

THE FINTIBA BASIC & PLUS PACKAGE – PROCESS OVERVIEW

The online Blocked Account can be opened within only a few days and is officially approved by the German Federal Foreign Office.

Plus: In addition, the “Fintiba Plus” solution includes the required health insurance.

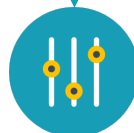
After reception of the required blocked amount, the online blocking confirmation will be issued. This includes access information to an online platform for the respective embassy or consulate

Plus: The health insurance confirmation will be issued simultaneously.

In case the local authority either requires an increased monthly sum or a minimum balance, the blocked balance can be adjusted easily.

Plus: After uploading your visa the required insurance documents for the stay in Germany and enrolment at university will be issued.

Depending on your legitimization status, you can now either:
 1) complete the legitimation or
 2) set up the payouts right away.



To open the Blocked Account you only need your passport. After the account has been opened in your own name, the required blocked amount can be transferred.

You can now apply for your visa or residence permit for Germany at the local embassy, consulate or foreigner's authority.

After receiving the visa, you can travel to Germany.

The payout of the monthly amount will be transferred to a German current account. This account can be opened at any bank of choice in Germany.

The monthly payouts can now be set up in the Fintiba Web App to receive the agreed amount automatically on a monthly basis.

FINTIBA PLUS – DETAILED PROCESS (1/2)

01 Registration

Registration: Enter your data on our website.

User Activation: You receive a "welcome email" with the activation link.

Login Data: In this e-mail you are also provided with a password for the Fintiba Web App.

App Access: With this password and your e-mail address you can log in at www.fintiba.com/app.

02 Blocked Account Opening & Registration Health Insurance

"Next Step":

In the Web App you will find a "Next Step Box", which guides you through the process and always shows you your latest "To-Dos". One click will take you to the areas where you can enter the information that is needed for your Blocked Account and Health Insurance.

The required actions depend on your country group.

	Country Group 1	Country Group 2
	<p>Enter/confirm all necessary data:</p> <ul style="list-style-type: none"> - Passport data - Your blocking agreement - TIN in your home country 	<p>Enter/confirm all necessary data:</p> <ul style="list-style-type: none"> - Passport data - Your blocking agreement - TIN in your home country
	<p>Video Legitimation</p> <p>Afterwards you will be asked to complete the video legitimation.</p>	<p>Document Upload</p> <p>Upload your documents and wait for the verification by our customer service.</p>
Blocked Account Opening	<p>Account Opening</p> <p>Your Blocked Account at Sutor Bank will be opened and you will receive your account details.</p>	<p>Account Opening</p> <p>Your Blocked Account at Sutor Bank will be opened and you will receive your account details.</p>

03 Money Transfer

Account Details & Money Transfer: Once the Blocked Account has been opened, you will be informed via e-mail. In the "Documents" section of your Fintiba account you will find your account and contract details. The transfer document contains your IBAN, BIC and further necessary information on how to execute the transfer of the funds.

International Money Transfer: Depending on the bank the money transfer might – in rare cases – take up to two weeks after you initiated the transfer. **Please note:** You have to inform your bank that the international transfer fees must be at the expense of the ordering party.

Account Balance: In the "Blocked Account" section of your Fintiba account you can check whether your money has already arrived.

FINTIBA PLUS – DETAILED PROCESS (2/2)

04 Blocking Confirmation & Health Insurance Certificate Visa

Issuance of the Blocking Confirmation & Health Insurance Certificate: Once the full blocked amount has been credited to your account, you will receive your blocking confirmation and health insurance certificate for the visa application. The documents can be downloaded in the "Documents" section of your Fintiba account.

Information for Authorities: The blocking confirmation will contain specific information for the embassy/consulate in order to validate the authenticity online.

05 Unblocking of Account & Health Insurance Certificate Stay

Health Insurance Certificate: The issuance of the required insurance documents depends on the type of health insurance:

Governmental Health Insurance: issued together with your blocking confirmation - **your enrolment at the university can take place immediately.**

Private Health Insurance: issued after the monthly payment of the blocked amount to your current account.

Account Unblocking: In the Fintiba Web App you can complete the necessary steps to unblock your account.

The required actions are again dependent on your [country group](#).

