

An aerial photograph of a German city at sunset. A river flows through the center, with a bridge crossing it. On the left bank, a church with two prominent spires is visible. The city skyline is silhouetted against the orange and red sky. A tram is visible on the left side of the river.

GERMANY SUCCESS KIT | GUIDE 03

Blocked Account & Visa Pack

Everything You Need to Open Your Blocked Account,
Navigate the Visa Process, and Arrive in Germany Without
Surprises.

2026 Edition

SiegCounselling Services

REAL GERMANY EXPERIENCE. PRACTICAL GUIDANCE.

Contents

1. Understanding the Blocked Account

1.1 What is a Blocked Account?

1.2 Current Amount Requirements

1.3 How It Works After Arrival

2. Blocked Account Provider Comparison

3. Opening Your Blocked Account: Step-by-Step

4. The Student Visa Application

4.1 Visa Types

4.2 Required Documents

4.3 Visa Interview

5. Visa Appointment & Processing

6. Financial Proof Alternatives

7. Travel & Arrival Checklist

8. Common Rejection Reasons

9. FAQ

10. Quick Reference

1. Understanding the Blocked Account

The blocked account is not a punishment – it is Germany's way of ensuring every student can support themselves without financial distress.

1.1 What is a Blocked Account?

A **Blocked Account (Sperrkonto)** is a special German bank account that holds a predetermined amount of money which you cannot access freely. Instead, a fixed monthly amount is released to your regular German bank account each month.

The German government uses the blocked account as proof that you have sufficient financial resources to cover your living expenses during your studies. It is the most common and reliable method of financial proof for a German student visa.

How It Works

1. **Before departure:** You deposit the full annual amount into the blocked account
2. **Each month:** A fixed amount (currently €992) is transferred to your German current account
3. **You use:** The monthly amount for rent, food, transport, and living expenses
4. **Each year:** You must renew/extend the blocked account for the next academic year

1.2 Current Amount Requirements

Year	Annual Amount	Monthly Payout	Change
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2024	€11,208	€934	From €931
2025	€11,904	€992	+€58/month
2026 (expected)	~€12,000-€12,500	~€1,000-€1,042	Subject to update

IMPORTANT UPDATE

The blocked account amount is adjusted periodically based on living cost calculations. Always check the current requirement on the German Federal Foreign Office website or your blocked account provider's website before transferring funds. The amount mentioned here is current as of early 2025.

1.3 How It Works After Arrival

1 Open a German Current Account (Girokonto)

N26, Deutsche Bank, Commerzbank, or Sparkasse. Most offer free student accounts. You need this to receive monthly payouts.

2 Activate Your Blocked Account

Visit your blocked account provider's partner bank with your passport, visa, and registration certificate (Meldebescheinigung).

3 Link Your German Bank Account

Provide your new German IBAN to the blocked account provider. Monthly payouts will be sent to this account automatically.

4 Receive Monthly Transfers

€992 (current rate) will be transferred on a fixed date each month. Set up automatic rent payment if possible.

GERMANY INSIGHT

The first payout often takes 2-4 weeks after activation. Bring additional funds (€1,500-€2,000) or a credit card for your first month's expenses. Many students underestimate their initial costs and face unnecessary stress.

2. Blocked Account Provider Comparison

Choosing the right provider matters for speed, support quality, and ease of activation in Germany.

Provider	Setup Fee	Monthly Fee	Processing	Activation	Support
Expatrio	€49- €69	€5	2-5 days	Easy (partner banks across Germany)	English, responsive
Fintiba	€89- €149	€4.90	2-5 days	Easy (Sutor Bank partnership)	English, very responsive
Coracle	€59	€5	2-4 days	Moderate (growing network)	English, good
Deutsche Bank	Variable	Variable	2-4 weeks	Direct (own branches)	Mostly German

Recommendation for Indian Students

Based on our experience guiding hundreds of students:

- **Best overall:** Expatrio — excellent English support, fast processing, easy activation
- **Most established:** Fintiba — longest track record, reliable, slightly higher cost
- **Budget option:** Coracle — newer but competitive pricing

VALUE-ADDED SERVICES

Many providers now bundle health insurance (Mawista or similar) and travel insurance with the blocked account. While convenient, compare the insurance terms independently — bundled insurance may not be the best option for your needs.

3. Opening Your Blocked Account: Step-by-Step

1 Choose Your Provider

Research and select based on fee structure, processing speed, and activation convenience in your German city.

2 Complete Online Application

Fill in personal details, passport information, and German university details. Upload passport copy and admission letter (if available).

