

The background of the entire page is a solid blue color. In the center, there are two white flags on tall, thin poles. The flags are slightly wrinkled and appear to be blowing in the wind. Each flag features the Deutsche Bahn (DB) logo, which consists of the letters 'DB' in a bold, red, sans-serif font, enclosed within a red rectangular border with rounded corners. The text is centered on each flag.

Working for DB in Germany

Information brochure

Deutsche Bahn AG
International Human Resources Management



Welcome to Deutsche Bahn in Germany

We would like to give you a welcome to the Deutsche Bahn team. What connects us all is our enthusiasm for mobility and logistics, for our customers, for our products and for the decarbonisation of mobility. We also stand for a can-do attitude: when things don't go quite right, we take the initiative and make them better. We need your expertise and passion to help us do so. That means you're in exactly the right place here with us. At DB, you can get involved and actively help shape the future. We look forward to working with you.

Moving to another country brings additional challenges that come with living and working in a previously unfamiliar culture. We have therefore tailored this document to your needs so that you can familiarise yourself both with your new employer and with your new home in Germany.

The text covers the various things to do and think about to help you get off to a successful start.

We wish you a good start at DB and hope you will enjoy working with us for a long time to come.

Kind regards,
HR management

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1. Information about Germany

A lot of things are said about the Germans: We're a country of poets and thinkers, but we also love bureaucracy. We like to eat sausage and sauerkraut. We're hardworking and humourless.

At the same time, many things that seem typically German actually originated elsewhere. Football, for example, originated in England, and beer was invented by the Sumerians.

Germany is a diverse country; everyone has their own personal experiences with "the Germans" and their own views about what is "German". So come with as few preconceptions as possible; bring open-mindedness, humour, curiosity and patience. Once you've spent some time here, you're sure to settle in and begin to feel at home in Germany.

You will need to contact various authorities and institutions to take care of some organisational matters and resolve any questions you may have. Your most important contacts for questions relating to your work at DB are your line manager and your HR partner.

Preparing well can help you get off to a successful start in your new home. We have therefore put together some information about Germany for you in this brochure. Here you'll find some interesting, new and sometimes humorous facts about your future home.

1.1 Germany on the internet

Below you will find a selection of helpful and informative websites.

A website provided by the Federal Foreign Office offers information about Germany in 19 languages.

<http://www.tatsachen-ueber-deutschland.de>

The website of the Goethe-Institut provides information on language courses and events at the 142 institutes as well as on culture and society (German, English).

<https://www.goethe.de>

The official portal of the Federal Republic of Germany offers insights into all areas of German society (German, English, French, Spanish, Russian, Arabic).

<https://www.deutschland.de>

The website "New in the City" offers newcomers a quick overview of their new home for eight cities in Germany (German, English).

<http://www.newinthecity.de>

Test your German via the website of the German Academic Exchange Service (German, English).

<https://www.daad.de/deutsch/deutsch-lernen/tests/19128.de.html>

The portal offers important information about living and working in Germany for international professionals (German, English, Spanish, French, etc.).

<http://www.make-it-in-germany.com/>

1.2. Registration in Germany

Like all Germans, you will need to register your address at the registration office (Einwohnermeldeamt/Bürgerbüro). Once you have found your accommodation in Germany, you must register your address at the registration office (Einwohnermeldeamt) within one week. This also applies to any subsequent change of address. You will need a passport or identity card to register. It is best to bring the tenancy agreement and official confirmation document (Wohnungsgeberbestätigung) from your landlord with you to the registration office, as you will also have to provide information about your landlord.

You can find your local registration office (Einwohnermeldeamt/Bürgeramt) on the website of the town or city you are moving to.

1.3. Opening a bank account

In Germany, people often tend to pay in cash. This is especially true for smaller amounts. While credit cards are fairly widespread, it is not yet possible to use them everywhere. Payment by debit card (EC card) is more widely accepted. In more and more supermarkets in Germany, it is also possible to withdraw cash using your debit card.

Everyone who wants to work in Germany needs a bank account. When you open an account in Germany, you receive a current account and a debit card, as well as the option of a credit card. Different banks charge very different fees for account management or transferring money. Some banks waive the fees if, for example, you receive regular salary payments into your account. It is therefore worth comparing different accounts before opening one.

