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Moving to Germany



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Introduction.

Germany is renowned for its rich culture and history, as well as being an ideal tech destination for expats. **Tech firms in Germany excel in precision, innovation, and collaboration.** So, If you're planning to relocate as an ambitious tech expat be prepared to embrace the German values of attention to detail and risk-taking.

Expats can expect to experience a supportive work culture and a welcoming society that is home to some of the biggest tech companies out there such as; SAP, Siemens, Bosch and Infineon.

Berlin is well known for it's **international tech headquarters** and **it's thriving start-up scene.** In addition to this cities like Munich focuses on engineering and healthcare tech, while Frankfurt boasts some fantastic fintech and software companies. Tech workers benefit from a skilled workforce, innovation culture, and government support for emerging tech startups.

In this vibrant tech landscape – **your next rewarding career move awaits!**



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Top Tips.

Relocating to Germany can be a thrilling adventure, but there are many things to consider before making the move. Here are some steps to follow:

1. Research the Culture:

Delve into Germany: Before your relocation, thoroughly explore the city you'll moving. Gain insights into its diverse neighbourhoods and the dynamic communities and opportunities within the tech sector.

2. Find Your New Home:

German Residences Vary: From lively urban centres to peaceful suburban neighbourhoods, Germany offers diverse living options. Discover a residence that harmonizes with your lifestyle and financial objectives.

3. Navigate Visa Requirements:

Visa Considerations for Germany: Depending on your nationality and stay duration, acquiring a visa might be necessary for entering Germany. Arrange any essential paperwork well in advance.

4. Learn the language:

In German culture their native language is preferred over English, so it's a good idea to have at least a basic understanding of the language before considering relocating to Germany for work if you wish to communicate effectively

5. Open a bank account:

Navigating The Financial Landscape: Germany boasts a robust financial sector. Streamline your relocation by opening a local bank account. Explore options like **Deutsche Bank, Commerzbank, KfW Bank, and UniCredit Bank.**

6. Obtain health insurance:

Prioritize Health Insurance: Ensure you're safeguarded against unforeseen medical situations by securing comprehensive health insurance. Consult your new employer for available health coverage options.

7. Register with the local authorities:

Expats moving to Germany for work are required to register with local authorities. This process is known as "Anmeldung" in German. Within two weeks of moving into a new residence, you are legally obligated to register your address at the local registration office

8. Find a Cell phone:

Tech-Friendly Mobile Providers: Research and select a cell phone provider that aligns with your communication needs and budget. Explore options from **Telekom, Vodafone, O2, and 1&1 Drillisch.**

9. Figure out transport information:

Germany offers some of the most efficient public transport in Europe. Whether you opt for public transit or consider renting a car, ensure you're acquainted with the transportation system.

If you plan to rent a car, carry a **valid license issued in your home country** along with an international-issued driver's license **and a valid passport** for identification.



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Cost of Living.

The cost of living in Germany is generally lower than in other major tech countries, such as the United States, the United Kingdom, and Switzerland

Here are some estimated costs of living in Germany:



Accommodation: German City

Berlin
Frankfurt
Munich

Typical Rent Price for 1-2 bedroom apartments in major cities

€1,000 - €1,600 per month
€1,200 - €1,800 per month
€1,300 - €1,900 per month



Food:

Germany also has a growing international culinary scene. Many major cities have restaurants serving food from all over the world.

Groceries: €200 - €300 per person per month
Eating out: €50 - €100 per person per month



Utilities

Utility

Gas, Electricity, Water &
Internet

Average Cost PCM

€150 - €250 per month



Travel:

Germany has a highly efficient and well-integrated transport system, including trains, buses, trams, and underground railways.

Public transportation: €50 - €100 per person per month
Car ownership and operation: €200 - €300 per month



Healthcare:

Healthcare is mandatory in Germany; residents can also opt to go for private healthcare for certain specialist care. There is also the possibility your new employer will provide healthcare

- Mandatory public health insurance: €110 - €150 per month
- Private health insurance: €200 - €500 per month



Entertainment:

Germany has a diverse social and nightlife culture, with everything from traditional beer gardens to world-class clubs and festivals

Cinema tickets: €10 - €15 per person
Restaurant meals: €15 - €25 per person
Museum admission: €10 - €15 per person



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Finding Accommodation.

