

SCORING BANK ACCOUNT COMPARISON

CATEGORY	CRITERIA	POINTS DISTRIBUTION	MAX. POSSIBLE POINTS
Management fee	Account Management Fees (as active account)	Free: Full points ≤ €1: 7 points ≤ €3: 5 points ≤ €5: 2 points < €10: 0 points Every €10: -1 point	15
Withdrawals euro countries	Withdrawing money in the Eurozone	Free: 3 points Cost ≤ €1: 1 point	3
Withdrawals non-euro countries	Withdrawing money in foreign currency	Free: Full points Cost ≤ €1: 1 point	3
Free withdrawals per month	Number of free withdrawals	Unlimited: 5 points ≥ 4 and at least €400: 3 points ≥ 2 or at least €200: 2 points	5

CATEGORY	CRITERIA	POINTS DISTRIBUTION	MAX. POSSIBLE POINTS
Money transfer	Cost per money transfer	Free: 5 Paid: 0	5
Money Transfers to India	Money transfer available	Yes: 3 points No: 0 points	3
Real-time transfer	Real-time transfers available	Sending and receiving for free: Full points Sending and receiving available (but not free): 2 points Receiving only: 1 point	3
Website Languages	Website available in English	Yes: 11 points No: 0 points	11
Customer Support	Customer support available in English	Yes: 11 points No: 0 points	11
Mobile App	Mobile app available in English	Yes: 11 points No: 0 points	11

CATEGORY	CRITERIA	POINTS DISTRIBUTION	MAX. POSSIBLE POINTS
Girocard	Girocard included for free	Girocard available: Full points Not available: 0 points	6
Debit Card	Debit card included for free	Yes: Full points No: 0 points	2
Credit Card	Credit card included for free	Free: Full points Paid: 1 point Not available: 0 points	2
Mobile payment services	Payment app for Apple or Android available	Both available: Full points One available: Half points	6
Opening Requirements	Identification process	Video/Post/E-Ident: Full points Otherwise: 0 points	2
Phone-/Chat-Support	Phone and chat support available	Both: 4 points One of them: 2 points	4

CATEGORY	CRITERIA	POINTS DISTRIBUTION	MAX. POSSIBLE POINTS
Online-Banking	Online banking available	Available: 4 points Not available: 0 points	4
Branches	Branches available	Yes: 2 points No: 0 points	2
Deposit money	Cash deposits	Free: Full points Paid: 1 point Not possible: 0 points	2

Explanation: First, we award points as described in the table, with a maximum of 100 points possible. Next, the points are converted to a star rating and a grade. A score of 100 points corresponds to 5.0 stars.

Rating Scale (Stars to Grade):

- Excellent: 4.7–5.0 stars
- Very Good: 4.0–4.6 stars
- Good: 3.0–3.9 stars
- Satisfactory: 2.0–2.9 stars
- Sufficient: 1.0–1.9 stars
- Poor: 0.0–0.9 stars

Sorting: In our comparison, checking accounts are sorted by the total points. The account with the highest number of points appears on the far left. In case of a tie, accounts are ranked according to the available overdraft limit.