

**Detailed information about Fintiba
and our service offer**



Guiding your way to Germany

Digital Blocked Account, Health Insurance and more

Tailor-made online solutions for everyone who is planning to study or work in Germany

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We have made it our business to accompany international students through one of the most important stages of their lives.

<p>#1 digital provider</p>	<p>>300k happy customers</p>
<p>>190 countries covered</p>	<p>70+ employees</p>

Since January 2017, Fintiba has been the leading digital and global solution provider for international students and anyone else who wants to study or work in Germany. Based in the heart of Europe, in Frankfurt am Main, Fintiba offers innovative, tailor-made solutions for visa applications, study preparation, enrolment and daily life in Germany by combining online processes and personal services. This makes **Fintiba the digital and personal companion** for people from outside Europe on their way to Germany and has so far been able to support international students from over 190 different countries with its deep country-specific know-how.

Proof of sufficient financial means and health insurance cover are important prerequisites for a stay in Germany. Therefore, one of the central solutions is the **digital blocked account**, which is officially approved by the German Federal Foreign Office and can be opened completely online in just a few steps.

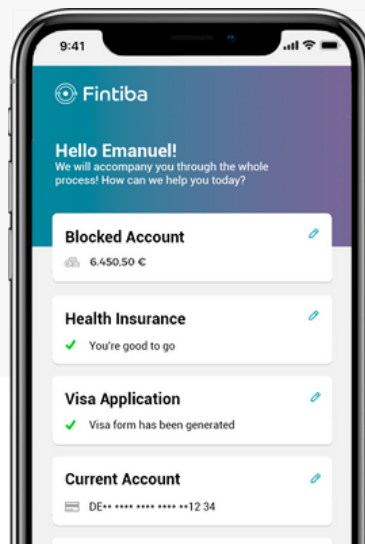
In addition, Fintiba offers students the **health insurance necessary for the visa and enrolment** at the university. In the Fintiba Plus package, these two offers are bundled into a complete package - plus it includes **free travel health insurance**.

To complete the offer for its customers, Fintiba is also constantly working on providing **further helpful offers** on its platform, e.g. on the topic of **language learning, housing or SIM cards**.

” Our goal is to facilitate the students’ journey, so they can focus on what is important: enjoying Germany!

Our Solutions

- Blocked Account
- Health Insurance
- Fintiba Transfer
- Current Account
- Visa Application
- German SIM Card
- Accommodation



- Liability Insurance
- German Language Skills
- Study & Welcome Guide
- Fintiba Ambassadors
- Fintiba Community
- Fintiba Academy

FINTIBA COMPANION

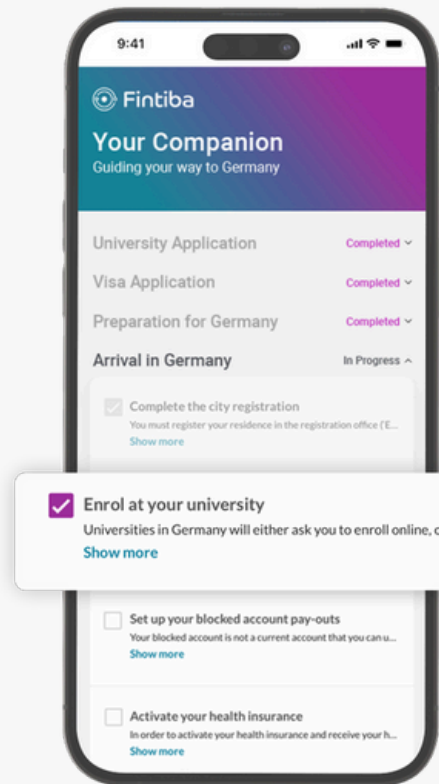
Guiding your way to Germany step-by-step

The checklist for Germany

The process of relocating to a new country can be overwhelming, but it doesn't have to be. The Fintiba Companion is here to help! Our **free comprehensive checklist** covers everything you need to know and do before, during, and after your move to Germany. From applying for a visa and finding accommodation to enrolling in a course or finding a job, the Fintiba Companion has got you covered.

