

# Guidelines for granting a loan

- (1) The prerequisite for a loan from Studentenwerk Freiberg is enrolment as a direct student at TU Bergakademie Freiberg or Hochschule Mittweida (FH), University of Applied Sciences.
- (2) The data provided by the applicant will be stored or used in the usual way as far as they relate to the loan. The borrower is obliged to report:
  - Change of residence,
  - Study termination,
  - Change of place of study,
  - Change of bank details
 to Studentenwerk Freiberg within the repayment period. Studentenwerk Freiberg expressly reserves the right to make enquiries with authorities or institutions relevant to your studies.
- (3) The maximum amount of the loan is € 400.00. The loan is interest-free and free of processing fees if repaid in due time.
- (4) With the transfer of the approved loan amount, the contract is considered concluded and the contract conditions accepted. The transfer will be made to the account of the borrower.
- (5) The loan is repaid by SEPA direct debit from the account of the loan recipient on the agreed repayment terms. Repayment can be made in one amount within 6 months or in instalments within 9 months. Loans due to outstanding BAföG payment can be offset against assignment of BAföG claims.
- (6) The certificate of enrolment valid for the semester and a valid identification document must be presented when applying for admission.
- (7) If the guidelines are not met, the loan may be refused. There is no legal claim to the granting of the loan. Deviating stipulations from the award guidelines may be approved by the managing director.
- (8) Extraordinary repayments are possible at any time with transfer to the account of Studentenwerk mentioned below. If the borrower is more than two months in arrears with the repayment without contacting the responsible staff, the loan may be called due immediately. Any fees incurred, such as return debit notes or enforcement costs, will be charged to the borrower in full:

Payment reminder	free of charge
First overdue notice (30 days after the payment reminder)	5,00 €
Second overdue notice (30 days after the first overdue notice)	10,00 €

## Bank details of Studentenwerk:

IBAN:	DE82 8502 0500 0003 5808 00
BIC:	BFSWDE33DRE
Name of the bank:	Bank für Sozialwirtschaft Dresden
Reason of payment:	Darlehen and full name of the borrower

## Enquiries and information can be obtained from:

<b>Granting of loans</b>	<b>Elke Geyer</b>	<b>(0 37 31) 383 289</b>	<b>Elke.Geyer@swf.tu-freiberg.de</b>
<b>Loan disbursement and repayment</b>	<b>Martina Uhlig</b>	<b>(0 37 31) 383 131</b>	<b>Martina.Uhlig@swf.tu-freiberg.de</b>

## Repayment overview

Disbursement month	One-time repayment (deadline: max. 6 months)	Repayment by instalments (deadline: max. 9 months)			
		in 8 instalments (of 50 €)	in 5 instalments (of 80 €)	in 4 instalments (of 100 €)	in 2 instalments (of 200 €)
<b>Possible repayment period</b>					
January	Feb. / Mar. / April / May / June / July	March - Oct.	June - Oct.	July - Oct.	Sep. - Oct.
February	Mar. / April / May / June / July / Aug.	April - Nov.	July - Nov.	Aug. - Nov.	Oct. - Nov.
March	April / May / June / July / Aug. / Sep.	May - Dec.	Aug. - Dec.	Sep. - Dec.	Nov. - Dec.
April	May / June / July / Aug. / Sep. / Oct.	June - Jan.	Sep. - Jan.	Oct. - Jan.	Dec. - Jan.
May	June / July / Aug. / Sep. / Oct. / Nov.	July - Feb.	Oct. - Feb.	Nov. - Feb.	Jan. - Feb.
June	July / Aug. / Sep. / Oct. / Nov. / Dec.	Aug. - March	Nov. - March	Dec. - March	Feb. - March
July	Aug. / Sep. / Oct. / Nov. / Dec. / Jan.	Sep. - April	Dec. - April	Jan. - April	March - April
August	Sep. / Oct. / Nov. / Dec. / Jan. / Feb.	Oct. - May	Jan. - May	Feb. - May	April - May
September	Oct. / Nov. / Dec. / Jan. / Feb. / Mar.	Nov. - June	Feb. - June	March - June	May - June
October	Nov. / Dec. / Jan. / Feb. / Mar. / April	Dec. - July	March - July	April - July	June - July
November	Dec. / Jan. / Feb. / Mar. / April / Mai	Jan. - Aug.	April - Aug.	May - Aug.	July - Aug.
December	Jan. / Feb. / Mar. / April / Mai / June	Feb. - Sep.	May - Sep.	June - Sep.	Aug. - Sep.

# Loan application

**Complete the application in full and enclose all required supporting documents (see guidelines for granting a loan)!**



STUDENTENWERK FREIBERG  
Anstalt des öffentlichen Rechts

Name, First Name .....  male  female  diverse born.: .....

Address at University Location: .....

Home Address: .....

Phone Number.: ..... E-Mail: .....

Matr. Number.: ..... Place of Study:  Freiberg  Mittweida

I apply for a loan in the amount of .....€ (max. 400€)

Reason for loan: .....

## Please enclose the following documents:

- Current enrolment certificate
- German borrowers:  Copy of identity card / passport
- EU – Citizen borrowers:  Copy of passport or long term residence card
- Other foreign borrowers:  Passport / ID document or  residence card
- Stay granted until: ..... Valid until: .....
- **If the current residential address differs from the information in the personal documents, a current certificate of registration is required!**

## My bank details:

IBAN..... BIC.....

