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VISA AND IMMIGRATION REGULATIONS FOR STUDYING IN GERMANY

VISA COUNTRIES

(as of March 2015)

Table of Contents

1.	Timing	1
2.	Who Needs to Apply for a Visa?	2
3.	Terminology: Visa vs. Residence Permit.	4
4.		
5.		
6.	Information on Proof of Health Insurance	
7.	Information on Proof of Financial Support	7
	Verpflichtungserklärung (eng. = formal obligation)	7
	A blocked German bank account	
	> A scholarship certificate:	9
8.	Residence Permit application: Documents	
9.	Annexes	

1. Timing

International students are required to investigate in advance whether they need a visa to study in Germany or not! Please contact the nearest German embassy or consulate in your home country in this matter! Also, EBS International Programmes Team can offer general advice.

If a visa is required, you should calculate <u>6 to 10 weeks</u> time to receive a visa. Also, at some embassies you have to wait for a very long time to get an appointment. Thus, please start the visa application process directly after receiving your letter of acceptance from EBS!

Especially students from the following countries should expect **long waiting times** to get an appointment and **a time-consuming visa application** process in general: **China, Russia, Iran, Lebanon, Egypt**

You need to apply for a national visa (also called student's visa or D-visa). It's NOT an option to apply for a Schengen visa (C-visa).

If you apply for your visa too late, EBS has NO possibility to speed up the visa process on your behalf. You need to make sure to get your in visa in time to be able to participate in the mandatory induction days at the beginning of the semester.

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2. Who Needs to Apply for a Visa?

The German immigration law categorizes all visitors into 3 categories, depending on county of origin. They are as follows:

A) VISA-WAIVER COUNTRIES:



Exchange Students from Visa-Waiver countries (USA, CANADA, AUSTRALIA, NEW ZEALAND, JAPAN, REPUBLIC OF KOREA and BRAZIL) have 2 options:

OPTION 1: You can enter Germany without a visa but with a valid passport. This way you are allowed to stay for 90 days.

After arrival:

- 1) REGISTER your ADDRESS in Germany at the local authorities (Bürgerbüro) and
- 2) APPLY for a German RESIDENCE PERMIT at the responsible immigration office which enables you to stay for more than 90 days in Germany/Schengen Area. We will help you with the application during the Orientation Days.
- 3) Make sure to leave the Schengen Area before your residence permit expires

OPTION 2: (not possible for Bachelor Dual Degree students): You can try to apply for a VISA before entering Germany which is valid for your <u>ENTIRE</u> stay at EBS/Germany/Schengen Area

- 1) Try to apply for a visa valid for your entire stay (1 or 2 semesters) at EBS/Germany/Schengen Area. Make sure that ALL your visa documents cover the period you are applying for. Also, please enquire with the responsible embassy in this matter.
- 2) REGISTER your ADDRESS after your arrival in Germany at the local authorities (Bürgerbüro)
- 3) Make sure to leave the Schengen Area before your entire semester's/full year's visa expires

B) VISA-WAIVER only for TOURISTS:

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Citizens of SINGAPORE, HONG KONG, MALAYSIA, TAIWAN, ARGENTINA, CHILE, COSTA RICA, ECUADOR, GUATEMALA, MEXICO, TAIWAN and URUGUAY are allowed to enter Germany without a visa. <u>But this only allows them to stay for 90 days maximum.</u> After this period they MUST leave the country.

Exchange students of course need to stay longer than 90 days. This is only possible if you <u>apply for a</u> <u>D-visa BEFORE entering Germany</u>.

You can apply for OPTION 1 or OPTION 2:

OPTION 1:

- 1) Apply for a usual D-visa before coming to Germany. A usual D-visa is valid for 90 days.
- 2) After arrival, REGISTER your ADDRESS in Germany at the local authorities (Bürgebüro) and
- 3) APPLY for a German RESIDENCE PERMIT at the responsible immigration office which enables you to stay for more than 90 days in Germany/Schengen Area. We will help you with the application during the orientation days.
- 4) Make sure to leave the Schengen Area before your residence permit expires.

