



A GUIDE TO LIVING IN GERMANY AND STUDYING AT EBS

GENERAL INFORMATION FOR INTERNATIONAL STUDENTS



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1 Welcome to EBS!

EBS Universität für Wirtschaft und Recht, founded in 1971, has been a pioneer in education and executive education for leaders in global markets. Everyone here, whether student, teacher or researcher, contributes to the undisputable reputation of EBS.

The school is located in the Rhine-Main area that is one of Europe's economically strongest regions and boasts more than 32,000 companies, including 2,200 high-tech production plants, sales and services enterprises and a population of 4.7 million. In geographical terms, EBS is situated in the heart of Europe. In addition, EBS is within easy reach of Frankfurt, the financial metropolis with more than 430 national and international financial institutions including the European Central Bank.

EBS Universität für Wirtschaft und Recht is situated among the vineyards of the Rheingau, in the romantic valley of the River Rhine, which with its medieval castles and monasteries, and its beautiful landscape is recognised as a world-heritage site by UNESCO.

Useful websites to get prepared for your studies in Germany:

https://www.daad.de/medien/deutschland/nach-deutschland/publikationen/ziel_deutschland_en_2017.pdf

<https://www.studying-in-germany.org/germany-blocked-account-foreign-students/>

<https://www.study-in.de/en/>

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

<http://www.germany.travel/en/index.html>

https://www.germanroadsafety.de/downloads/pdf/unterwegs_in_deutschland_en.pdf

2 General Information

The following pages are designed to give you some first information on different aspects of living in Germany and studying at EBS:

2.1.1 Opening a Bank Account

All banks, savings banks and post banks in Germany offer more or less the same service, but the fees for their services may differ. As a student you are usually exempt from account management charges (Germ. "Kontoführungsgebühren") but this does not happen automatically. To receive the discount, please show your EBS student ID card when opening the account.

You have to open the account personally. Please bring the following documents:

- / Your passport or national identity card
- / Proof of registration in Germany from local resident's office (Germ. "Einwohnermeldeamt")
- / EBS student ID card
- / Tax ID number (will be sent about two weeks after you registered your address)

As an account-holder, you can carry out monetary transactions at any branch office of your bank. You can get cash free of charge from ATMs at any branch office of your bank. If you use the ATM of a different bank, you will have to pay a service fee for each withdrawal.



Apply for online banking when opening your account! It is very handy to handle transactions!

Further information can be found here:

<https://www.study-in-germany.com/en/germany/arrival/bank-account/>

2.1.2 Transferring Money

In Germany, it is not common to send cheques to people by post (e.g. rent to your landlord). There are various ways of conducting monetary transactions:

- / Transfer (Germ. "Überweisung"):
Used to transfer money electronically from one account to another. You have to fill in a transfer form and hand it in at your bank or do it via your online banking portal.
- / EU standard transfer (Germ. "EU Standard Überweisung"):
Used to transfer money between two banks in the EU area with little or no fees at all. Enquire with your bank for details. Don't use "normal" transfers between two banks in the EU as they have high service charges!
- / Standing order (Germ. "Dauerauftrag"):
If you have regularly recurring payments of the same sum, such as your monthly rent, it is convenient to arrange a standing order. The sum will be transferred automatically on an agreed date and to the account of the recipient.
- / Direct Debit (Germ. "Lastschrift"):
This is a handy method of payment if you have recurring sums which vary in size, such as the telephone bill. You give the recipient a direct debit authorization (Germ. "Einzugsermächtigung") which authorises them to draw the respective amounts from your account. Of course, you can always cancel the authorization and stop the direct debit. This method of payment may be new to you, and you may be suspicious that it could be open to abuse. However, all direct debits are registered on your bank statement so that you can check them and revoke any incorrect debits.

2.1.3 ATM/Credit Cards

When you open an account, the bank will ask you if you want an ATM Card ("EC-Karte", usually free of charge) and/or a credit card ("Kreditkarte"; costs may vary). These cards as well as your individual security codes will be sent to you by post in separate envelopes within 1-2 weeks after opening the account. Make sure your name is clearly visible on your mailbox!