Securing housing in Germany can be demanding, especially in prominent cities like Berlin, Frankfurt, Munich and Hamburg. Here are some pointers to assist you in discovering appropriate lodging:

- 1. Research Regions:** Start your accommodation journey by delving into the various regions of Germany. Consider factors like commute times, neighbourhood vibes, and proximity to amenities. Whether you're drawn to the vibrant urban atmosphere of Berlin or the Bavarian beauty of Munich, understanding the distinct qualities of each region will help you make an informed choice.
- 2. Set Budget:** Determine a realistic budget for your accommodation. Factor in not just rent, but also utilities, potential maintenance costs, and other living expenses. Setting a clear budget will help you narrow down your options and ensure you're financially comfortable in your new home.
- 3. Online Listings:** Make use of online platforms like **immobilo**, **Immo Scout24**, and **Markt.de** to explore available properties. These platforms provide a plethora of listings with detailed descriptions, photos, and even virtual tours. This virtual exploration allows you to get a sense of different properties before committing to in-person visits.

- 4. Contact Realtors:** Enlist the expertise of local real estate agents. These professionals have a deep understanding of the local housing market and can guide you toward suitable options that match your preferences and budget. Their insights can save you time and help you find hidden gems you might not discover otherwise.
- 5. Virtual Tours:** Request virtual tours of the properties that pique your interest. Virtual tours provide a more immersive view of the living space, allowing you to assess the layout, design, and overall condition. This is especially valuable if you're unable to physically visit properties before making a decision.
- 6. Secure Lease:** Once you've found a property that aligns with your requirements, carefully review the lease agreement. Pay close attention to terms and conditions related to rent, security deposit, maintenance responsibilities, and any other clauses. If you have any concerns or questions, don't hesitate to seek clarification from the landlord or property manager. Only proceed with signing the lease when you're fully comfortable and informed.

Remember that finding accommodation in Germany can take time and effort, so start your search early and be prepared to be patient. Good luck!



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Visa.

For expats relocating to Germany for work, understanding the most current visa requirements is crucial. Depending on your expertise and circumstances, there are various visa categories available, such as the Blue Card for skilled professionals, Job Seeker Visa for job hunting, and Work Visa for employment. Generally, securing a job offer from a German employer is a prerequisite for these visas, with the employer often acting as the sponsor.

The process involves applying for a visa at a German embassy or consulate in your home country, where you will need to submit documentation, including passport details, job offer letter, and application forms. Depending on the specific visa type, proof of qualifications, background checks, and visa interviews might also be required.

Some of the additional documentation that may be required can include a copy of educational qualifications, police clearance and medical certificates.

Upon approval, a visa or residence permit grants entry to Germany, and you'll need to register your address at the local authorities upon arrival. It's essential to note that immigration policies can change, so it's advisable to consult official sources or an immigration attorney for the latest and most accurate information tailored to your situation.

[Admission requirements UK.Gov](#)

[German residency requirements](#)



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Visa FAQ.

"Can I work in Germany as an EU/EFTA citizen without a work permit?"

Yes, EU/EFTA citizens can work in Germany without a work permit. This is because of the principle of free movement of workers within the European Union. This means that EU/EFTA citizens have the right to live and work in any EU country without needing a work permit or visa.

To work in Germany as an EU/EFTA citizen, all you need to do is register with the local authorities. This can be done at the town hall or Bürgerbüro. You will need to provide your passport or ID card and proof of your address in Germany.

Once you have registered, you will be free to start working in any job that you like. You will also have the same rights and entitlements as German citizens, such as access to healthcare, education, and social security benefits.

"Can I work in Germany as an EU/EFTA citizen without a work permit?"

Generally, non-EU/EFTA citizens need a work permit to work in Germany. However, there are some exceptions to this rule, such as:

- If you are married to a German citizen or an EU/EFTA citizen, you may be eligible for a work permit.
- If you have a high-skilled job in a field where there is a shortage of workers in Germany, you may be eligible for a work permit.
- If you are a student, you may be eligible to work **part-time** without a work permit.



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Tax & Pensions.

Tax and pensions are important aspects of living and working in Germany.
Here is some useful information about these topics:

Taxation:

Germany has a progressive income tax system, with **tax rates ranging from 14% to 45%**. Expats living in Germany are subject to the same income tax rates as German citizens. However, there are some special tax rules for expats, such as: **deducting certain expenses** from their taxable income, such as the **cost of moving to Germany** and the cost of learning German.

Expats may be able to defer paying taxes on their foreign income for up to five years and may be able to take advantage of double taxation treaties between Germany and their home country.