OPTION 2 (not possible for Bachelor Dual Degree students):

- 1) Try to apply for a D-visa valid for your ENTIRE stay at EBS/Germany/Schengen Area. Make sure that ALL your visa documents cover the period you are applying for. Also, please enquire with the responsible embassy in this matter.
- 2) Register your address after your arrival in Germany at the local authorities (Bürgerbüro)
- 3) Make sure to leave the Schengen Area before your entire semester's/full year's visa expires

ATTENTION: Chinese holders of a British National Passport (overseas) also need to apply for a visa. They are only allowed to enter Germany without a Visa if they stay for up to 90 days as a tourist. As you would like to study in Germany and stay longer than 90 days, you definitely need a student's visa!

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C) UNCONDITIONAL VISA REQUIREMENTS:



Citizens of **RUSSIA**, **BANGLADESH**, **CHINA**, **EGYPT**, **INDIA**, **INDONESIA**, **KAZAKHSTAN**, **LEBANON**, **MOROCCO**, the **PHILIPPINES**, **SOUTH AFRICA**, **PERU**, **IRAN**, **TURKEY** or **THAILAND** <u>ALWAYS need a visa</u> to enter Germany! The visa is usually valid for 90 days but you can try to apply for a visa which is valid for your ENTIRE stay at EBS/in Germany/Schengen Area.

OPTION 1:

- 1) Apply for a usual D-visa before coming to Germany. A usual D-visa is valid for 90 days.
- 2) After arrival, REGISTER your ADDRESS in Germany at the local authorities (Bürgebüro) and
- 3) APPLY for a German RESIDENCE PERMIT at the responsible immigration office which enables you to stay for more than 90 days in Germany/Schengen Area. We will help you with the application during the orientation days
- 4) Make sure to leave the Schengen Area before your residence permit expires

OPTION 2 (not possible for Bachelor Dual Degree students):

- 1) Try to apply for a D-visa valid for your ENTIRE stay at EBS/Germany/Schengen Area. Make sure that ALL your visa documents cover the period you are applying for. Also, please enquire with the responsible embassy in this matter.
- 2) Register your address after your arrival in Germany at the local authorities (Bürgerbüro)
- 3) Make sure to leave the Schengen Area before your entire semester's/full year's visa expires

Are you a non-EU citizen already studying in another Schengen State?

If so and if you have a VALID permit of another Schengen State, you usually do NOT need to apply for a visa to enter Germany. However, you MUST apply for the German residence permit directly AFTER arrival. E.g. a Chinese citizen pursuing a Bachelor Degree in Sweden usually does NOT need to apply for a visa to enter Germany as a STUDENT. BUT: You need to make sure that your residence permit from the Schengen country you are currently studying in is still valid when coming to Germany! For further information please contact the EBS International Programmes Office or the authorities.

APS procedure for CHINESE applicants:

All **Chinese** applicants residing in China (except applicants from HongKong and Macao) need to go through the **APS procedure**:



- All Chinese degree-seeking students (also Master and Bachelor <u>Dual Degree</u> students) need to apply for the APS-China-procedure and pass a special APS interview or "TestAS".
- If you are a Chinese exchange student, you need to go through the APS A-procedure. Please contact your home university coordinator and ask for more information or check the APS homepage: <u>https://www.aps.org.cn/web/zh/verfahren-und-services-deutschland</u>

3. Terminology: Visa vs. Residence Permit.

Both terms often cause confusion among applicants: they are very closely related but not the same thing. Here is the difference:

<u>VISA</u>: A (national) visa is your permission to ENTER Germany. You have to apply for a visa at the nearest German embassy or consulate in your HOME COUNTRY or country of residence. A visa is *normally* only valid for a maximum of 90 days.