Most shops and hotels in Europe accept German ATM and credit cards. Signs on the door tell you what the shops accept:

EC or MAESTRO sign = ATM cards accepted

VISA/MASTER/ etc. signs = credit cards accepted





2.1.4 Loss or Theft of Cards

Be careful of criminals misusing your cards! Should you lose your credit/ATM cards, call your bank immediately to freeze the cards and then notify the police of the criminal transactions! If you need to block your cards outside of normal banking hours, call the general emergency hotline to report losses and theft: 116 116.

2.2 Getting Around

2.2.1 By Public Transport

A local train connects Oestrich-Winkel, home of EBS Business School to Wiesbaden and Frankfurt. From Wiesbaden, the journey takes approx. 20 minutes and from Frankfurt ca. 45 minutes. The closest train station from our main Schloss Campus is "Eltille-Hattenheim", ca. 5-minute walk away. Also, bus 171 connects EBS Business School with the city of Wiesbaden. For more information about train and bus connections, please refer to <https://www.bahn.com/en/view/index.shtml> or <https://www.rmv.de/c/en/start/>

All students at EBS will receive a semester ticket for unlimited transportation on local busses and trains in the RMV-service area (stretching to Wiesbaden, Frankfurt, Frankfurt International Airport, etc.). The ticket costs € 164,57 for one semester at the EBS Business School in Oestrich-Winkel (Academic Year 2026/2027). Public transport in the Rhein-Main Area is provided by **RMV**. Unlimited rides in the RMV core area are covered by the EBS Semester Ticket.

2.2.2 By Airplane

You will arrive either at Frankfurt Main airport or Frankfurt Hahn airport.

From Frankfurt am Main International Airport

Frankfurt am Main International Airport is the closest airport to EBS and one of the biggest transport hubs in Europe. It is frequented by all major international and domestic carriers.

To get from Frankfurt Main airport to EBS is very straightforward. There are regular trains and S-Bahn trains (faster urban train) which take you to Wiesbaden. Remember to buy your ticket from a RMV (local network) machine before you get on the train if you do not have your EBS semester ticket yet (fare evasion costs € 80). At the airport follow the signs for the regional train station (Regional Bahnhof). The price of an adult one-way ticket from Frankfurt Main International Airport to EBS Business School is currently € 11, -.

The machine takes coins and usually € 5, € 10 and € 20 bills. Please note that you need to travel almost immediately after purchasing the ticket and you cannot travel on Intercity (IC) or Intercity express (ICE) trains.

From Frankfurt International Airport, take train S9 to Wiesbaden (journey time from the airport approx. 40 minutes). Here, please change to regional train R10 (direction Koblenz/Neuwied). Allow approx. 1 ½ hours for your journey (including connections and waiting time). Frankfurt airport is approx. 45 km (40 minutes by car) from EBS.



For more information, please refer to www.frankfurt-airport.de



From Frankfurt Hahn airport

Frankfurt Hahn Airport is ca. 60 km from EBS and frequented by many European low-cost airlines. This is a little trickier, but still manageable. There is a shuttle bus connection between Frankfurt Hahn and Mainz central railway station, with approximately 10 buses per day. Cost of the fare (single journey) is € 13,50. This journey takes about 1 ½ hours (Airport Shuttle). Once you have arrived at Mainz, you need to get a ticket to go by train or S-Bahn to EBS via Wiesbaden. The fare from Mainz to EBS Schloss Campus currently costs € 6,30. Remember to buy your ticket from a RMV (local network) machine before you get on the train if you do not have your EBS semester ticket yet (fare evasion costs € 80). The journey from Mainz will take approx. 40 minutes. By car, Frankfurt Hahn is approx. 60km (1 hour) from EBS.

Parking at Hahn: from € 50 per week.

Rental Car: You can hire a car from both airports. The main rental firms are at both airports: Avis, Europcar, Sixt.

