





VISA AND IMMIGRATION REGULATIONS

For Exchange Students



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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 at least 6 to 12 weeks to receive a visa. Also, at some embassies you have to wait for a very long time to get an appointment.

Please start the visa application process directly after receiving your EBS letter of acceptance! The last accepted day of arrival: one day before the start of the obligatory Orientation Days for new exchange students.

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, Morocco.

You need to apply for a NATIONAL VISA (also called student's or D-Visa). It is not an option to apply for a Schengen Visa (C-Visa). You also need to apply for a D-Visa if your passport allows you to enter the Schengen Area for 90 days for touristic purposes (e.g. students from Singapore, HongKong, Taiwan etc.: see page 2)

If you apply for your visa too late, EBS has no possibility to speed up the Visa process on your behalf. If you cannot be on campus in time, you cannot study at EBS unfortunately.

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:

















Exchange Students from visa-waiver countries (USA, UNITED KINGDOM, CANADA, AUSTRALIA, NEW ZEALAND, JAPAN, REPUBLIC OF KOREA, ISRAEL and BRAZIL) have 2 options:

OPTION 1	OPTION 2
Enter Germany without a visa but with a valid passport. This way you are allowed to stay for 90 days.	Apply for a visa for your entire stay at EBS/in the Schengen Area (not possible for Bachelor Dual Degree students):
After arrival:	Follow this process:
Register your address in Germany at the local authorities (Bürgerbüro) and	Try to apply for a visa valid for your entire stay (1 or 2 semesters) at EBS/Germany/Schengen Area. Make



- 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
- sure that all your visa documents cover the period you are applying for.
- 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:



Citizens of UKRAINE, SINGAPORE, HONG KONG, MALAYSIA, TAIWAN, ARGENTINA, CHILE, COSTA RICA, ECUADOR, GUATEMALA, MEXICO, TAIWAN and URUGUAY must enter Germany with a D-Visa for studying at EBS. Their passport only allows them to stay for 90 days maximum for touristic purposes. Exchange students of course need to stay longer than 90 days. This is only possible if you apply for a D-Visa before entering Germany. You can apply for option 1 or option 2:

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Apply for a usual D-Visa before coming to Germany which is valid for 90 days

OPTION 2

Apply for a Visa for your entire stay at EBS/in the Schengen Area (not possible for Bachelor Dual Degree students):

Process:

- 1) Apply for a D-Visa valid for 90 days at the embassy of your home country at least 6-10 weeks before arrival
- 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.

Process:

- 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!

C) UNCONDITIONAL VISA REQUIREMENTS:



Citizens of RUSSIA, BANGLADESH, CHINA, EGYPT, INDIA, INDONESIA, KAZAKHSTAN, LEBANON, MOROCCO, the PHILIPPINES, SOUTH AFRICA, PERU, IRAN, TURKEY or THAILAND always need a visa 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. Please note that long waiting times at the responsible embassy/consulate might occur. Apply for an appointment duly in advance!

OPTION 1		OPTION 2		
	ply for a usual 90-days D-Visa before ming to Germany	Apply for a visa for your entire stay at EBS/in the Schengen Area (not possible for Bachelor Dual Degree students):		
<u>Pro</u>	ocess:	Process:		
5)	Apply for a D-Visa valid for 90 days at the embassy of your home country at least 6-10 weeks before arrival	4) Try to apply for a D-Visa valid for your entire stay at EBS/Germany/Schengen Area. Make sure that all your visa		
6)	After arrival, register your address in Germany at the local authorities (Bürgebüro) and	documents cover the period you are applying for. Also, please enquire with the responsible embassy in this matter.		
7)	Apply for a German residence permit at the responsible immigration office which enables you to stay for more than 90	5) Register your address after your arrival in Germany at the local authorities (Bürgerbüro)		
	3	6) Make sure to leave the Schengen Area before your entire semester's/full year's visa expires		
8)	Make sure to leave the Schengen Area before your Residence Permit 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 your 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 and Indian applicants:

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

- All Chinese / Indian degree-seeking students (also Master and Bachelor Dual Degree students) need to apply for the APS-China-procedure / APS-India-procedure
- If you are a Chinese / Indian 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:

China: https://www.aps.org.cn/web/zh/verfahren-und-services-deutschland

India: https://aps-india.de/

3. Terminology: Visa vs. Residence Permit

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

VISA: 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 may grant this application, but it also may happen you will receive a 90 days visa. Please enquire with your embassy in this matter.