	Country Group 1	Country Group 2
	<p>Documents Upload</p> <p>Complete the required data in your Fintiba Account.</p>	<p>Documents Upload</p> <p>Complete the required data in your Fintiba Account.</p>
	No Final Legitimation Needed	Final Legitimation
Blocked Amount Release	<p>Set up your payouts</p> <p>You can now set up your standing order to receive your monthly payments.</p>	<p>Unblock your account via one of our legitimation options.</p> <p>Set up your payouts</p> <p>You can now set up your standing order to receive your monthly payments.</p>

06 Important Information

Opening a Current Account: To access your money, a separate German account ("Girokonto", "Basiskonto" or "Girokonto für Jedermann") must be opened with a bank of your choice. We have consolidated information on opening this regular bank account in the "Current Account" section of the Fintiba Web App.

German Mobile Phone Number: For security purposes we will send you a TAN code by SMS using the mTAN procedure so that you can set up your payouts. For this you need a German mobile phone number.

€ 110.00 Cashback

You will receive a total of **€ 110.00 cashback** as soon as you have successfully enrolled at your university and completed the activation of the governmental health insurance.

FINTIBA BASIC & PLUS – ACCOUNT UNBLOCKING

Step 1

Basic



Visa Upload

Upload a picture of your visa and enter your visa start date.



German Address

Enter your German address – this can also be a temporary address.

Step 2

Basic



Legitimation (if needed)

Complete the final legitimation to unblock your account. More information can be found [here](#).



German Mobile Phone Number

Enter your German mobile phone number for the secure two-factor authentication.



Payout Setup

Enter your German IBAN in the “Online Banking” section and set up your payouts to your current account by confirming it with the TAN codes sent to your German mobile phone number.



Plus



Facial Photo

Upload a passport photo of yourself which will later be used for your health insurance card.



Enrolment

With your insurance certificate you can now enrol at the university.



Enrolment Certificate

Upload the enrolment certificate to your Fintiba account to complete the insurance process.



€ 110.00 Cashback

Fill out a form after your enrolment and receive a cashback of € 110.00 to your current account.

Step 3

Basic



Registration Letter

Upload your registration certificate as soon as you have completed the registration process.



German TIN

Enter your German tax number, which you will receive after your registration at the local authority.



Enjoy your time in Germany! 😊

COUNTRY GROUPS - LEGITIMATION

Country Group 1 – Video Legitimation

The following list refers to your passport country and the respective date of issue. All passports in this country group that have been issued later than the stated "Date of Issue" are eligible for video legitimation.

Country Code	Country (Region)	Date of Issue
AE	United Arab Emirates	01.11.2011
AF	Afghanistan	11.10.2012
AL	Albania	01.05.2009
AR	Argentina	01.01.1970
AU	Australia	01.03.2014
AZ	Azerbaijan	01.09.2013
BR	Brazil	06.07.2015
CA	Canada	02.12.2010
CM	Cameroon	17.08.2010
CN	China	01.05.2010
CO	Colombia	01.05.2010
EC	Ecuador	01.10.2015
EG	Egypt	29.12.2007
HK	Hong Kong, China	05.02.2007
ID	Indonesia	31.08.2015
IL	Israel	01.01.2012
IR	Iran	01.01.2015
JO	Jordan	19.06.2016
ME	Montenegro	05.05.2008
MK	Macedonia	02.04.2007
MY	Malaysia	01.02.2010
MX	Mexico	03.05.2008
NP	Nepal	18.12.2010
PE	Peru	26.10.2010
PH	Philippines	01.08.2016

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Country Code	Country (Region)	Date of Issue
PK	Pakistan	31.10.2013
RS	Serbia	01.07.2008
RU	Russian Federation	01.02.2010
SA	Saudi Arabia	01.01.2002
SG	Singapore	15.08.2006
TN	Tunisia	13.09.2003
TR	Turkey	01.06.2010
TW	Taiwan, Province of China	01.03.2004
UA	Ukraine	01.01.2007
VN	Vietnam	01.10.2005
XK	Kosovo	31.07.2008

Country Group 2 – Documents Upload

Every passport country that is not listed in group 1 is automatically part of country group 2.

Passports of country group 2 will be verified by our Customer Care team upon successful upload of the respective documents in the Fintiba account.