



Student Blocked Account and Formal Obligation Letter

If you want to study in Germany, you will need money to cover your costs of living. This will include your fixed costs like rent or University administration fees, but also the costs for your everyday living (food, clothes etc.) An amount equivalent to the amount of the monthly maximum support of the Federal Student Support (BAföG)- **720 Euro per month / 8640 Euro per year**, has to be at your disposal. You will have to provide evidence of financial means for a full year of studies.

Student Blocked Account

This is a special bank account, where students have to deposit a sufficient amount of money for the first year of their stay in Germany. Each month, one shall not be allowed to withdraw more than one twelfth of the blocked amount. This ensures that enough funds are left on the account throughout the year and the student is not running out of money.

The German Ministry of the Interior has fixed the amount required by foreign students to 720,-€ per month, accumulating to 8640 € per year. This is the minimum amount that needs to be deposited on the account. It is possible to deposit more money in the account.

To our knowledge, several banks in Germany offer this service to foreign students at the moment (for example Deutsche Bank, Fintiba (online only), Targobank, Sparkasse, etc.), however, you can approach every bank in Germany. It is not necessary to be present in Germany. Please contact the international office at the university of your choice for further information if local banks offer blocked account options. The Consulate cannot help to download and fill the form.

In order to open such an account, it is necessary to contact the financial institution of the student visa applicant's choice. The financial institution will then provide the student visa applicant with an application form. Typically, the financial institution will require a confirmed proof of identification of the account holder before being allowed to open an account. Therefore, it is required to acquire an attestation of the student visa applicant's signature on the account opening form.

This can be done, with prior appointment only, at the German Consulate in Dubai, during the opening hours at the Consular Counter, for persons who currently live in the United Arab Emirates.

The following documents should be provided for the same:

- passport
- properly filled opening form, which is not yet signed
- passport copy (if not having a certified passport copy yet)
- Fee (in cash) for either the signature authentication only or for both signature authentication and copy certification. The fee is 20 Euro and to be paid in AED only, according to the Consulates current exchange rate.

Formal Obligation Letter

The Consulate will assess the creditworthiness on the basis of information which is provided voluntarily in order to check whether the inviting party is able to sufficiently support the student during the planned length of stay.

Do note that the German Consulate in Dubai can issue a formal obligation letter only with the remark "credible / plausible", however during the long term visa procedure the remark "credit worthiness proven" is required.

Hence a formal obligation letter issued by a German Foreign Mission might not be sufficient for any long term visa application, such as student visa applications.

This can be done, with prior appointment, at the German Consulate in Dubai, during the opening hours at the Consular Counter, for persons who currently live in the United Arab Emirates.

The following documents should be provided for the same

- Passport of the inviting party
- Valid Residence permit for the U.A.E.
- Bank statements from past six months
- Current rental agreement, as well as proof of payment of rent or title deed.
- the last three wage or salary statements or the current pension statement
- Fee (in cash) for either the signature authentication only or for both signature authentication and copy certification. The fee is 29 Euro and to be paid in AED only, according to the Consulates current exchange rate.

1. What does the obligation include?

The obligation includes all the costs which are needed to ensure the students maintenance and accommodation during the stay, such as expenses for food, clothing, living space (private or hotel) as well as costs for seeing a doctor, medicine, nursing homes or other medical treatments that are necessary. For this reason it is required to take out a health insurance policy. In case of sickness, the inviting party also has to pay the costs which are not covered by the insurance company or which exceed the insured amount.

According to §§ 66, 67 of the Residence Act, the inviting party also has to bear the costs in case of deportation. Such removal costs are for instance travel expenses (flight ticket and/or other transportation costs), possibly the costs for escort as well as costs for detention.

2. How long is the duration of the obligation?

The obligation resulting from the formal obligation applies for the length of the entire stay, regardless of the period of validity of the residence title on which the stay is based. It also includes the length of any illegal stay.

The obligation normally ends when the planned stay ends or when the original purpose of the stay changes and a new residence title will be issued for the new purpose.

It is not possible for the German Consulate to predict the future of an applicant in the United Arab Emirates or about their financial capabilities. A formal obligation letter is hence only sufficient for short term visa for a period of up to three months, where it is possible to predict the financial situation of the bearer. Long term visa applications however require a prediction and commitment of several years, and hence it is not possible to confirm the creditworthiness without any doubt, for a period far in the future.

Formal Obligation Letters issued by German Foreign Missions do not suffice as proof for student visa applications. Due to this most applicants opt to provide a students blocked account as proof of holding adequate funds.

Disclaimer

Although the information in this leaflet has been prepared with utmost care, we cannot accept any responsibility for inaccuracies contained herein.