Please contact your local German embassy or consulate to enquire if you need a Visa and how to apply for it.

RESIDENCE PERMIT: 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 entire stay in Germany (as mentioned above) are exempt from applying for a residence permit.

4. 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.

In the past we have noticed, that some embassies have different ways of checking the visa documents. The responsible immigration office in Germany, however, has the final say 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 chapter 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!

STEP 3:

Hand in your application documents. The embassy/consulate of your home country will send the entire package to the responsible immigration office in Germany. The sending of the documents takes a minimum of 1-3 weeks. The immigration office in Germany is in charge of accepting or rejecting your application.

Make sure the embassy sends your visa application files to the correct Immigration office! In general this is the immigration office Rheingau-Taunus-Kreis in Bad Schwalbach. This immigration office is responsible for Oestrich-Winkel and surrounding towns of the Rheingau Area, where most EBS students live. However, if you already know that you will live in Wiesbaden: make sure that the embassy sends your files to Wiesbaden!

If you do not know where you will live yet or if you already know that you will live in the Rheingau Area where most EBS students live and EBS is located, the responsible immigration office is:

Rheingau-Taunus-Kreis Ausländerbehörde Heimbacher Str. 7 65307 Bad Schwalbach



Germany

Phone: 06124-510-0 Fax: 06124-510-585

If you already know that you will live in Wiesbaden, the responsible immigration office is:

Ausländerbehörde Wiesbaden Alcide-de-Gasperi-Straße 3 65197 Wiesbaden Germany

Phone: 0611 31-7474

If your visa files are sent to the wrong immigration office this will slow down your application process 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 is your responsibility to apply in time and submit complete applications. EBS can only assist you with advice, trouble shooting or submitting missing documents directly to the immigration office.

STEP 4:

After the German 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 – June. In Spring terms you can apply for an entire semester's visa/German residence permit up to the end of July if all your documents (health insurance, financial documents, etc.) cover you until the end of 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 up to the end of 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.



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.

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. 120 EUR per month). But: It is not possible to apply for a public plan if you are 30+ years old at the favorable student rate.

TK insurance, for example, offers a very convenient application service:

- You can directly apply online for TK: <u>German health insurance for foreign students</u> or contact Mr. Luis Garbo at TK Insusrance: <u>Luis.Garbo@tk.de</u>
- You can contact Mrs. Christina Dietz at Barmer Insurance: christina.dietz@barmer.de or
 +49 (0) 800 333004 303-720 www.barmer.de/en

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

ATTENTION: It is obligatory for all non-EU students who are studying at EBS for more than one semester to submit a public German insurance plan (except you can provide a European Health Insurance Card or you are 30+ years old)

If you are only studying at EBS for one semester and do not want to get full German health coverage:

- 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!
- The immigration office and the German public health insurance companies are extremely strict which plans they accept! Most international plans are not sufficient for them! If they do not accept your plan, this may cause several weeks delay in the visa process and endangers your enrollment at the German university.

If you decide to reject full student health coverage plans, please check together with a German public health insurance company what private insurance plan would work for you. The following worked in the past (this could change at any time):

• TARIFF XL by Educare24: https://www.german-student-insurance.com/en



Travel insurances (= only emergency treatments) are immediately rejected by the immigration offices! 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.



7. Information on Proof of Financial Support

By law you have to prove that you have a certain amount of money for every month of your stay in the Schengen Area/Germany.

If you apply for a visa/German residence permit, you need to show proof of:

• At least € 934 for every month of your stay (at least for 5 month). The embassy might even ask for € 950 per month

The authorities count from the date of your arrival in Germany/Schengen Area!

• Example: If you are planning to arrive in late August and stay until the end of December, you will have to prove funds for the entire months of August – December (= 5* € 934 = € 4670)!

The local immigration office in Germany who decides on your visa issuing is very strict and accepts only three kinds of financial proofs 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 **German bank account balance** or a **German blocked bank account** (if you live in Wiesbaden)
- 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 German embassy or consulate_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 € 934 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

In the past some embassies have rejected to issue formal obligations e.g. Brazil, USA, China. 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 is still not working out with the formal obligation please apply for a blocked bank account.

b) BLOCKED GERMAN BANK ACCOUNT

What is a blocked account?