Name of the bank.....

I have received the following loans from Studentenwerk so far: .....

## I request approval of the following repayment modalities:

- One-time repayment (Repayment of the full loan amount) in the month of:  
 January  February  March  April  May  June  July  August  September  October  November  December
- Repayment in 2 / 4 / 5 / 8 instalments of ..... € in the months of:  
 January  February  March  April  May  June  July  August  September  October  November  December
- Offsetting (this is only possible with BAföG payment and this requires the signing of a separate declaration of assignment)

Creditor – ID: DE 69 ZZZ 00000 325714

### SEPA Direct Debit Mandate

I authorise Studentenwerk Freiberg AöR to collect payments from my account by direct debit. At the same time, I instruct my credit institute to honour the direct debits drawn on my account by the Studentenwerk Freiberg AöR.

**Note: I can request a refund of the debited amount within eight weeks, beginning with the debit date. The conditions agreed with my credit institution apply. The mandate reference will be communicated separately.**

I hereby certify that the data provided above is correct and that I accept the guidelines for granting loans at Studentenwerk Freiberg. I have received the information on my rights to information under data protection law in accordance with Art. 13 of the General Data Protection Regulation (DSGVO).

.....  
Place, Date

.....  
Signature

To be completed by Studentenwerk: The loan will be  approved  declined .....

Authorised and instructed: .....

We are pleased that you are interested in using the short-term loan of the Studentenwerk Freiberg and that you are making use of it. In the following, we would like to provide you with information on the processing of your personal data in connection with the use.

**Who is responsible for data processing?**

Responsible in terms of data protection law is

Studentenwerk Freiberg  
Anstalt öffentlichen Rechts  
Agricolastraße 14/16  
09599 Freiberg

You can find further information about Studentenwerk, details of the persons authorised to represent it and further contact options in the imprint of our website:  
<https://www.studentenwerk-freiberg.de/freiberg/studentenwerk/impressum/en/>

**What data do we process? And for what purposes?**

Personal data is collected for deciding on the awarding of scholarships by the Free State of Saxony in accordance with the ordinance of the Saxon State Ministry of Science and Art on the awarding of state scholarships (SächL-StipendienVO) of 14.02. 2001; the directive of the Saxon State Ministry of Science and Art on the awarding of scholarships to promote re-entry into academic work (FördRL Wiedereinstieg) or the funding directive of the Saxon State Ministry of Science and Art for study visits by students from the states of Central, Eastern and South-Eastern Europe at the universities of the Free State of Saxony (Förderrichtlinie Georgius – Agricola – Stipendien) of 17.12.2004.

**On what legal basis do we process your data?**

The legal basis for the processing of your personal data is the basis for the decision on a scholarship (DSGVO Art. 6 Par. 1 lit b).

**How long will the data be stored?**

The personal data will be stored for a period of 10 years after the end of the maximum funding period. In addition, this data is stored until the administrative procedure (outstanding claims, lawsuit, etc.) has been completed. After this time, the data will be deleted.

**To which recipients is the data passed on?**

The data is stored internally at Studentenwerk Freiberg.

The data will be passed on to internal recipients of Studentenwerk Freiberg, the employees of TU Bergakademie Freiberg or Hochschule Mittweida responsible for the respective selection of candidates and, if applicable, competent state authorities such as the tax office or the Saxon State Ministry for Science and the Arts as subject supervisors. The data will be administered by the Sächsische Informatik Dienste (SID) state enterprise and sent to the Ostsächsische Sparkasse (Eastern Saxony Savings Bank) via the main treasury of the Free State of Saxony for payment. The information provided by applicants as part of the application can be checked with the relevant university, the relevant residents' registration office, the child benefit office (if applicable) and the tax office.

**Where is the data processed?**

The data is processed exclusively in the Federal Republic of Germany.

**Your rights as a "person concerned"**

You have the right to information about the personal data we process about you. Requests for information must always be made in writing and at the same time with personal presentation of proof of identification (ID or passport). Furthermore, you have a right to correction or deletion or to restriction of processing, insofar as you are entitled to this by law. Furthermore, you have a right to object to processing within the scope of the law. The same applies to a right to data portability. Please note that failure to provide the personal data or its restriction would result in termination of the loan agreement.

**Our data protection officer**

We have appointed an external data protection officer for Studentenwerk Freiberg. You can reach her under the following contact options:

MPA Dresden GmbH  
Kathrin Faber  
Fuchsmühlenweg 6F  
D-09599 Freiberg  
E-Mail: [k.faber@mpa-dresden.de](mailto:k.faber@mpa-dresden.de)  
Phone: +49 3731 203 93 159

**Right to complain**

You also have the right to contact the supervisory authority if you are of the opinion that the processing of your personal data is not carried out lawfully. The address of the supervisory authority responsible for Studentenwerk Freiberg is as follows:  
Der Sächsische Datenschutzbeauftragte, Bernhard-von-Lindenau-Platz 1, 01067 Dresden, Phone: 0351 493-5401, Fax: 0351 493-5490, E-Mail: [saechdsb@slt-sachsen.de](mailto:saechdsb@slt-sachsen.de)