Taxi: Taxis are very expensive in Germany and therefore only recommended when public transport is not viable.

For more information, please visit

www.hahn-airport.de

2.2.3 By Car

From all directions | Follow A66 (direction Wiesbaden, Rüdesheim) and then B42 until exit Oestrich, Hallgarten (road sign "European Business School").

For the campus of Schloss Reichartshausen turn right just after the exit (follow the road sign "European Business School").

For the campus Burg follow B42a into the town of Oestrich (do not turn right). After the company LCN WILDE COSMETICS turn left into Wachendorfstraße (road sign "European Business School").

2.3 Health Care

2.3.1 Health Insurance



By law, every student at a German university has to prove adequate health insurance which covers you against any illness or hospitalisation. This is also applicable for all international students registered at EBS for exchange or for degree programmes.

You will only receive your admission documents from EBS if you have provided proof of adequate insurance. Emergency travel insurance plans are NOT considered sufficient cover. Sometimes your home insurance plan covers you during studies abroad. Check with your insurer before purchasing a new plan!

Since Spring 2014 it is mandatory for all exchange students staying at EBS for more than 1 semester to provide a German public health insurance plan (except you can provide a European Health Insurance Card).

If you come from an EU member country your national health insurance plan is usually sufficient for your stay in Germany. Please bring your European Health Insurance Card with you. Also, take it with you whenever you visit the doctor or dentist.

If you come from a non EU Member country you will most likely need to purchase additional health cover for studying in Germany. Please keep in mind that emergency travel coverage is NOT sufficient to get a student



residence permit. You need an insurance plan for STUDYING in Germany. The German immigration office is very strict, which plans they accept for your visa/residence permit application.

2.3.2 Medical Treatment

Besides general practitioners, you will also find specialist doctors everywhere in the area around EBS. Usually, you should make an appointment to see a doctor. However, if you are in acute pain, you can also go without an appointment. You are free to choose which doctor you wish to go to. However, if possible, ask somebody to recommend a specific doctor. The addresses of practitioners can be found in the classified directory /Yellow Pages (germ. "Gelbe Seiten"). The Yellow Pages are available either online or in hard copy at the local registration office.

2.3.3 Emergency Call 112

112 is the free-of-charge phone number. You can call an ambulance (Krankenwagen) in the case of a medical emergency.



2.3.4 Pharmacies

In Germany you can only get medicine from pharmacies (Apotheke). These should not be confused with drugstores (Drogerie) where, at most, you can get some cough drops or other weak drugs. There are two types of medication: freely-available drugs and prescription-only medicine. You can only get the latter if a doctor has prescribed them and you take the prescription to a pharmacy. Some medicines, which may be available without prescription in your home country, need to be prescribed by a doctor in Germany (e.g. antibiotics). You will need to pay for your medication yourself. Afterwards, it is possible to submit the receipts to your insurance company to claim a refund (check details with your insurer).

2.3.5 Emergency Services

Pharmacies in Germany operate a rota system to ensure that at least one pharmacy in the area is open at any time (also at night and on Sundays). However, in rural areas it might mean that you have to travel to the next village or town. Details about which pharmacy in the area is on emergency duty are posted at the door of the pharmacy or in the local newspaper under the heading of "Apothekennotdienst".

2.3.6 Liability Insurance

For injury to persons and damage to property caused by the student in connection with his studies, the student is liable according to the general principles of liability itself. It is therefore recommended to purchase a private liability insurance.

For more information, please visit

<https://www.studying-in-germany.org/insurances-germany/liability-insurance/>

2.4 Living in Germany

2.4.1 Climate and Geographic Conditions

Germany has a temperate climate. In summer the temperature is about 18-20°C although in many places the thermometer can clamber over the 30°C mark, while in winter the mean temperature is about 1.5°C in the plains and -6°C in the mountains. Rain falls all the year round, especially in autumn. The German landscape is extremely varied. The North is characterised by lakes, heath and moorland; the coast by chains of islands, estuaries and dunes. In the South is the Swabian-Bavarian plateau with its hills and large lakes as well as the German part of the Alps. In the area in between there are deciduous and coniferous forests, slate hills and a green landscape of river valleys and plains.



