Vocational training in Germany (Ausbildung)

Bank clerk (Bankkaufmann/Bankkauffrau

Bankkaufmann / Bankkauffrau

You advise customers on their accounts, savings and loans: a 3-year training, paid from the first year, leading to an occupation at the heart of banking.

LEVEL	DURATION	GERMAN	PAY DURING TRAINING
Baccalaureate required	**3 years** 36 months	**B2** required level	**€1,333 to €1,455** gross / month, during the training

We are by your side from day one until you arrive in Germany.

GERMANY
+49 (0) 7033 694 18 80

CAMEROON
+237 622 20 81 64

www.campus-allemagne.org

Douala office : Rond-point Maetur Bonamoussadi – Nice Cream building (4th floor), opposite the COGENI hardware store, Douala, Cameroon

View the full sheet online

THE OCCUPATION IN 30 SECONDS

What a bank clerk does

They welcome and advise a bank's customers, manage accounts and payments, assess loan applications and offer savings, protection and financing solutions.

Advise

Support customers with their accounts, savings, investments and protection needs, depending on their situation.

Finance

Assess a consumer, mortgage or business loan application and check the customer's creditworthiness.

Manage

Open accounts, process transfers and payments, and follow legal rules and internal procedures.

This occupation is for you if...

- ✓ you like dealing with customers and can explain things simply
- ✓ you are comfortable with numbers and calculation
- ✓ you are careful with money and with rules to follow
- ✓ you enjoy learning about law, economics and financial products

Less suitable if...

- – you do not like office work or customer-facing desk work
- – you struggle with strict rules and written procedures
- – you do not want to talk about money and contracts with customers

A TYPICAL DAY IN THE WORKSHOP

08:00 **Opening and briefing for the day** : The trainer presents the appointments, the current files and the rules to follow.

09:00 **Welcoming a customer** : Understand the request, open or change an account, explain fees and payment methods.

10:30 **Following payment operations** : Check transfers, direct debits and standing orders, and spot anomalies.

13:00 **Preparing a loan file** : Gather supporting documents and assess the customer's repayment capacity with the adviser.

15:00 **Simulated advisory meeting** : Practise presenting a savings or protection solution suited to a customer profile.

16:30 **Documentation and checks** : File the case and check compliance with legal rules and internal procedures.

Customer advice · Accounts and payments · Savings and investments · Loans and financing · Protection and insurance · Accounting and control · People skills · Accuracy · Head for numbers · Discretion · Service mindset

THE TRAINING

How the Ausbildung works

In Germany you learn by working: this is the “dual system”. You are an employee of a company and a student at a vocational school (Berufsschule) at the same time.

3 to 4 days a week at the company | **1–2 days school**

Year 1

The basics

- Opening and managing accounts
- Payments and customer service
- Financing a purchase

Year 2

Advice

- Savings and investments
- Protection and insurance
- Final exam, part 1

Year 3

Going deeper

- Mortgages and business loans
- Financial control and project
- Final exam, part 2

Exams and qualification

The final exam is in two parts (gestreckte Abschlussprüfung). Part 1, in the 4th half-year, covers accounts and financing purchases (90 minutes, 20% of the mark). Part 2, at the end of training, has three written papers and a simulated advisory meeting. You obtain the IHK final certificate (Abschlusszeugnis IHK) as a bank clerk, issued by the Chamber of Commerce and Industry.

YOU ARE PAID DURING THE TRAINING

What you need to apply

- ✓ Baccalaureate level is required.
- ✓ The required level is B2. Good technical vocabulary for the trade is a real plus.
- ✓ The job is mostly sedentary, in a branch or an office, with daytime hours and weekend work being rather rare.

Documents to prepare

- ✓ CV and cover letter in German
- ✓ Translated baccalaureate diplomas and transcripts
- ✓ German B2 level certificate

AFTER THE TRAINING

Where it can lead

STRAIGHT AWAY

Customer adviser

Work in a branch on accounts, savings and loans, or in the bank's internal departments.

WITH EXPERIENCE

Bankfachwirt (IHK)

Further qualification at bachelor level, open after 2 years of practice, leading to more responsibility.

LONGER TERM

Bankbetriebswirt or studies

Continue with the Bankbetriebswirt or with business or economics studies, depending on your path.

YOUR PATHWAY WITH CAMPUS GERMANY

We are by your side from day one until you arrive in Germany

1

CHECK MY ELIGIBILITY

Take the test online or at the office

The eligibility test is done online on our website, or by visiting our Douala office directly.

2

TALK TO AN ADVISOR

Talk to our team

Germany: **+49 (0) 7033 694 18 80**
Cameroon: **+237 622 20 81 64**

3

PREPARE YOUR GERMAN

DZK, our language centre

Deutschzentrum KAGEDEV (DZK) is our own language centre in Douala. Outside Douala: partner language centres, call us to find the nearest one.

4

GET THE CONTRACT

AZUFA is always us

AZUFA is our platform: it connects you with German companies that recruit apprentices and follows your application through to the training contract.

Douala office

Rond-point Maetur Bonamoussadi – Nice Cream building (4th floor), opposite the COGENI hardware store, Douala, Cameroon

From German A1 to the first day of training in Germany

Each step is run by one of our structures. You keep the same contact from start to finish.

1 — **Check my eligibility**
The test is done online on our website or at our Douala office.
RUN BY CAMPUS GERMANY

2 — **Talk to an advisor**
Review your profile, your wishes and the chosen occupation.
RUN BY CAMPUS GERMANY

3 — **Learn German, from A1 to B2**
Courses adapted to your starting level, up to the required B2 level. In Douala at our own language centre; elsewhere, with our partner centres.
RUN BY DZK

4 — **Prepare the application file**
CV and cover letter in German, translated baccalaureate diplomas and transcripts, B2 level certificate.
RUN BY CAMPUS GERMANY

5 — **Find the company and sign the training contract**
We connect you with German companies that recruit apprentices, and follow your application through to the contract.
RUN BY AZUFA

6 — **Prepare the visa and paperwork**
Support to gather the documents and complete the administrative steps.
RUN BY CAMPUS GERMANY

7 — **Prepare your departure and settling in**
Travel, housing and first steps in Germany: we prepare you before you leave.
RUN BY KAGEDEV E.V.

8 — **First day of training in Germany**
You arrive prepared and supported, with a team that has known you since day one.
RUN BY AZUFA

Contact us

Germany: +49 (0) 7033 694 18 80 · Cameroon: +237 622 20 81 64