

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