You need the following documents to open a bank account:

- Passport or identity card
- Registration certificate (Meldebescheinigung); you receive this when you register your address at the registration office)
- In some cases: a wage statement from Deutsche Bahn
- In some cases: your work permit

1.4 Driving licences

For citizens of the EU, Liechtenstein, Norway and Iceland, your driving licence is valid for the same vehicle types as in your country of origin. It is not necessary to convert your licence. If you come from another country, you can use your existing driving licence for six months from your date of registration in Germany. However, you may need a German translation of the licence or an international driving licence. After the six months, you will need a German driving licence. Depending on your country of origin, this may mean taking a driving test.

For further information, please visit the website of the Federal Ministry for Transport:

<https://bmdv.bund.de/SharedDocs/DE/Artikel/StV/Strassenverkehr/gueltigkeit-auslaendischer-fahrerlaubnisse-in-deutschland.html>

2. The German social security system

When you start working in Germany, you are required to make social security contributions. This compulsory insurance system is based on the principle of solidarity. Everyone pays into the social security system regardless of whether they claim benefits from it. The German social security system is regulated by law and comprises five areas:

- Health insurance
- Long-term care insurance
- Unemployment insurance
- Pension insurance
- Accident insurance

The system is funded through employee and employer contributions. The contributions are calculated as a percentage of your gross salary (up to a cap).

Statutory accident insurance is funded solely by employers.

Figures as of: 2023	Employer con- tribution	Employee contribution	Earnings cap	
			East	West
Statutory health insurance	7.30%reduced: 7.00%	7.30%reduced: 7.00%	EUR 59,850	EUR 59,850
Long-term care insu-	1.525%	1.525%	EUR 59,850	EUR 59,850
Unemploy- ment insu-	1.50%	1.50%	EUR 85,200	EUR 87,600
Pension insu- rance	9.30%	9.30%	EUR 85,200	EUR 87,600

The five branches of the social security system and state benefits for families are described in more detail below.

2.1. Health insurance and choosing a health insurance provider

Your health insurance provider (Krankenkasse) offers you financial support when you are ill. It pays medical bills and subsidises medication. It also pays you sickness benefit if you cannot work for more than six weeks due to illness and are therefore no longer receiving a salary. During the first six weeks of illness, your employer will continue to pay your salary. If you become unable to work, it is your contractual duty to notify your employer immediately. If you are prevented from working for more than three calendar days due to illness, you must submit a doctor's note no later than the following working day to certify that you are unable to work. Please clarify whether your line manager or someone else in your department should receive the doctor's note.

Provided your gross salary does not exceed a fixed limit, you will normally be compulsorily insured in the statutory health insurance scheme. Family members (your spouse and children) without an income of their own or with only a marginal income can then be insured with you free of charge (family insurance).

However, if your gross salary is above this fixed limit, you are not obliged pay into the statutory health insurance scheme. In this case, you have the option of either remaining voluntarily insured in the statutory health insurance scheme or alternatively taking out private health insurance.

The same terms apply for voluntary members of the statutory health insurance scheme as for compulsorily insured persons. However, the contribution is capped at a certain amount (earnings cap), so that even people on very high incomes are not charged more than this maximum amount.

In the case of private insurance, the prices and terms are decided by the insurer. Premiums for private health insurance policies do not depend on your income. Instead, they are based on criteria such as age, gender, pre-existing conditions and the agreed scope of benefits. You can switch to a private health insurance scheme at any time, as long as your income is above the income limit for compulsory health insurance. However, returning to statutory health insurance is difficult and is normally only possible if your income falls below this limit again.

Choosing a health insurance provider

At the beginning of your employment, you should inform your employer of the health insurance provider of your choice. Otherwise, your employer will automatically register you with the Bahn-BKK health insurance fund, the DB Group's company health insurance scheme.

In total, there are over 100 statutory and around 50 private health insurance providers. While private health insurance companies differ greatly in terms of their prices and services, statutory health insurance companies are all bound to the same catalogue of services. Nevertheless, providers have scope for discretion and, in some cases, additional contributions, which means there are still some differences between them. This means that they do not all cover exactly the same services. Compare providers here:

<http://www.abc-der-krankenkassen.de/Kassenwahl.htm>

2.2. Long-term care insurance

Long-term care insurance covers you in case you need care due to physical disabilities or illness. Every member of a statutory health insurance fund automatically becomes a member of the long-term care insurance scheme. People with private health insurance must also take out private long-term care insurance. Long-term care insurance is compulsory and is funded proportionally by employers and employees.