A special type of German 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 € 934 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, not for your visa application. Most embassies still require the blocked bank account. However, the immigration office Bad Schwalbach would be fine with a regular German bank account.

How can I open a blocked account?

From your home country:

You can open the blocked bank account with 4 banks.

1. Applying for a blocked bank account with Expatrio (highly recommended) or Fintiba:

https://www.expatrio.com/

https://www.fintiba.com/

2. Applying for a blocked bank account with Rheingauer Volksbank:

• 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 4-5 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
 and will receive that document).

Please note that the whole process can take 4-6 weeks!

3. 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: https://www.deutsche-bank.de/pbc/pk-studium-international_students_en.html. Click on "Opening a bank account/blocked account for foreign students".
- Write an email to the international students section of Deutsche Bank at db.student@db.com (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.

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 € 934.

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 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 € 934 per month you will ONLY GET € 934 per month. Not a cent more! Not even in emergencies! 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 for 5 months and set the block at € 2.000 per month.
- Put only 5* € 934 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. Some banks offer accounts freeof-charge to university students if you show your EBS student ID when opening the account.
- Put only 5* € 934 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. **Attention**: 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 € 934);
- states your full name;
- states the **exact time period** of your scholarship (start day and end day);
- states the **exact amount** of money you will receive **per month** (if the document says e.g. "€ 5000 per semester", it is unacceptable for the immigration office!).

What happens if your scholarship is less than € 934 per month?

The authorities will require proof of an additional blocked account over the remaining amount. E.g. if you get a scholarship of 5* € 600 per month you need an additional blocked account over 5* € 334 or a Verpflichtungserklärung (formal obligation) as described above.

8. Residence Permit application: Documents

If you have a visa for 90 days, if you are from a visa waiver country and entered with a passport or if you are a Bachelor Dual Degree student you have to apply for a German residence permit after arrival. 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 chapter 6)



- Proof of financial support (please see chapter 7)
- German EBS letter of acceptance
- A biometric picture
- Original passport valid for entire stay + 6 month

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

- Rental contract (valid for at least 1 term)
- 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)
- Application fee up to € 110.

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 "formal obligation"



Annex I: EBS Letter of Acceptance

Zur Vorlage bei der Visumsbeantragung



EBS Universität für Wirtschaft und Recht I.Gr. Gustav-Stresemann-Ring 3 65189 Wiesbaden www.ebs.edu

Postal Address: Anne-Katrin Kriesch Rheingaustr. 1 65375 Oestrich-Winkel Germany Teieton +49 611 7102 1576 Teietax +49 611 7102 10 1576 anne-katrin.kriesch@ebs.edu www.ebs.edu

07. Okt. 2010

BESTÄTIGUNG

Hiermit wird bestätigt, dass

James Bond, geboren am 11.11.1980 in London

in der Zeit vom 01. Januar 2011 bis zum 31. Juli 2011 an der EBS Business School im Rahmen eines Austauschprogramms studieren wird.

Studienort ist Oestrich-Winkel (zuständige Ausländerbehörde: Rheingau-Taunus-Kreis in Bad Schwalbach).

Wir wären Ihnen äußerst dankbar, wenn Sie aufgrund des relativ kurzen Aufenthaltes von der Möglichkeit gebrauch machen könnten, dem Antragsteller ein nationales Visum über den gesamten Studienzeitraum auszustellen (vgl. Schengener Übereinkommen, Artikel 18, § 2).

Die zuständige Ausländerbehörde des Rheingau-Taunus-Kreises ist über dieses Anliegen informiert und bereit, bei ordnungsgemäßer Einreichung aller erforderlichen Unterlagen einem solchen Antrag zuzustimmen.

Diese Zusage ist verbunden mit der Auflage, spätestens am 12.01.2011 auf dem Campus präsent zu sein.

