselstube the fees - die Kosten the financial markets - die Finanzmärkte the flow rate - die Durchflussmenge the foreign currency - die ausländische Währung the gold bar - der Goldbarren the guaranteed loan - das garantierte Darlehen the interest - das Interesse the interest rate - der Zinssatz the loan/the loan - das Darlehen, die Anleihe the means of payment - das Zahlungsmittel the mortgage - die Hypothek the overdraft account - das Überziehungskonto the private bank - die Privatbank the rate/ tariff - den Satz, den Tarif the real estate loan - die Hypothek the receipt - die Quittung the rent - die Miete the safe - den Tresor the salary - das Gehalt the salary statement - die Gehaltsabrechnung the savings account - das Sparkonto the savings bank - die Sparkasse the stock exchange - die Börse the subsidiary - die Tochtergesellschaft the term deposit - die Termineinlage the transaction - die Transaktion the treatment - die Behandlung the vending machine - der Automat USEFUL VERBS: NÜTZLICHE VERBEN to apply for a loan - um ein Darlehen bitten to ask for security - eine Sicherheit verlangen to be in the red - entblößt sein to be thrifty - sparsam sein to borrow - leihen to buy - kaufen to buy on credit - auf Kredit kaufen to cash a cheque - Scheck einlösen / Geld kassieren to change money (into) - in eine Währung wechseln Financial transactions include exchanging currency for euros and charging expenses in invoices. One can also deposit money into a bank account, grant credit to someone, or go bankrupt due to debt. Granting loans allows others to invest their funds, while issuing checks enables parties to settle payments. Saving money or speculating on the stock market are contrasting financial behaviors that may involve gambling or making cautious investments.

German banking regulations. Do german banks pay interest. German banking. German banking phrases. German banking act.