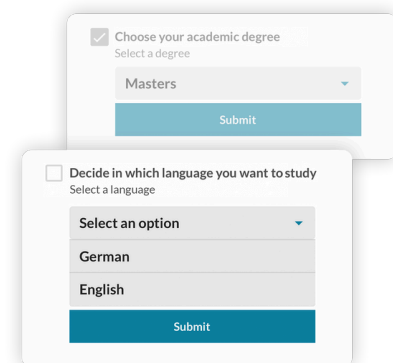
Overview of all important steps

Always keep track of your next todos. With our comprehensive and user-friendly checklist, you'll have peace of mind knowing that you have everything you need for a smooth transition to your new home.



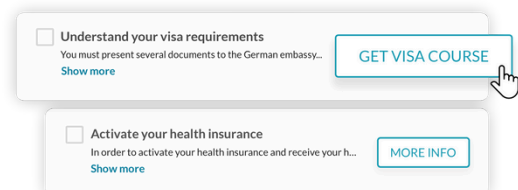
The Fintiba Companion adapts to your individual situation

The Fintiba Companion includes built-in questions to better customise your checklist points. With just a few entries, your list can be easily updated in real-time throughout the journey to create your tailor-made guide.



Relevant information at the right time

Say goodbye to feeling overwhelmed or lost in the process – with our digital checklist, you'll have access to the right information at the right time, making your transition to studying abroad as smooth as possible.



BLOCKED ACCOUNT

Proof of financial means

Proof of sufficient financial means is required in the visa application process for Germany. This means that students must prove they are able to cover all their living expenses for the duration of their studies in Germany. As of the winter semester 2022/2023, **the new standard blocked amount sum is € 934.00 per month, or €11,208.00 annually.** The easiest way to show you have this sum to the authorities is by opening a blocked account in Germany. Money deposited in this account cannot be withdrawn until the student arrives in Germany to ensure their financial stability during studies. **Fintiba makes opening a blocked account as easy as it gets and with as little bureaucracy as possible.**

Now also for people under 18!

Advantages of the Fintiba Blocked Account



Blocked Account opening in less than 10 minutes – only passport required



Account opening in your name to guarantee security and facilitate international money transfers



Saving on monthly fees in case the visa is rejected



German Euro account – no exchange rate risk



Highest security of the money due to the German deposit protection fund



No registration letter (Anmeldung) needed to ensure fast money access in Germany



Officially approved by the German Federal Foreign Office & accepted worldwide

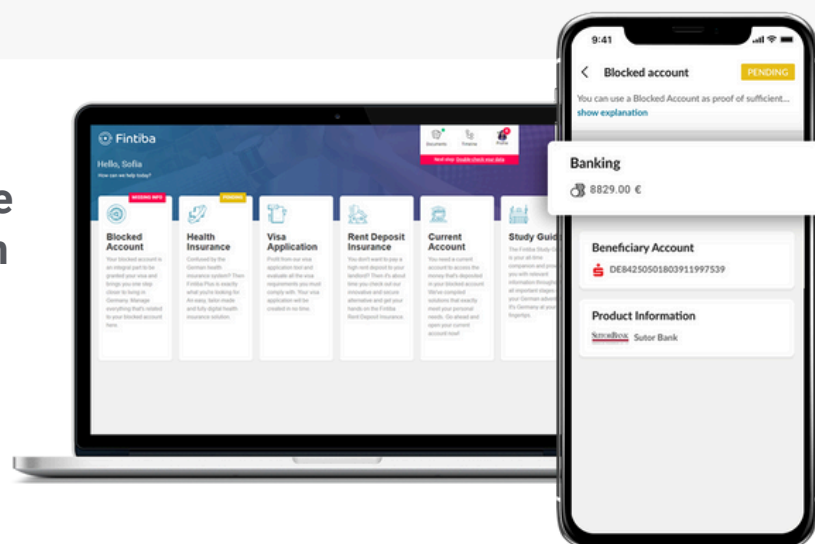


100% German banking infrastructure (guaranteed acceptance at local authorities)



Superior multilingual Customer Care

Step-by-step guidance through the process in the Fintiba app



HEALTH INSURANCE

Public health insurance

Any person wishing to study or work in the Federal Republic of Germany must be health insured for the duration of their entire stay. Otherwise, no visa will be issued and the enrolment at a German university or starting a job is not possible. **To make the whole process as smooth as possible, Fintiba is cooperating with experts in this field to offer full protection for the stay in Germany.**

BARMER

BARMER is one of Germany's largest and most respected public health insurance providers, with over 8.5M insured members. The provider has received several outstanding rewards and is committed to providing the best standards of personal service to internationals in Germany.