3 Pay Setup Fee

Pay the one-time setup fee via credit card, debit card, or bank transfer. Keep the payment confirmation.

4 Receive Transfer Instructions

The provider will email you detailed transfer instructions including the recipient IBAN, reference number, and exact amount.

5 Transfer the Full Amount

Transfer €11,904 (or current requirement) plus any transfer fees from your Indian bank. Use the exact reference number provided.

6 Receive Confirmation

Within 2-5 business days of the transfer clearing, you'll receive your blocked account confirmation letter via email.

7 Download Your Documents

Download the confirmation letter, account statement, and any additional documents needed for your visa application.

TRANSFER TIMING

International transfers from India typically take 3-7 business days. Factor this into your visa appointment scheduling. Do not book a visa appointment until you have the blocked account confirmation in hand.

MONEY TRANSFER TIP

Use a wire transfer (SWIFT) from your Indian bank rather than third-party transfer services for large amounts. While services like Wise or Remitly are cheaper, some German visa offices prefer traditional bank transfers. Keep all transfer receipts as proof of fund source.

4. The Student Visa Application

The German student visa is your entry ticket. The process is systematic but requires careful preparation.

4.1 Visa Types

Visa Type	Purpose	Duration	Work Allowed?
Student Visa (Visum zu Studienzwecken)	Full degree programs	3-6 months initial, then residence permit	120 full days / 240 half days per year
Student Applicant Visa	Uni-assist applicants, entrance exam takers	3 months, extendable	No
Language Course Visa	Intensive language courses	Course duration + 1 month	No

4.2 Required Documents

Visa Document Checklist

- ☐ Valid passport (issued within last 10 years, valid for entire stay)
- ☐ Biometric passport photos (2, 35×45mm, white background, recent)
- ☐ Completed visa application form (signed)
- ☐ Letter of admission from German university (original + 2 copies)
- ☐ APS certificate (original + copy)
- ☐ Blocked account confirmation (€11,904 or current amount)
- ☐ Academic transcripts and degree certificates (notarized + copies)
- ☐ Language proficiency proof (IELTS/TestDaF certificate)
- ☐ Updated CV
- ☐ Letter of motivation (explaining study plans and post-study goals)
- ☐ Proof of previous work experience (if applicable)
- ☐ Travel health insurance (valid from arrival date until enrollment)
- ☐ Visa fee payment (€75, payable in INR at current exchange rate)

4.3 The Visa Interview

Most German consulates in India conduct a brief interview during your visa appointment. This is typically straightforward for genuine students.

Common Visa Interview Questions

- "Why did you choose Germany over other countries?"
- "Why this specific university and program?"
- "How will you finance your studies?"
- "What are your plans after completing your degree?"
- "Do you have any relatives or friends in Germany?"
- "What is your current occupation in India?"
- "How did you learn about this university?"

INTERVIEW SUCCESS TIPS

Answer honestly and concisely. The officer is not trying to trick you — they want to confirm you are a genuine student with clear academic goals. Show enthusiasm for your program but also demonstrate you've done your research. Mentioning that you plan to return to India after gaining experience is perfectly acceptable.

5. Visa Appointment & Processing

4-8

Weeks

Typical Processing
Time

€75

Visa Fee

Non-refundable

3

Months

Visa Validity Initial

Booking Your Appointment

Book your visa appointment through the German Mission's official portal:

- **New Delhi jurisdiction:** vfs-global.com (VFS Global handles appointments)
- **Mumbai, Chennai, Bangalore, Kolkata:** Check your local German Consulate website

APPOINTMENT AVAILABILITY

Visa appointment slots fill up quickly during peak season (May-August for Winter intake). Book your appointment as soon as you receive your admission letter — even if your blocked account is not yet ready. You can always reschedule if needed, but getting a first appointment is the hardest part.

After Submission

Stage	Timeline	What Happens
Document submission	Day 1	Biometrics taken, documents verified
Processing	Week 1-4	Application reviewed by German embassy
APS verification	Parallel	Embassy cross-checks with APS
Decision	Week 4-8	Passport returned with visa or rejection letter

TRACK YOUR APPLICATION

You can track your visa application status through the VFS Global tracking system using your reference number. If processing exceeds 8 weeks, contact the embassy with your application reference — polite follow-up is acceptable.

6. Financial Proof Alternatives

While the blocked account is the standard method, other options exist for demonstrating financial capacity.