You may try to receive a visa for your entire semester at EBS. The responsible embassy <u>may</u> grant this application, but it also may happen you will receive a 90 days visa. Please enquire with your embassy in this matter.

Some countries (see above) have special agreements with Germany to waive the visa requirement. However, if you don't apply/get a visa for your entire stay in Germany/Schengen States, you will still need to apply for a residence permit when in Germany.

Please contact your local German embassy or consulate to enquire

- IF you need a visa;
- And HOW to apply for it.

<u>RESIDENCE PERMIT</u>: As the visa *usually* gives you only permission to enter Germany and stay for 90 days every NON-EU-national needs a German residence permit to study/extend his/her right to stay in Germany for an entire semester. Students apply for the residence permit AFTER ENTERING Germany. EBS International Programmes Office will assist you in this procedure during the orientation days at EBS.

Students who were successful in applying for a visa for their <u>entire</u> stay in Germany (as mentioned above) are exempt from applying for a residence permit.

4. The different steps of the visa application process

Apply for your visa at the nearest German embassy/consulate in your home country (or country of residence). Contact the embassy/consulate for all necessary details on the application process.

STEP 1 + 2:

Make an appointment at the nearest embassy/consulate and **prepare all your visa documents**. Each embassy/consulate around the world has its own procedures for applying for a visa. Thus, please enquire directly at the embassy/consulate for the first steps and which documents they require.

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In the past we have noticed, that some embassies have different ways of checking the visa documents. **The local immigration office in Germany, however, has the <u>final say</u> in granting or rejecting your application! The following documents MUST BE SUBMITTED (even if the embassy does not want them initially) so that the immigration office in Germany can approve your application:**

- 1. EBS letter of acceptance (in German; sample see Annex I)
- 2. Housing Letter that EBS will assist you in your search for accommodation (in German; sample see Annex II)
- 3. Proof of sufficient health insurance in Germany (see ch. 6 for details; sample see annex III),
- 4. Proof of financial support. (see ch. 7 for details; sample in annex IV)



No matter what the embassy/consulate in your home country tells you, the **proof of health insurance** and **the proof of financial support MUST fulfil the requirements of the responsible immigration office** in Germany. Please carefully read the info below about these two documents.

If any of these documents are missing/unacceptable for the immigration office, they will ask you to supply more/different documents. This will slow down your application considerably!

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STEP 3:

Hand in your application documents. The embassy/consulate will send the entire package to the responsible immigration office in Germany. The sending of the documents takes minimum of 1-3 weeks.

The immigration office is in charge of accepting or rejecting your application.

Make sure the embassy sends your visa application to the correct Immigration Office in **Rheingau-Taunus-Kreis**! Even though parts of the EBS administration are situated in WIESBADEN, you will study in <u>Oestrich-Winkel</u>. Therefore, the responsible Immigration Office is this one:

Rheingau-Taunus-Kreis Ausländerbehörde Heimbacher Str. 7 65307 Bad Schwalbach Phone: 06124-510-0 Fax: 06124-510-585

If your visa application is sent to Wiesbaden instead, it has to be forwarded to the responsible office in Rheingau-Taunus-Kreis before it can be processed. This will slow down your application for a minimum of 2 weeks!

If the immigration office has no reason to reject your application, they will stay silent for 3 weeks and 2 days (so called "Verschweigefrist"). If the embassy receives NO feedback after 3 weeks and 2 days it is a sign for them to issue the visa.

If your application is incomplete, the countdown is stopped until you supply the missing documents. This severely slows down your visa process.

EBS has NO possibilities to speed up your visa process. It's your responsibility to apply in time.

EBS can assist you with advice, trouble shooting or submitting missing documents directly to the immigration office, but it is impossible for us to speed up the proceedings of the immigration office! It is the student's responsibility to start the application process in time and submit complete applications.

