



European  
Joint  
Support Unit

# Financial & Banking

Goch





## FINANCE & LEGAL

### Banking

When you arrive in Germany, you will need a German bank account, which part or all of your salary can be paid into, and so you can make some direct debit arrangements for everyday bills. You have the option to split your pay into your UK and German account, the percentage of split is individual choice, and this can be actioned in the NSE office. Report to the NSE office once your German bank account is opened and complete a JPA E016b. You will need a German bank account if you want to set up a contract for telephone or internet services and reimbursement of NATO business T&S and mileage. Also, a lot of businesses in Germany do not accept the Visa debit cards. Restaurants, cafes etc. generally only accept EC cards (or cash).

Opening an account is very straightforward. All that is required is your national insurance number, passport and a letter of residency which can be issued by the HNLO.

There are banking affiliations within the German banking sector. If you withdraw money from a Geldomat (cashpoint) which isn't affiliated to your bank you will incur charges. Deutsche Bank is affiliated with the Post Office so you will not incur extra charges using a Deutsche bank card at the Post office. It is useful for you to bring Euros with you as getting your card and pin number could take a week or two. As mentioned, German businesses may not accept your UK credit cards.

### Forces Fixed Rate (FFR)

The FFR is the rate at which sterling is converted to the local currency by the military.

### UK Credit & Debit Cards

It is possible to withdraw cash, with a UK credit/debit card, from a large network of cash point machines but a charge may be applied please check with your bank first.



## Legal Help

**For UK matters:** The Law Society (of the respective jurisdictions: England and Wales, Scotland or Northern Ireland) maintains a list of solicitors by location and subject area. The lists can be accessed via the respective Law Society website.

England and Wales <http://solicitors.lawsociety.org.uk/>

Scotland <https://www.lawscot.org.uk/find-a-solicitor/>

Northern Ireland <https://www.lawsoc-ni.org/solicitors>

Military applicants wishing to instruct a Northern Ireland based solicitor should also contact their J2 Security Cell for a list of approved Northern Ireland law firms.

When you return to the UK, you will need to instruct a civilian solicitor.

**For overseas matters:** Guidance on overseas lawyers can be obtained from the Foreign and Commonwealth Office's (FCO) published List of Lawyers Abroad.

[www.gov.uk/government/collections/list-of-lawyers](http://www.gov.uk/government/collections/list-of-lawyers)