2.3. Unemployment insurance

Statutory unemployment insurance provides financial security in the event of unemployment. It is compulsory for all employees, and membership is automatically arranged by the employer. Unemployment insurance is funded proportionally by employers and employees. Both contributions are paid directly by the employer, with the employee share being deducted from your salary.

2.4. Pension insurance

Statutory pension insurance serves to provide for old age. It is compulsory for all employees, and membership is automatically arranged by the employer. Pension insurance is funded proportionally by employers and employees. Both contributions are paid directly by the employer, with the employee share being deducted from your salary.

You will retain any pension entitlements already accrued in other countries. However, they can only be claimed once you reach the respective retirement ages of the different countries.

You can also take out private pension plans beyond the statutory pension entitlement. HR management can inform you about the options for occupational pension plans or pension funds.

2.5. Accident insurance

Statutory accident insurance provides financial protection in the event of accidents at work. It is compulsory for all employees, and membership is automatically arranged by the employer. Accident insurance is funded entirely by employers.

2.6. Parental and child benefits

In general terms, anyone who lives in Germany receives child benefit for their children. A foreigner living in Germany can therefore claim child benefit in Germany under certain conditions.

You may still have entitlements to family benefits in other countries at the same time. If you are entitled to family benefits from another country, you may be excluded from entitlement to child benefit in Germany, or the payment may be limited to the difference between German child benefit and the foreign benefits.

Child benefit

Child benefit (Kindergeld) is paid to parents who are resident or ordinarily resident in Germany, provided that their child has not yet reached the age of 18 (in some cases it may be paid up to the age of 25 if the child does not yet have an income of their own or is still in vocational training). This applies in the same way to EU/EEA citizens and to people from some further countries with which Germany has concluded related agreements. Citizens of other countries are only entitled to child benefit if they are in possession of a settlement or residence permit.

You can find the application form here:

https://www.arbeitsagentur.de/datei/kg1-antrag-kindergeld_ba017202.pdf

Parental allowance

Parental allowance (Elterngeld) is paid to parents who are not in full-time employment to help them raise their child. Even if parents did not work before their child was born, they can still apply for parental allowance. State support is available for a maximum of 14 months after the birth of the child. Foreigners are also entitled to this, provided they have a German residence permit. The amount of the parental allowance is calculated on the basis of the parents' previous income.

You can find the relevant application forms here:

<http://www.elterngeld.net/elterngeldantrag/berlin.html>

3. The German tax system

For you as an employee, income tax is the most important tax in Germany. You pay income tax on all income for the calendar year. As a DB employee, you will have your income tax automatically deducted directly from your gross salary by your employer in the form of payroll tax. The monthly payroll tax that your employer transfers to the tax office represents an up-front payment of income tax.

You will receive your net salary on a monthly basis after deduction of tax and social security contributions. You can see the individual deductions on your payslip.

At the end of the tax year, you may have to submit an income tax return to the tax office, entering all your income and any deductible items. This is used to make a final income tax calculation, which may result in a tax refund or an additional tax payment.

In the transfer years in which you moved from your country of origin to Germany, it is your responsibility to ensure that you meet any tax obligations that may exist in both countries.

3.1. General introduction

Tax returns

At the end of a tax year (1 January – 31 December) you can have the tax office check whether you have paid too much or too little payroll/income tax. To do this, submit your income tax return to your local tax office (see below). In some cases you are even obliged to file an income tax return.

If you are obliged to file a tax return, the deadline is 31 May of the following year. This deadline can be extended until 31 December if you file the tax return via a tax adviser.

You can pick up tax return forms at your tax office or download them from the website of your tax office and print them out. You also have the option of submitting your tax return online at www.elster.de.

Tax rates and tax-free allowances

No tax is due on your income up to the tax-free allowance (Grundfreibetrag). If your taxable income exceeds this amount, you pay income tax on it. The higher your taxable salary, the higher the tax rate.

*Bei Ehegatten, die zur Einkommenssteuererklärung zusammen veranlagt werden, verdoppeln sich die angegebenen Beträge.

Tax-free allowance (EUR 10,908*)	0%
Starting rate / start of progression (from EUR 10,909*)	14%
End of progression (EUR 63,515)	42%
Top rate (from EUR 277,826*)	45%

Church tax

If you belong to a religious community (Roman Catholic or Protestant), church tax is deducted from your salary in addition to payroll tax. The church tax is not uniform for the whole of Germany. It is calculated by applying the church tax rate to the payroll tax. You indicate whether you belong to a religious community by marking the appropriate box when you register your address at the registration office (Einwohnermeldeamt/Bürgerbüro). It can be difficult or even impossible to change this information later. However, church tax is not levied if you leave the church.