STEP 4:

After the immigration office approves your visa application, the embassy will notify you when and where you may pick up the visa.

5. How Long am I Allowed to Stay in Germany?

Officially, **Spring Terms** run from 01 January – 31 July each year. Courses run from early January – mid-May. In Spring Terms you can apply for an entire semester's visa/German residence permit <u>up to</u> the end of July IF ALL your documents (health insurance, financial documents, etc.) cover you until the end July.

Fall Terms run from 01 August – 31 December each year. Courses run from mid/end of August – mid/end of December. In Fall Terms you can apply for an entire semester's visa/German residence permit <u>up to the end of</u> December IF ALL your documents (health insurance, financial documents, etc.) cover you until the end of December.

If you are staying for more than 1 semester you have to apply for a German residence permit valid for at least one year and make sure all files are valid accordingly.

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6. Information on Proof of Health Insurance

By law, all students MUST have sufficient health cover for their stay in Germany to become registered as a student at a German university and/or to apply for a student visa.

Thus, **non-EU-students** should be careful in selecting a health insurance plan as it has to satisfy the very **strict requirements** of the university AND the immigration office (for visa/residence permit application).

We strongly recommend purchasing full German student health coverage for your stay at EBS. All public German Insurance providers offer the same, comprehensive services for the same price (ca. 80 EUR per month). It's not possible to apply for a public plan if you are 30+ years old at the favourable student rate.

Barmer for example offers a very convenient email application service:

 You can contact Mr. Oliver Weick at Barmer Insurance: <u>oliver.weick@barmer-gek.de</u> or +49-(0)611-3571-51-6001

Other public insurance providers in our area are for example AOK (www.aok.de) or DAK (<u>www.dak.de</u>).

ATTENTION: From Spring term 2014 it is mandatory for all <u>NON-EU</u> students who are studying at EBS for <u>more than one semester</u> to submit a <u>public German insurance plan</u> (except you can provide a European Health Insurance Card or a 30+ years old)

If you are only studying at EBS for one semester and don't want to get full German health coverage, please take note of the following matters:

- Other plans may be cheaper but they provide less comprehensive coverage and mostly you have to pay all treatments in advance before being able to reclaim some of the costs!
- After arrival you need to get your insurance plan validated with a public insurance provider: they have to confirm that your coverage equals their comprehensive plans!
- the immigration office that decides over your visa and residence application is extremely STRICT which plans they accept! Most international plans are NOT sufficient for them! If a student hands in a plan not accepted by the immigration office, it will be rejected and the visa application will be halted. This may cause several weeks delay in the visa process and result in a student not being able to arrive in time for semester start.

If you decide to reject full student health coverage plans, we strongly recommend one of the following plans as they are acceptable for the immigration office and validation:

- HanseMerkur/UNION: https://portal.versicherungsdienste.de/dsw-studenten-kv/index.en.html
- <u>Caremed</u>: <u>www.caremed-travelinsurance.com</u>

<u>Please keep in mind:</u> You need to validate your private plan after arrival at a local German insurance company. They need to verify that your private plan equals the German requirements. The "validation letter" needs to be given to EBS by a communicated deadline.

Travel insurances (= only emergency treatments) are IMMEDIATELY REJECTED BY THE IMMIGRATION OFFICE! Also, they only accept insurance documents issued in EITHER GERMAN OR ENGLISH! The insurance document must clearly state the insured student's name, exact dates of coverage and validity in Germany.

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7. Information on Proof of Financial Support

Until July 2016 you have to prove that you have <u>at least 659 EUR for every month of your stay in</u> <u>Germany</u>. **From August 2016** you need to prove that you have <u>at least 720 EUR for every month of</u> <u>your stay</u>. This means:

- ▶ If you apply for the period of 5 month (minimum) you need to prove 5*659 EUR = 3295 EUR.
- If you want to apply for the period of <u>one year</u>, you need to prove 6*659 EUR + 6*720 EUR = 8724 EUR

The embassy counts from the date of your arrival in Germany!