BARMER



TOP Health Insurance

For students according to Focus Money Magazine, distinguished for its TOP service and 100% performance



Doctor Finder Service

An online service designed for internationals, facilitating the search for doctors who speak your native language and allowing you to book appointments with specialist



Cost Coverage

Barmer covers various medical services and preventive check-ups are covered (e.g. 100% coverage of the travel vaccinations)



English Service Hotline

Personal customer service Mo. – Fr. 7.00 to 20.00 in English



BARMER Teledoktor

Connect with qualified doctors daily from 7.00 to 22.00 and get free medical advice via phone or video-chat



Campus Coach

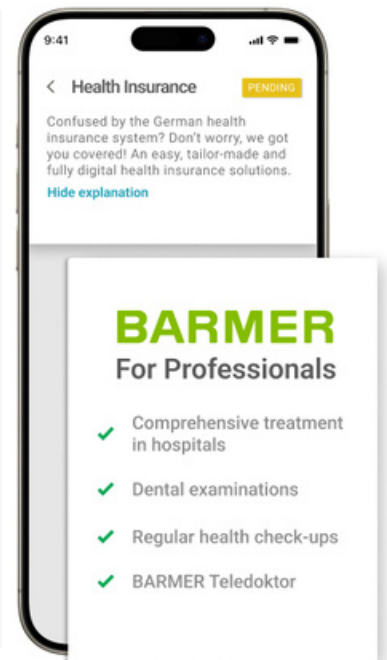
Supports students with meditation and fitness exercises, but also healthy recipe ideas and mental health advice

FINTIBA FOR PROFESSIONALS

For employees

For people who want to start a job in Germany, we offer BARMER for Professionals. Public health insurance also offers employees the protection they need for a secure start into their working life in Germany.

- Get your insurance when you are still abroad
- Fintiba takes care of the communication with the employer
- All digital in the Fintiba app
- Step by step guidance through the process
- Online portal for authorities and employers to check insurance status
- Access to the Fintiba ecosystem and expat community
- Additional services for the start in Germany (e.g. current account advice and more)



HEALTH INSURANCE

Private health insurance

When thinking about studying or working in Germany, it is important to have full insurance coverage. **Health insurance protects you against high costs arising from an unexpected illness or accident.** When you are not eligible for the student tariff of the governmental health insurance, private health insurance is the perfect choice for you. Our partner MAWISTA GmbH is one of the market leaders in Germany with tailor-made private health insurances for those who need medical protection for their temporary stay in Germany.



Travel Health Insurance

MAWISTA Visum



- **Free of charge** within the Plus package
- Needed for the visa application at the embassy or consulate abroad
- Unlimited insurance coverage (more than € 30,000.00 are covered)
- Valid for the agreed period within 12 months from the applied insurance start (multiple entries and exits possible)
- Coverage complies with the European Parliament and Council requirements
- Including travel liability insurance

Private Health Insurance

MAWISTA Student

- Valid for up to 60 months (5 years)
- Insured region: Germany and the states of the EU (+ Switzerland, Liechtenstein, Norway and Iceland)
- Free choice between Classic and Comfort tariff
- With insurance card option as a proof of identity when consulting a doctor



Who is eligible?

The health insurance covers treatment by a doctor and in the hospital as well as medication prescribed by the doctor.

MAWISTA Student can be taken out before or during the study stay in Germany.

The health insurance cover applies to Germany and temporary visits (e.g. holidays) to the countries of the European Union as well as Switzerland, Liechtenstein, Norway, Great Britain and Iceland.

- ✓ Post-doctoral researchers
- ✓ Foreign exchange students
- ✓ Trainees, Work & Travel
- ✓ Accompanying family members
- ✓ Participants in exchange programmes
- ✓ Graduates searching for a job in Germany

FINTIBA PLUS

Blocked Account + Health Insurance

Preparing the visa application has never been easier: The Fintiba Plus package fulfils all the requirements for **financial proof and health insurance cover for the visa appointment and enrolment at university in one solution**. The package includes a digital blocked account as well as an individual compilation of health insurance plans, consisting of **free travel health insurance**, as well as private and/or statutory health insurance. Based on a few details provided by the students, the package is tailored to their individual needs – everything fully digital and app-based.