2.4.2 Facts and Figures

More than half the German people live in towns with a population of between 2,000 and 100,000. There are 86 larger towns and cities with more than 100,000 inhabitants spread throughout the country. Wiesbaden for example has 280,000 inhabitants. Since re-unification the capital and future seat of government is once again Berlin, with a current population of 3.5 million. The towns can boast a lively, varied cultural scene sometimes comprising distinguished theatres, orchestras, art academies, art collections, and libraries. The right to artistic freedom is guaranteed as is the right to freedom of expression. The multifarious press organs and other mass media are not censored and guarantee a democratic control of the state and society.

Germany's liberal-democratic constitution, the Basic Law, dates back to 1949. Since the Unification Treaty of 3 October 1990 between the former German Democratic Republic and the Federal Republic the constitution governs the whole of Germany. The constitutional bodies comprise the Federal President, the Bundestag (Federal German Parliament), the Bundesrat (Council of Constituent States), the Federal Government, and the Federal Constitutional Court. The federal structure of Germany is reflected by the 16 Bundesländer (Federal States) which have state authority and pass their own state constitutions in accordance with the principles of a republican, democratic and social constitutional state. The entire educational system, for example, including higher education, falls within the political jurisdiction of the Länder.

You will find plenty of information on your stay in Germany and possible scholarships on the website of [DAAD](#), the German Academic Exchange Service.

2.5 Compulsory Address Registration

German Law requires all persons living in Germany to register their address within 10 days of moving to or within Germany. The process can be completed at the local registration office (German "Einwohnermeldeamt") of your community. Addresses of local registration offices will be communicated during our Orientation Days for new exchange students.

To register your address, please bring

- / Your national ID card / passport;
- / the document "Wohnungsgeberbestätigung" which needs to be completed by your landlord

More information is available on the following website:

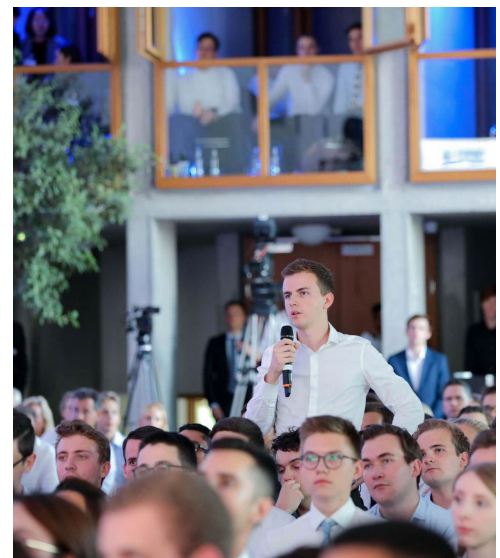
<https://www.studying-in-germany.org/insurances-germany/liability-insurance/>

3 Campus Life

A close and informal relationship between students, faculty and other staff members is typical of the atmosphere at EBS Universität. We are a small university providing individual guidance and support – we all know each other. The climate on campus in Oestrich-Winkel with its historical buildings and green spaces and in the modern Atrium-House in Wiesbaden is characterized by open and friendly communication. Campus life is not just about seminars and lectures. Faculty, administrative staff and students are all involved in a wide range of activities outside lectures and teaching.

It is important to us that our students are able to grow and develop their personality. At EBS Universität we demand and foster their commitment and their sense of responsibility. Organized in an independent association with around 1,500 members, our students work together in numerous student initiatives (so-called Ressorts), which engage in a wide range of different projects such as help for the homeless, presentations, sporting events or even the organization of high-calibre conferences. Moreover, through their involvement in various University boards the student representatives play an active role in shaping the development of our University.