Example: For the Spring Term you arrive on 25 December and want to stay until 30 May in the following year. You will have to prove funds for the entire months of December – May (= 6*659 EUR = 3954 EUR)!

The local immigration office is very strict and **accepts only THREE kinds of financial proofs** (and <u>nothing</u> else!) for your visa and residence permit application:

- a) A "Verpflichtungserklärung" (eng. = formal obligation) issued by a German embassy/consulate abroad (not possible for some citizens, e.g from the US and Brazil)
- b) A blocked German bank account or
- c) A scholarship certificate.

All of these documents need to fulfil special requirements or they will be rejected by the immigration office! Please find them listed here:

a) Verpflichtungserklärung (eng. = formal obligation)

This is the fastest and most convenient option for VISA application purposes! We highly recommend getting one (if possible)!

A "formal obligation" is an official document that only a <u>German embassy or consulate</u> abroad can issue. In the presence of an embassy official your parents/sponsors declare that they are willing and able to support you financially with at least 659 EUR (720 EUR from fall 2016) per month during your studies in Germany. To prove this, they have to bring e.g. bank statements, statement by employer about monthly income, etc.

The formal obligation is signed by the financial sponsor and verified by the embassy/consulate.

The procedures to receive a formal obligation vary according to the responsible embassy/consulate. Please contact them directly to enquire!

You can find a sample of a formal obligation in ANNEX IV. Your formal obligation has to be the same.

<u>Attention</u>: in the past some Embassies have rejected to issue formal obligations <u>e.g. Brazil, USA</u>. Actually they have the duty to issue formal obligations, so please show them the sample of the formal obligation (ANNEX IV) and point out that the responsible immigration office is definitely accepting this document. If they should still refuse to do so, please ask them to get in contact with the local immigration office in Bad Schwalbach to get their acceptance confirmation:

Rheingau-Taunus-Kreis Ausländerbehörde Heimbacher Str. 7 65307 Bad Schwalbach Telefon: 06124-510-0 Telefax: 06124-510-585

If it's still not working out with the formal obligation please apply for a blocked bank account.

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b) Blocked German Bank Account

What is a blocked account?

A special type of <u>German</u> bank account. Regardless of how much money you deposit in the account, it only gives you access to a previously agreed amount of money per month. This monthly amount has to be at least <u>659</u> EUR per month. From Fall 2016 it will be 720 EUR per month.

The block can only be cancelled with written permission of the responsible immigration authority.

Is a bank account at my home bank acceptable?

NO. Only German bank accounts can be considered.

Can I also open a regular German bank account instead?

NO, <u>only</u> blocked accounts will be accepted. The authorities want to make sure that you do not spend all your money in the first week in Germany and are destitute after that. This is why they want proof of a minimum amount which you need to survive in Germany per month. This amount is set at <u>659</u> <u>EUR/720 EUR</u>.

How can I open a blocked account?

From your home country:

You can open the blocked bank account with 2 German banks. We highly recommend applying for the account at Rheingauer Volksbank as this will be faster than applying with Deutsche Bank.

1. Applying for a blocked bank account with Rheingauer Volksbank (recommended):

- Send an Email to <u>MSC@rheingauer-volksbank.de</u> and state that you need a "Sperrkonto" for your studies at EBS. You need to add the following documents to this email:
 - very good copy of your passport
 - EBS letter of acceptance (German version)
 - > Your full address (in your home country) + phone number
- After 2-3 weeks you will receive account details from Rheingauer Volksbank. You will subsequently need to transfer the money to the mentioned account. After this has been done, they will set up the block and you will receive a "Sperrkonto"-confirmation (which is needed for your visa/residence permit application).
- After arrival in Germany you need to go to the Rheingauer Volksbank in person to activate your account. Therefore you need to bring your passport, your student card and your registration letter (after arrival you need to register your address at the local authorities).

