

ultimate.ai

The ultimate guide to **moving to Berlin**

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Welcome to Berlin!

City of Bratwurst, the Brandenburg Gate, and Berghain.

Photo by Adam Wradenburg on Unsplash

As the Austrian composer Franz von Suppe said: *“Du bist verrückt mein Kind, du mußt nach Berlin.*

The ultimate.ai Berlin team is a diverse bunch, made up of over 20 nationalities from around the world.

We love living in Berlin and think you will too!



Arriving in Berlin

Moving to a new country can be daunting however, so we've put together this guide to make the transition as smooth as possible...

KEY PREPARATIONS

- Getting registered
- Health insurance
- Taxes
- Banking
- Accommodation
- Mobile phone and internet



Getting registered



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ANMELDUNG

Registering to your address (Anmelden) at your local citizens' office (Bürgeramt) is compulsory for all residents in Germany.

A successful registration means you will be provided with a registration certificate (Anmeldebescheinigung). It is the most important step in your move as you will need this registration certificate to apply for a residence permit, open a bank account and more.

When you register, you will also automatically receive your **tax ID (steuerliche Identifikationsnummer)**. This separate document is a unique number provided to you by the Federal Central Tax Office.

Ultimate.ai will use this number to set you up on payroll and you can also use this number to take out health insurance.

To complete your Anmeldung

1. **Make an appointment at**
<https://service.berlin.de/dienstleistungen/>

2. It is recommended to make use of the function 'Berlinweit suchen' as appointments are in high demand and there is often a long wait.

There is no restriction on where you can register and it does not have to be in the district in which you live. Therefore, searching Berlinweit opens up more options.

If you find it difficult to find an appointment, try checking daily at 8am for cancellations and new appointments.

3. For the appointment you will need to bring with you:

- ID / Passport
- Tenancy contract
- A completed 'Wohnungsgeberbestätigung' from your landlord
- An 'Anmeldung bei einer Meldebehörde' form.

All of these can also be found on the website mentioned previously.

4. Your tax ID (steuerliche Identifikationsnummer) will be sent to your address following the Anmeldung appointment. You will need this when registering with ultimate.ai in order to organize the deductions of taxes and get you set up on payroll.

Health insurance

Health insurance is compulsory for all those working in Germany. You can choose from a variety of providers (Krankenkasse). Some of the most well-known ones are:

- TK
- Barmer
- AOK
- BKK

The rate is set by law between 14,80% and 16,30% of your gross income. Employees and employers share the cost of the insurance. You can choose public or private insurance.

Once you have applied for your chosen company, the payments will automatically be deducted from your salary.

More information on the benefits and drawbacks of each can be found on **Settle in Berlin.**



Social insurance

SOZIALVERSICHERUNGSNUMMER

You will also need a social insurance number when working in Germany, as it is used by the public pension scheme to identify you.

There are two ways you can get this number:

1. On your 'Mitgliedsbescheinigung' (confirmation of membership) from your health insurance provider, which comes 2-4 weeks after applying for health insurance. If necessary, you can also request a copy from the provider.
2. In perhaps more urgent cases, you can go in person to the Deutsche Rentenversicherung in Charlottenburg. (Knobelsdorffstraße 92, 14059 Berlin. U-Bhf Kaiserdamm/S-Bhf Westend).

Taxes

INCOME TAX (LOHNSTEUER)

Employees pay income tax through payroll deductions. Ultimate.ai will work out your tax rate and it will automatically be deducted from your monthly pay. If your salary is your only form of income, you will not be required to submit a tax declaration at the end of the financial year

PENSION AND SOCIAL INSURANCE

Deductions for pension and illness insurance are made from your payslip and are paid through your health insurance provider.

CHURCH TAX

When you fill out your registration form, you will be asked to declare a religion. If you specify a religion, you will be required to pay church tax which ranges from 8-9% depending on location. If you do not identify with a particular religion and do not specify one on your registration form, you will not pay church tax.

DOG TAX (HUNDESTEUER)

If your dog will be coming with you to Germany, you will be required to pay tax to keep it with you. You must register your dog at the local tax office.

Other taxes

TV TAX (RUNDFUNKBEITRAG)

Each household in Germany is required to pay TV Tax through the rundfunkbeitrag.de. It is a standard monthly fee of 17,50€ per month.

You will receive a letter including your bill and instructions on [how to pay online.](#)

When you leave Germany, it is important to notify both the Bürgeramt and Beitragsservice so that you don't receive any further bills on TV taxes.

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GERMAN TAX CALCULATOR

Like any tax system, the German system can be quite confusing. To assist in determining what your take home salary will be, you can use the online German tax calculator at bmf-steuerrechner.de. If you use the Google Chrome browser, you can translate the form into English.