EBS Universität is located in the heart of Germany, in a region that blends history with the modern world like no other: The Rheingau is home to an endless number of historical sights and a few kilometres further on begins the 65km-stretch of the Middle Rhine Valley, a Unesco World Heritage Site. In the opposite direction attractions include the lively Rhine-Main area with the cosmopolitan city Frankfurt am Main and its vibrant nightlife. Excursions organized by students can be like travelling back in time to the 12th century, for instance to Kloster Eberbach, or feeling the pulse of modern times among Frankfurt's banking towers.



3.1 Student Services

A student initiative called "International Student Relations" (ISR) is dedicated to the buddy allocation process and to assisting international students in getting to know EBS.

They organize parties, cultural trips and social events of all kinds. Newly admitted exchange students can expect to hear from them via email regarding upcoming events, etc.

See our website for further information:

<https://www.ebs.edu/en/campus-life/alongside-studies>

3.2 Campus Map

Annexe

- / Main reception and service point
- / Student Services offices
- / Administrative offices

Walter-Leisler-Kiep Centre

- / Library
- / Study rooms | break-out rooms
- / Lecture rooms | K1 - K4
- / Sun terrace
- / Toilets - on the lower ground floor

Main building

- / Reception and information
- / Lecture rooms | H1 - H2, Klaus-Evard Library, Max, Audi
- / Study rooms | break-out rooms
- / Faculty offices
- / Offices of the faculties
- / Café Château d'EBS
- / Study and lounge area | Plaza
- / Conference rooms | WEMPE Lounge, President's offices
- / Toilets - near reception and near lecture room Audi on the lower ground floor

Forum

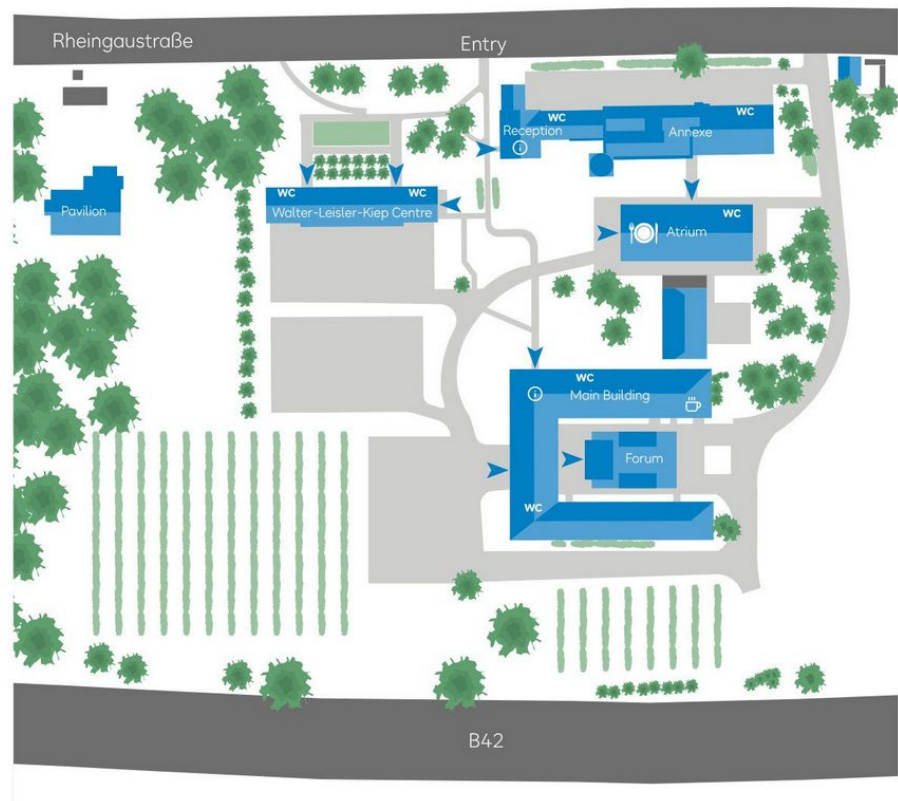
- / Lecture room
- / Roof terrace

Atrium

- / Mensa
- / Lecture rooms | 40, 60, 80
- / Toilets - 1. floor

Pavilion

- / Lecture rooms





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