Social Security Contributions:

The social security contribution rate in **Germany is 18.6% of gross salary**. This contribution is **split equally between the employer and the employee**. Tech expats are entitled to all of the same social security benefits as German citizens. This contribution includes access to healthcare, long-term care, retirement benefits, disability benefits, and survivor benefits.

Pension system

Pension System for Tech Expats in Germany:

The German public pension system is a pay-as-you-go system, which means that current workers pay for the benefits of current retirees, providing retirement benefits, disability benefits and survivor benefits for those receiving government assistance.

The **retirement age in Germany is currently 67 years** old, but it is scheduled to increase to 68 years old in 2031. Tech expats who work in Germany for at least five years are eligible for a German pension and expats who leave Germany before they reach retirement age may be able to transfer their pension contributions to their home country.

Tech expats who are working in Germany on a temporary basis may be exempt from paying pension contributions. But if you are unsure about your pension rights you should contact the German social security authorities for more information.

It is important to understand the tax and pension system in Germany to ensure that you are contributing appropriately and receiving the benefits you are entitled to. If you have questions about your tax or pension situation, it is recommended that you speak with a local accountant or financial advisor.



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Payroll.

Payroll information in Germany can be quite complex for new expats,
So here are some important and useful things to keep in mind:

Minimum wage: The minimum wage in Germany is €12 per hour, pre-tax, since October 1, 2022. It is set to increase to €12.41 per hour on January 1, 2024. This applies to all workers in Germany, regardless of their age, nationality, or sector of employment

Income taxes: The German income tax system is a progressive system, which means that the higher your income, the higher percentage of your income you will pay in taxes.

Yearly income	Income tax rate
Up to €9,984	0%
€9,985 to €58,596	14% to 42%
€58,597 to €277,825	42%
€277,826 and above	45%

Bonus payments: There are no specific bonus payment regulations for employees in Germany. This means that employers are free to decide whether or not to pay bonuses, and how much to pay

Working hours: Employees in Germany are not permitted to work more than eight hours per day or 48 hours per week, on average, over a period of six months. Employees must also have a rest break of at least 30 mins for every 6hr+ workday

Vacation days: Full-time employees in Germany are entitled to a minimum of 20 vacation days per year, based on a five-day working week. This means that employees who work six days per week are entitled to 24 vacation days per year. However, Many full-time employees will receive around 25-30 vacation days a year.

Sick Pay: Under the SGB, employees are entitled to sick pay from their employer for up to six weeks per year. The sick pay is equal to 100% of the employee's regular salary, up to a maximum of €4,453.10 per month

It's important to note that payroll information can vary depending on your specific job, industry, and location. If you're moving to Germany or starting a new job, it's a good idea to speak with a local accountant or payroll specialist to ensure that you understand your rights and responsibilities as an employee.



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Vacation & Leave Entitlement.

The Vacation Regulations: In Germany your vacation days are considered paid time off (PTO) from your employer with the average full time employee receiving around 20-30 “vacation days” a year.

Bank Holiday Regulations: Germany has 9 national public holidays that do not require full-time employees outside of the service industry to work. In addition to these 9 national public holidays, each state in Germany may also have its own public holidays. The number of state public holidays varies from state to state, but is typically between 1 and 3 days.

Notice Periods: The notice period regulations for full-time employees in Germany are as follows:

- Up to 2 years of employment: 4 weeks
- 2 to 4 years of employment: 1 month
- 5 to 7 years of employment: 2 months

Paternity Leave Conditions and Process: Full-time employees in Germany are entitled to 14 weeks of paid maternity leave and up to 3 years of unpaid parental leave, which can be taken by either parent. Fathers are also entitled to 10 days of unpaid leave after the birth of their child.



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Useful Websites.

German Migration Government Website

- <https://make-it-in-germany.com/en/visa-residence/skilled-immigration-act>

UK Government guidance for working in the Germany

- <https://www.gov.uk/guidance/living-in-germany#:~:text=travel%20with%20medicines.-,Working%20in%20Germany,UK%20police%20certificate>

Useful Websites – Accommodation

- **Immo Scout24** - <https://www.immobilienscout24.de/>
- **Markt.de** - <https://www.markt.de/immobilien/>
- **Europcar** - <https://www.europcar.co.uk/en-gb/car-hire/locations/germany>
- **Wunderflats** - <https://wunderflats.com/>

More Useful Websites

- <https://expat-assurance.com>
- <https://www.britannia-movers.co.uk>
- <https://www.internationalcitizens.com/living-abroad/costs/germany.php>





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