Please note that the whole process can take 4-5 weeks!

2. Applying for a blocked bank account with Deutsche Bank:

There are two ways to get the application form:

- Download the application form from the DEUTSCHE BANK homepage: <u>https://www.deutsche-bank.de/pbc/pk-studium-international_students_en.html</u>. Click on "Opening a bank account/blocked account for foreign students".
- Write an email to the international students section of DEUTSCHE BANK at <u>db.student@db.com</u> (not recommended). State that you need a *Sperrkonto* (= blocked account) for your studies in Germany. You will receive an application form and a list of documents you need to submit (due to high demand it might take 3-4 weeks until you will receive the application form)

Fill out the application form and prepare all other required documents and go to a German embassy. They have to verify all documents and sign them. Send everything to Deutsche Bank. They will set up the account for you. Then you transfer money into it and they set up the block. You will then receive written proof of the account and the block which you need to apply for your visa. The whole process may take 8-10 weeks at least. Sometimes even longer due to a large number of requests.

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Does the proof of the blocked account need to fulfil certain criteria?

YES. You need WRITTEN proof of your blocked account. The document needs to state explicitly that the block can only be removed with written permission of the "zuständige Ausländerbehörde" (the responsible immigration office). Also, the AMOUNT of the monthly block needs to be stated on the document as well as the TOTAL amount on the account.

Which amount should be blocked for each month?

The **absolute minimum** for the block is **659 EUR** per month. From Fall 2016 it will be **720 EUR**. If you want to bring more money than the absolute minimum, you should be careful! Even if you bring much more money, the block is ABSOLUTE and cannot be changed! For example:

You want to bring 10.000 EUR for your 5 months stay in Germany and put it in your new German bank account.

Now, if you set the block at the minimum of 659 EUR/720 EUR per month you will ONLY GET 659 EUR per month. NOT A CENT MORE! NOT EVEN IN EMERGENCIES! NOT EVEN IF YOU BEG ON YOUR KNEES! The rest of the money will be totally out of reach for you! There are 3 possibilities to avoid this problem:

- Set the block higher than the absolute minimum: e.g. bring 10.000 EUR for 5 months and set the block at 2.000 EUR per month.
- Put only 5*659 EUR/720 EUR in the blocked account. Open a second bank account for the rest of the money so that you can use it whenever you want or need it. Most banks offer accounts free-of-charge to university students if you show your EBS student ID when opening the account.
- Put only 5*659 EUR/720 EUR in the blocked account and get the rest of the money from your home bank account via cash withdrawals with your credit card or ATM card. <u>Attention</u>: this may be rather expensive as many banks will bill you with high transfer charges for international cash withdrawals. Please discuss this possibility with your home bank first!

c) Scholarship Certificate:

A scholarship statement can be accepted if it

- covers the minimum monthly requirement (at least 659 EUR/720 EUR);
- states your <u>full name;</u>
- states the <u>exact time period</u> of your scholarship (start day and end day);
- states the <u>exact amount</u> of money you will receive <u>per month</u> (if the document says e.g. "5000 EUR per semester", it is unacceptable for the immigration office!).

What happens if your scholarship is less than 659 EUR/720 EUR per month?

The authorities will require proof of an additional <u>blocked</u> account over the <u>remaining</u> amount. E.g. if you get a scholarship of 5*600 EUR per month you need an additional blocked account over 5*59 EUR/5*120 EUR or a Verpflichtungserklärung (formal obligation) as described above.