Mit freundlichen Grüßen,

EBS Europeen Business School gemeinnützige OmbH | Ambigericht Wesbeden HRB 1991 | Universität für Witschaft und Recht Lür. | Umsetzsteue-ID DE 113 891 213 Außeichtent CV. Heldmick K. Abrecht, Vorsitoender | Geschäftstrung: Prof. Dr. Christopher Jahns, Präsident, Prof. Dr. Rolf Times, Dekan Business School; Sabher Funds, CMC; Prof. Dr. Gerick Fift v. Hoppingen-Hanne, Gründungsdeisst und Wischool

DZ Bank AG Frankfurt Nb. 28 644 (500 604 00) IBAN: DE22 500 604 00 00000 26844 BIC: GENODEFF

Anne-Katrin Kriesch Austauschkoordinatorin

> Deutsche Bank AG Wiesbeden Klo. 4 052 510 (510 700 21) IBAN: DE77 510 700 21 0405251000 BIC: DEUTDEFF510

Nassaulache Sparkasse Kto. 454 013 220 (510 500 15) IBAN: DEDS 510 500 15 0454013220 BIC: NASSDESS

Rheingsuer Volksbank eG Kto. 20 24 24 26 (510 915 00) IBAN: DE95 510 915 00 00 20242425 BIC: GENODE51RGG Deutsche Postbank AG Frankfurt Kbb. 12 25 609 (500 100 60) IBAN: DE47 500 100 60 000 1225609 BIC PBNKDEFF



Annex II: Sample Accommodation Support Letter



EBS Universität für Wirtschaft und Recht

Gustav-Stresemann-Ring 3 65189 Wieshorten

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Telefon+ 49 611 7 102 00 Fax + 49 611 7 102 10 1999 Info@ebs.edu

25. November 2019

HOUSING LETTER

Sehr geehrte Damen und Herren,

hiermit bestätigenwir, dass «vorname» «nachname» eingeschriebener Student der EBS Business School ist

Wir werden «vorname» «nachname» bei der Suche nach einer Unterkunft im Rahmen unserer Möglichkeiten unterstützen.

Mit freundlichen Grüßen



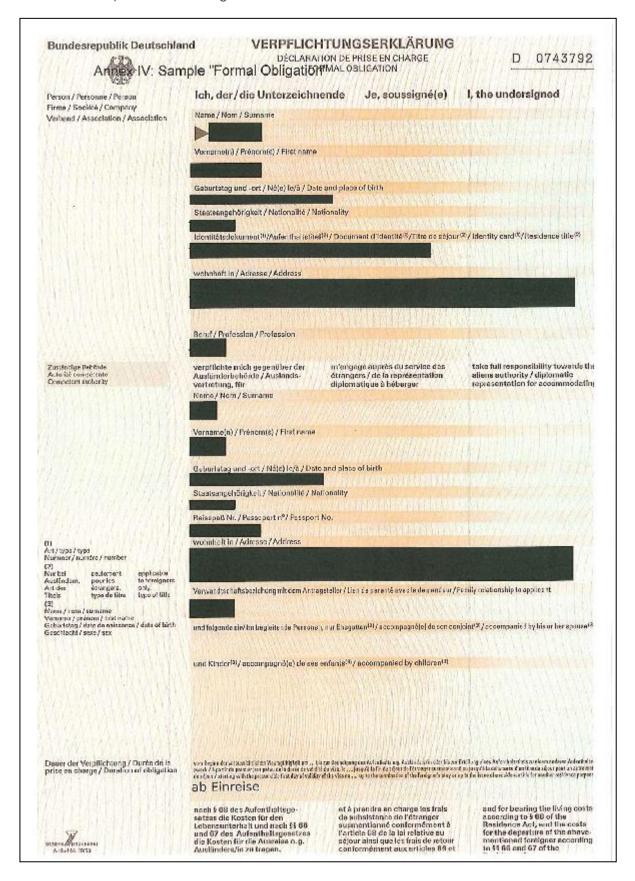
EBS Universität für Wirtschaft und Recht

ESS Unversitatifur Weitschaff und Recht gemeinstungs GmbH. Amlagmach Weisbaden HSS 1925: II. Unrestrateurs D.D.C. 119 291 219. II. Steuer-Nr. 40 250 25192. Unversitateitung, Professor Dr. w., Markus Ogoek, U. M. (Prosderl) II. Geschoftsfuhung, Professor Dr., Ada Sander (Karuferri), Dr. Darahlie Hefer

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