Alternative	When to Use	Requirements
Scholarship Award Letter	If you have a full scholarship	Official award letter from recognized organization covering full living expenses

Declaration of Commitment (Verpflichtungserklärung)	If someone in Germany sponsors you	Sponsor must be a German resident with sufficient income, processed at local Ausländerbehörde
Blocked Account Exemption	For doctoral students or specific programs	Varies by university and visa office — check specifically

CAUTION

Simple bank statements or property valuations from India are generally NOT accepted as financial proof. German visa offices specifically require either a blocked account, official scholarship, or formal declaration of commitment. Do not rely on alternatives that are not explicitly approved.

7. Travel & Arrival Checklist

Before You Leave India

- [] Blocked account confirmation printed and saved digitally
- [] Visa sticker checked for correct dates and entries
- [] University admission letter (original + copies)
- [] APS certificate (original + copies)
- [] Academic documents (all originals + notarized copies)
- [] Passport (valid for entire study period + 6 months buffer)
- [] Travel health insurance active from departure date
- [] Flight tickets booked (allow 1-2 weeks before semester starts)
- [] Initial accommodation arranged (at least first 2-4 weeks)
- [] Emergency contact list (family, university, embassy)
- [] €500-€1,000 cash for immediate expenses
- [] International credit/debit card activated for Germany
- [] Prescription medications (with doctor's note)

Upon Arrival in Germany

- [] Get a local SIM card or activate international roaming
- [] Inform family of safe arrival
- [] Register at local Bürgeramt within 14 days
- [] Activate blocked account at partner bank
- [] Open German current account (Girokonto)
- [] Enroll at university (Immatrikulation) before deadline
- [] Apply for residence permit at Ausländerbehörde
- [] Set up health insurance (public or private)
- [] Apply for Semesterticket (public transport pass)
- [] Find permanent accommodation if in temporary housing

FIRST WEEK PRIORITY

Your first week's priority order should be: (1) Register address, (2) Activate blocked account, (3) Open bank account, (4) University enrollment. Everything else follows from these four steps. Do not delay the Anmeldung — it unlocks everything else.

8. Common Visa Rejection Reasons

REJECTION #1: INSUFFICIENT FINANCIAL PROOF

The blocked account amount is below the required threshold, or the account is not properly confirmed. Even €1 short will result in rejection.

REJECTION #2: INCOMPLETE OR FAKE DOCUMENTS

Missing documents, mismatched information, or fraudulent certificates. German authorities verify documents thoroughly — do not take chances.

REJECTION #3: UNCLEAR STUDY MOTIVATION

The visa officer is not convinced of your genuine academic intent. Vague answers about why you chose Germany or your program raise red flags.

REJECTION #4: PREVIOUS VISA VIOLATIONS

Overstaying a previous Schengen visa or any immigration violation in Germany or another EU country will almost certainly result in rejection.

REJECTION #5: LANGUAGE PROFICIENCY DOUBTS

For German-taught programs, weak German skills apparent during the interview can lead to rejection. The officer needs confidence that you can actually study in the declared language.

9. Frequently Asked Questions

Q: Can I withdraw more than €992/month in emergencies?

Generally, no. The blocked account is designed to release exactly the monthly amount. Some providers allow one-time extra withdrawals for specific purposes (like tuition fees) with proper documentation, but this varies by provider.

Q: What happens to my blocked account money if my visa is rejected?

You can request a refund from your blocked account provider. There may be a small processing fee, and the refund typically takes 2-4 weeks. You will need to submit the rejection letter as proof.

Q: Can I work full-time during semester breaks?

Yes. The 120 full days / 240 half days limit is calculated per calendar year, not per semester. During semester breaks, you can work full-time (up to 40 hours/week) as long as you stay within your annual quota.

Q: Do I need to renew my blocked account every year?

Yes. Before your first year ends, you must deposit the next year's amount into the blocked account to maintain your residence permit. The Ausländerbehörde will check this during your permit renewal.

Q: Can I transfer money from India directly to my blocked account in installments?

No. The full annual amount must be deposited at once before you receive the confirmation letter. Installment payments are not accepted for visa purposes.

10. Quick Reference

Blocked Account & Visa At a Glance

Blocked Account Amount (2025) €11,904

Monthly Payout €992

Visa Fee €75

Processing Time 4-8 weeks

Health Insurance €120-130/month

Min Wage €12.52/hour

Work Allowance 120 full / 240 half days/year

Need Personalized Visa Guidance?

Visa rejections are costly and time-consuming. Get it right the first time.

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This guide is for informational purposes only. Visa requirements, blocked account amounts, and financial regulations are subject to change. Always verify current requirements with the German Federal Foreign Office and your blocked account provider. SiegCounselling Services is not responsible for visa decisions made by German authorities.