

99050111013002

Basic payment account - information on what to do if this is refused

Heruntergeladen am 07.07.2025

<https://fimportal.de/xzufi-services/101130375/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99050111013002
Leistungsbezeichnung I	Basic payment account - information on what to do if this is refused
Leistungsbezeichnung II	Apply for administrative proceedings in the event of rejection of a basic account
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Informationserteilung (13)
SDG-Informationsbereich	Besitz eines Bankkontos in einem anderen

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	Mitgliedstaat
Lagen Portalverbund	Verbraucherschutz (1150300)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	03.08.2023
Fachlich freigegeben durch	Federal Ministry of Finance (BMF)
Handlungsgrundlage	https://www.gesetze-im-internet.de/zkg/_48.html https://www.gesetze-im-internet.de/zkg/_48.html https://www.gesetze-im-internet.de/zkg/_49.html
Teaser	<p>You do not have a current account and your application to open a basic account has been rejected, for example by a bank or savings bank? Then you can apply for administrative proceedings against the institution that rejected your application.</p>
Volltext	<p>You have the option of applying to the Federal Financial Supervisory Authority (BaFin) for administrative proceedings against a payment service provider such as a bank or savings bank if</p> <ul style="list-style-type: none"> • they reject your application to conclude a basic account agreement or • the decision on your account opening application or the conclusion of the basic account opening is delayed by more than 10 business days. <p>A payment service provider may only reject your application for a basic account if</p> <ul style="list-style-type: none"> • you already have and can use a current account (technical term: payment account) with another company in Germany, • you have not sufficiently legitimized yourself, • you have been convicted of an intentional criminal offense within the last 3 years against the payment service provider, one of its employees, one of its customers has been convicted, • you already had a basic account with the same payment service provider and the payment service provider terminated your basic account contract within

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the last year before submitting the application because you were in default of payment or you used your account for prohibited purposes, or

provisions for the prevention of money laundering and terrorist financing require the bank to refuse to open the account.

With your application for an administrative procedure, BaFin checks whether the payment service provider has rightly rejected your application for a basic account.

If the payment service provider wrongly refuses to open a basic account, BaFin will order the payment service provider to open your basic account.

Note: Once you have submitted your application for a basic account, the payment service provider must offer you the conclusion of a basic account agreement within 10 business days or notify you in writing of a rejection of the application within the same period.

Erforderliche Unterlagen

- Request for an administrative procedure to be carried out if an application to conclude a basic account agreement is rejected
- Application to conclude a basic account agreement from the relevant payment service provider
- Declaration of refusal from the payment service provider (letter of refusal of your application)

Voraussetzungen

One of the following conditions must be met:

- A payment service provider has rejected your application to conclude a basic account agreement.
- A payment service provider has not decided on your application to conclude a basic account agreement within 10 business days of receiving it.
- A payment service provider has not opened your basic account within 10 business days of concluding a basic account agreement.

Kosten

There are no costs.

Verfahrensablauf

You can apply to BaFin for an administrative procedure if an application to conclude a basic account

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agreement with a payment service provider is rejected.

- You can download an application form for this purpose from the BaFin website.
- Please complete this application in full. Note: You must provide a residential address on the application form. If you do not have a residential address, e.g. if you are homeless, provide a postal address.
- Send the signed application with the required documents to the address stated on the form.
- BaFin will confirm receipt of the application in writing. It will then check whether you meet the requirements for concluding a basic account agreement.
- If a payment service provider has unjustifiably rejected your application, BaFin will order the opening of a basic account. You will receive written confirmation that the procedure has been completed.
- If your application is rejected by BaFin, you can lodge an appeal so that the decision can be reviewed again. The payment service provider can also lodge an appeal if BaFin orders that a basic account must be opened for you.

Bearbeitungsdauer

1 Monat(e)
 • Depends on the number of applications

Frist

There is no deadline.

weiterführende Informationen

https://www.bafin.de/DE/Verbraucher/Bank/Produkte/Basiskonto/basiskonto_node.html
https://www.bafin.de/EN/Verbraucher/Bank/Produkte/Basiskonto/basiskonto_node_en.html
<https://www.bundesfinanzministerium.de/Content/DE/FAQ/2015-10-28-basiskonto.html>

Hinweise

Please note the following:

Only consumers can apply to the Federal Financial Supervisory Authority (BaFin) for administrative proceedings to be carried out.

Furthermore, the administrative procedure is only possible if the consumer has previously submitted an application for a basic account in accordance with Section 33 ZKG to a bank and this application was rejected or not processed.

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However, it is not possible to apply for an administrative procedure if the applicant has applied for a normal current account and this has been rejected by the bank.

Rechtsbehelf

- Appeal Detailed information on how to lodge an objection can be found in the notification of your application.
- Civil action

Kurztext

- Basic account Information on options in the event of rejection
- If an application to open a basic account is rejected, an administrative procedure can be applied for against the rejecting institution or payment service provider (e.g. bank or savings bank)
- The payment service provider may only reject the application: if a payment account has already been set up with another institution in Germany and can be used, if the person making the application has not provided sufficient proof of identity, if the applicant has been convicted of an intentional criminal offense against the bank, its customers or employees in the last 3 years, or if the applicant already had a basic account with the same bank and this was terminated with justification due to late payment within the last year before the application was submitted, or if provisions for the prevention of money laundering and terrorist financing require an institution to refuse to open the account
- An application for administrative proceedings can be submitted to the Federal Financial Supervisory Authority (BaFin)
- If the payment service provider unjustifiably refuses to open the account after examination, the conclusion of a basic account agreement with the institution is ordered
- Responsible: Federal Financial Supervisory Authority (BaFin)

Ansprechpunkt

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)
 Referat ZR3 Graurheindorfer Str. 108 53117 Bonn

Postfach 1253 53002 Bonn

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Email: schlichtungsstelle@bafin.de Fax +49 2284108-62299 Tel. +49 2284108-0

BaFin consumer line: Tel. +49 8002100500

Accessibility Sign language telephone via ISDN: +49 228998080838 Sign language telephone via IP: gebaerdentelefon.bafin@sip.bafin.buergerservice-bund.de Fax +49 2284108-7774 Email: bafin.deaf@buergerservice.bund.de Office hours: Monday to Friday from 8.00 a.m. to 6.00 p.m.

Zuständige Stelle

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)
Referat ZR3 Graurheindorfer Str. 108 53117 Bonn

Postfach 1253 53002 Bonn

Tel. +49 2284108-0 Fax +49 2284108-62299 Email: poststelle@bafin.de

Formulare

- Forms: Yes
- Can I do it online? No
- Do I need to do it in writing? Yes
- Do I need to attend in person? No

https://www.bafin.de/SharedDocs/Downloads/DE/Formular/dl_fo_basiskonto_antrag_verwaltungsverfahren.pdf?__blob=publicationFile&v=1

Ursprungsportal

Basic payment account – information on what to do if this is refused, Basiskonto Informationserteilung zu Möglichkeiten bei Ablehnung