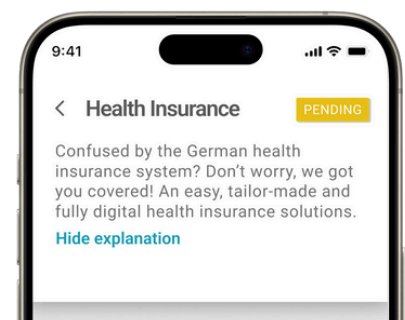
Fintiba Plus covers the whole journey



Advantages of the Fintiba Plus Package

Free travel health insurance worth € 95.00

- Blocked account + health insurance combined in one package
- Statutory and/or private health insurance from experts
- Digital step-by-step guidance and all relevant information always available in the Fintiba app
- Unlimited private and/or governmental health insurance
- No need to visit any local insurance office as everything can be completed online
- Travel health insurance including travel liability insurance
- Automatic cancellation and activation of insurances within the package (e.g. when enrolling at university)
- Private health insurance for students above 30 years and language students
- No health insurance fees apply in case of visa rejection
- Automatic electronic registration of your public health insurance with the university



mawista

Mawista Student

Start date
01.10.2024

Status
Waiting for Blocked Account transfer

BARMER

Barmer

Start date
01.10.2024

Status
Waiting for the admission letter



FINTIBA TRANSFER

The fast track to a blocking confirmation – international money transfer in local currencies at favourable exchange rates and without additional fees.

1. Easy registration via the Fintiba app

Choose between our partners TransferMate or xCurrency

2. No additional transfer fees

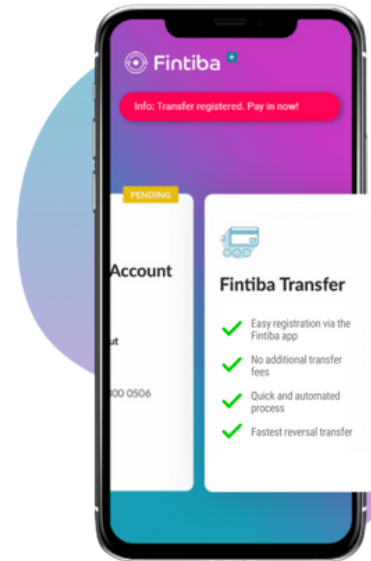
Transfer of the money in the home currency to a local account of our partner without additional transfer fees.

3. Quick and automated process

The money arrives to the blocked account in 2 to 4 working days and the blocking confirmation is issued automatically.

4. Fastest reversal transfer

In case of a visa denial - the fastest way to get back your blocked amount (if Fintiba Transfer was used for the initial transfer).



BANK ACCOUNT

For a stay in Germany, internationals need a German bank account to make their daily payments. We support in this matter by providing the best selection of German bank account providers. Subsequently, this account can be linked to the blocked account to automatically receive the monthly payouts. The bank account will be the basis for daily life in Germany. For this reason, the options should be carefully considered before choosing an account. The most important attributes to take into account are:

**Fintiba
Bank Account
coming in 2025**



Account opening possibilities regarding the legitimation processes



Monthly fees and cash withdrawal costs in Germany and abroad



Included banking cards (at best giro- as well as credit card)



Personal preference for personal advice

VISA FORM GENERATOR

There are many visa refusals because they lack essential information or are incomplete. Therefore, we have created a visa application tool which helps students to find out all the visa requirements they need to meet. The visa application form will be generated completely digitally and in the shortest possible time.



LIABILITY INSURANCE

In Germany, liability insurance is one of the most popular insurances. This is mainly because in most cases it is a prerequisite for renting a flat in Germany. In addition, anyone who causes damage to third parties can be held liable with their entire private assets. This can sometimes mean a great financial burden. With Fintiba's liability insurance, you can protect yourself against this financial risk.