8. Residence Permit application: Documents

If you don't have a VISA for your ENTIRE stay in Germany/Schengen States or if you are a Bachelor Dual Degree student you have to apply for a German residence permit <u>after arrival</u>. As mentioned there will be an Info-Session after your arrival. However: You can already prepare the following documents which will definitely be needed:

- > Proof of sufficient health insurance cover (please see ch. 6)
- Proof of financial support (please see ch. 7)
- German EBS letter of acceptance
- > A biometric picture
- Original passport valid for entire stay + 6 month

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Furthermore you will have to organize the following things at a later stage:

- Rental contract
- > You need to register your address at the local authorities (Bürgerbüro) after arrival

Fill in the application form for the residence permit (we will do this together in the Info Session) If you are staying for one semester only, you will have to pay a processing fee of 50 EUR. If you are staying for 2 semesters or 3 semesters you have to apply for a residence permit valid for one year which costs 100 EUR. Bachelor Dual Degree students can also apply for a permit valid for 3

semesters (110 EUR).

You need to apply for your German residence permit at the immigration office that is responsible for the area you are a registered citizen in (the area in which you are living).

9. Annexes

- i. Sample EBS letter of acceptance.
- ii. Sample accommodation support letter.
- iii. Sample proof of health insurance
- iv. Sample "formal obligation"

Annex I: EBS Letter of Acceptance

Annex I: EBS Letter of Acceptance	EBS	Universität für Witschaft und Recht
		EBS Universität für Wirtschaft und Recht I.Gr. Gustav-Stresemann-Ring 3 65189 Wiesbaden www.ebs.edu
Zur Vorlage bei der Visumsbeantragung		Postal Address: Anne-Kalzin Kriesch
		Rheingaustr. 1 65375 Oestrich-Winkel Germany
		Telefon +49 611 7102 1576 Telefax +49 611 7102 10 1576 anne-kaltin.kriesch@ebs.edu www.ebs.edu
		07. Okt. 2010
BESTÄTIGUN	IG	
Hiermit wird bestätigt, dass		
James Bond geboren am 11.11.1980 i		
in der Zeit vom 01. Januar 2011 bis zum 31. Juli 2011 an der Austauschprogramms studieren wird.	r EB\$ Business Schoo	I im Rahmen eines
Studienort ist Oestrich-Winkel (zuständige Ausländerbehörde:	Rheingau-Taunus-Krei	s in Bad Schwalbach).
Wir wären Ihnen äußerst dankbar, wenn Sie aufgrund des rela gebrauch machen könnten, dem Antragsteller ein nationales \ auszustellen (vgl. Schengener Übereinkommen, Artikel 18,§ 2	/isum über den <u>gesamt</u> e	
Die zuständige Ausländerbehörde des Rheingau-Taunus-Kreis bereit, bei ordnungsgemäßer Einreichung aller erforderlichen I zuzustimmen.		
Diese Zusage ist verbunden mit der Auflage, spätestens am 1:	2.01.2011 auf dem Can	npus präsent zu sein.
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Anne-Katrin Kriesch Austauschkoordinatorin		
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Annex II: Sample Accommodation Support Letter

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Julia Bayer Housing Office				
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DLICY# HM09HAIT3Z2LTB-60377-	60378	Germany Phone: +49(0)40 4119-2	Pho	ner «4-(0)40-4119-1146 all: Sabine Alcke Schansemarkur.de
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CareMed [®]	Payment and	l Insurance Confirn	nation	
We hereby confirm that the	e person listed belo	w is insured with CareMed	^e International	Travel Insurance
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Last name: Street:		End date of insurance: Home country:	South Africa	
ZIP code, City:		Destination:	Germany	
Country:		Policy number:		Z2LTB-50377-50378
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Annex IV: Sample "Formal Obligation"

Annex III: formal obligation

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	nach § 68 des Aufenthaltsge-	et à prendre en charge les frais	and for bearing the living cost			
	setzes die Kosten für den Lebensunterhalt und nach §§ 68 und 67 des Aufentheitagesetzes	de subsistance de l'étranger susmentionné conformément à l'article 68 de la loi relative su	according to \$ 66 of the Residence Act, and the costs for the departure of the above			

Inspiring Personalities.



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