3.2. Income tax codes and choice of tax code

The amount of income tax you owe is not only based on your income. Your family situation is also taken into account when determining your taxable income. For this purpose, employees are generally assigned a tax code (Steuerklasse). This determines what you will receive each month from DB as a net salary.

Which of the six tax codes applies to you depends on various factors:

Marriage and family are given special protection by the German state. The tax authorities therefore treat married couples differently from single people and couples living together without a marriage certificate. The married couple is considered an economic unit. Therefore, married couples are usually taxed according to the principle of "marital splitting" (Ehegatten-Splitting). Married couples can choose whether they want to file their tax returns separately or jointly. If you opt for joint assessment, the income tax you owe will be calculated using the splitting method. The taxable incomes of both spouses are added together and then halved. Tax is calculated on one half of the income, and the resulting tax liability is then doubled to give the total owed by the couple.

The six tax codes are listed below:

- Tax code I: Single
- Tax code II: Single parent (abolished)
- Tax code III: Married or partnered couples can choose this category if one partner is not employed or earns less than the other. The lower-earning partner is taxed with tax code V.
- Tax code IV: Married or partnered couples earning approximately the same amount
- Tax code V: Used where the other partner has tax code III
- Tax code VI: Employees with multiple employers

This tax code information is automatically provided to DB by the tax authorities on the basis of your registration with the registration office (Einwohnermeldeamt/Bürgerbüro). This process takes some time. In order to be able to deduct tax using the tax code most favourable to you, you must provide DB payroll accounting with the information on your tax category before your first salary payment is due. Otherwise, your employer will tax you using tax code VI – this means the highest tax payment.

3.3. Local tax office

Your tax will be dealt with by the local tax office at your place of residence. You can find your local tax office using the following website:

https://www.bzst.de/DE/Service/Behoerdenwegweiser/Finanzamtsuche/GemFa/finanzamtsuche_node.html

4. Other insurance policies

Below we present the most important types of insurance that can protect you in the event of accidents and misfortunes. You can take out these insurance policies through insurance providers. Before you take out an insurance policy, we advise the following steps:

- Do some research – e.g. look on the internet, talk to colleagues and friends or the insurance advice service of your local consumer rights association (Verbraucherzentrale).
- Arrange a personal meeting with the insurance company or a professional insurance advisor. Deutsche Bahn has a partnership with DEVK.
- Take some time to consider your decision before signing the contract.

4.1. Liability insurance

Imagine your kids break the neighbour's window while playing football or you accidentally smash some china at a friend's house – in such cases you are liable for the damage in Germany. Liability insurance (Haftpflichtversicherung) insures against most types of non-malicious damage to third parties. Although it is voluntary, most Germans have such an insurance policy, as damages can quickly reach considerable sums.

Liability insurance (considered by many Germans to be the most useful and important of the voluntary insurance policies) covers the costs up to a pre-agreed sum in the event of damage. This insurance usually costs less than EUR 100 per year.

4.2. Household contents insurance

Household contents insurance (Hausratversicherung) is voluntary and insures your belongings against theft, natural disasters, fire and water damage. The cost of household contents insurance depends, among other things, on the size of your home. It usually costs between EUR 50 and EUR 150 per year.

4.3. Legal expenses insurance

Legal expenses insurance (Rechtsschutzversicherung) is voluntary and insures the policyholder against costs arising from legal disputes, especially lawyers' fees and court costs.

4.4. Occupational invalidity insurance

Occupational invalidity insurance (Berufsunfähigkeitsversicherung) is voluntary and serves to provide financial security in the event that you are forced to stop working early due to illness.

For further questions

We hope that this information brochure was useful for you and that you were able to get an overview of the most important tax- and insurance-related topics. If you need further information or are unclear about anything, please contact your manager or your HR management team.

If you have any questions, you can also contact the
BSW and EWH foundation group.

E-mail: info@stiftungsfamilie.de

Tel.: +49 (0)69-809076 288

<https://www.stiftungsfamilie.de/unterstuetzung/projekt-suki>

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10557 Berlin
www.deutschebahn.com