- Covers personal or object-related damages up to 5 Mio. €
- Protection against loss of your keys
- Covers damages to your apartment
- Protection against unjustified claims
- Purchasable from abroad

ACCOMMODATION

Finding a flat in Germany can be very challenging. That's why we want to make your first time in Germany easier through a partnership with Hestia. Together we offer you the possibility to **stay with a German guest family** until you have found suitable accommodation of your own.



Experience the German culture



Contact person for your personal support



Avoid a lot of bureaucracy



Find your 'second family' in Germany





FREE GERMAN SIM CARD

Fintiba has teamed up with two well-known SIM card providers operating worldwide to offer special conditions for internationals coming to Germany. As a Fintiba customer, you can now get a **free German SIM card before your arrival in Germany** in order to stay connected from your first days. Enjoy free EU roaming and free calls to certain countries like China, India, South Korea or Bangladesh **for one free month**. After that, you can top up your card at any time with the tariff of your choice.



Easier to keep in touch with your friends & family



Cheaper than international roaming



Necessary for bank account opening and gym registration

LANGUAGE LEARNING

For everyone who wants to improve their German. As a Fintiba customer, you will automatically receive a free copy of the famous Deutsch perfekt magazine – and if you like it, you will get another 3 free issues. The magazine has been specially designed for language students and offers training materials, articles and news on the most important topics. Without a doubt a really cool way to learn German!



STUDY GUIDE

Everything you need to know about Germany. From preparing your stay, to mastering your visa application and navigating through daily life in Germany. The Fintiba Study Guide provides you with relevant information throughout all important stages of your German adventure and is updated every time you take a new step in your journey. You find all information in your personal Fintiba account.

WELCOME GUIDE

On top of this, you will find your exclusive Welcome Guide for a smooth start in Germany in your Fintiba account. Learn more about the country, it's culture and people. Get ready for your first steps abroad and find out how to deal with topics such as accommodation, communication, etc.



FINTIBA COMMUNITY

Make friends – Join the Fintiba Community on Facebook which is designed to bring together international students on every step of their way to Germany. In the group you can ask questions, share different hints and tips, meet up and learn everything about daily life in Germany – or simply have fun and connect with fellow students. Doesn't it sound exciting? **Just drop by and say hello!**



FINTIBA AMBASSADORS

Our ambassadors support prospective students with the knowledge they have gained on their journey to Germany and during their life here. Join the programme and become part of our big community.

<p>Joe Ee Sim Nationality: Malaysia City: Berlin University: Berlin School of Business and Innovation</p> <p>Get in touch via:</p>	<p>Larry Antwi Nationality: Ghana City: Reutlingen University: Reutlingen University</p> <p>Get in touch via:</p>	<p>Yang Lu Nationality: China City: Frankfurt am Main University: Frankfurt School of Finance and Management</p> <p>Get in touch via:</p>
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FINTIBA ACADEMY

The Fintiba Academy offers a **variety of video courses** for international students and job seekers who want to study and work in Germany. Our mission is to offer comprehensive digital courses that take you through every step of the journey to Germany for a smooth start and transition into your studies or job.

Our experience in supporting thousands of international journeys to Germany, combined with the knowledge of our partners at **MyGermanUniversity**, has given us the expertise needed to create the Fintiba Academy.

Fintiba +

Next step: Join the Fintiba Academy

Your recommended courses

<p>How to write your Letter of Motivation for German Universities</p> <p>5 chapters with 22 videos</p> <p>Detailed guidance</p>	<p>Your complete guide to the German Visa Application</p> <p>8 chapters with 27 videos</p> <p>Free templates</p>
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With ❤️ from Frankfurt

FACTS ABOUT INTERNATIONAL STUDENTS IN GERMANY

In winter semester 21/22, a total of **2.9 million students** were enrolled at German universities.

At least **330,000 international students** are currently enrolled at German higher education institutions, including at least 72,000 international first-semester students.

According to the THE 2022 ranking, the Technical University of Munich has the **highest proportion of international students** with 33 percent.

15 German universities rank among the top 150 of the world's best universities.

In 2014, Germany **abolished tuition fees** for undergraduate students at all public universities.

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AWARD WINNING



5. HESSISCHER
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- PREISTRÄGER -



Digital innovation of the year – Technology winner

pioneerawards.com