Bank account

WHAT YOU NEED TO OPEN A BANK ACCOUNT

Opening an account will vary bank to bank, but in general, you will need the following to open a bank account in Germany:

- Passport or ID Card
- Registration Document (Meldebescheinigung)
- Tax ID Number (Sometimes needed)
- Monthly Income (Sometimes needed)

SOME POPULAR OPTIONS:

- Sparkasse
- Deutsche Bank
- Volksbank
- N26

Great for expats because N26 doesn't insist on a Meldebescheinigung as a condition of opening an account. For newcomers without a permanent address, this is your best course of action, even if it's just for the first few months.

N26 is digital only so you won't have the option to visit a physical branch.

There are charges of 5-8€ if using the ATM of another bank. For example, if you have a Sparkasse account and visit a Deutsche Bank or even Euronet ATMs.

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Public transport



Photo by Stanislav Rozhkov on Unsplash

Berlin's public transport system is run by the BVG. There are various types of tickets available across zones A, B and C.

Day, weekly, and monthly tickets can be bought at the station, through the app, and online.

- At the station, a standard monthly ticket for zones A and B costs 84€. This covers trains, buses and trams.
- The BVG 'Abo' account offers the option to pay annually, which works out at a reduced monthly rate of roughly 60€. This covers trains, buses and trams.

With a weekly or monthly ticket you can take another passenger with you on weekends and after 8pm during the week.

For one journey tickets you must remember to validate your ticket by punching it into the machine on the platform/tram/bus.



Accommodation

RENTING AN APARTMENT

We recommend beginning your rental search as early as possible and ideally locking in a rental before landing in Berlin. This can be difficult without a viewing in person however most agents are happy to video virtual tours.

Rent in Germany is usually presented as “warm” or “cold”.

Warm rent is inclusive of utilities and extra costs.

Cold rent only includes the landlord’s rent. All other extra costs will have to be undertaken by the tenant such as gas, electricity, water, and the internet.

Always check the contract carefully for what’s covered and what you are responsible for.



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FOR RENTAL APPLICATION YOU NEED:

- Your passport or equivalent identification.
- Latest bank statements.
- A Mietschuldenfreiheitsbescheinigung that proves you do not owe money to previous landlords. However, if you have never lived in Germany, it is unlikely any landlord will expect this from you.
- Three recent salary slips (payslips) or proof of sufficient savings.
- SCHUFA-Auskunft (credit report). However, if you have just moved to Berlin and your financial data for this report will be unavailable, so you will have to show bank statements instead.
- Mieterselbstauskunft form which helps the landlord to know more information about you, such as what you do for a job.

There are several online platforms people commonly use for finding a place to live in Berlin:

Wg-Gesucht is extremely popular for finding flat(shares). It can help to check this site regularly as it is frequently updated.

Wunderflats.com is one of the most visited websites in Berlin for furnished apartments. They offer English services and often do not require a SCHUFA.

ImmobilienScout24

There are also several Facebook groups where people post available rooms and flats. (e.g. WG-Zimmer & Wohnungen Berlin)

Immonet.de

Immowelt.de

For short-term furnished rental accommodation:

Spotahome

Coming Home



Photo by John Schmoibrich on Unsplash

All About Berlin offers advice and tips for surviving the Berlin flathunt.

Mobile phone and Internet

Check out **Preis24** to compare mobile deals.

Photo by Daria Nepriakhina on Unsplash

MOBILE PHONE PREPAID PLANS IN GERMANY:

Most of the SIM cards can be obtained in supermarkets, or local stores for around 10€. They come with no minimum costs and no minimum commitment. Most of them bill 9 cent per SMS and per minute.

- Aldi Talk (Eplus):** only available at Aldi
- Lidl Mobile (Lidl):** only available at Lidl
- Blau (Eplus):** can be purchased at Aral, Netto, Real, Rossmann
- Edeka Mobile (Vodafone):** only available at Edeka
- O.Tel.O (Vodafone):** can be purchased at Media Markt, Saturn, Euronics
- Congstar Prepaid (Deutsche Telekom):** can be purchased in T-Stores, Kaufland, Real, and Netto
- Tchibo Mobile (O2):** only available at Tchibo



MOBILE PHONE CONTRACT OVERVIEW IN GERMANY:

If you have your Anmeldung and a bank account set up, you are then able to sign for a contract at one of the following German mobile phone contract providers.

T-Mobile



Vodafone



O2



1&1



Base



INTERNET AT HOME:

Expect a **30€** monthly bill on average for a broad-brand connection at about 16Mbits/s.

To compare home internet plans, use **Check24**

