Guidelines for granting a loan

STUDENTENWERK FREIBERG
Anstalt des öffentlichen Rechts

Updated: 10/2026

(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:

account holder:	Studentenwerk Freiberg AdöR
IBAN:	DE21 3702 0500 0003 5808 00
BIC:	BFSWDE33XXX
Name of the bank:	SozialBank AG
Reason of payment:	Darlehen and full name of the borrower

Enquiries and information can be obtained from:

Granting of loans	**Evelyn Seipel**	**(0 37 31) 383 286**	**Evelyn.Seipel@swf.tu-freiberg.de**
Loan disbursement and repayment	**Anja Naumann**	**(0 37 31) 383 120**	**Anja.Naumann@swf.tu-freiberg.de**

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 €)
		Possible repayment period			
January	Feb. / March / April / May / June / July	March - Oct.	June - Oct.	July - Oct.	Sep. - Oct.
February	March / 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. / March	Nov. - June	Feb. - June	March - June	May - June
October	Nov. / Dec. / Jan. / Feb. / March / April	Dec. - July	March - July	April - July	June - July
November	Dec. / Jan. / Feb. / March / April / May	Jan. - Aug.	April - Aug.	May - Aug.	July - Aug.
December	Jan. / Feb. / March / April / May / 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: ..... Account Holder: …….....……

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: ..... instructed:.....

Updated: 10/2026

Data protection information for the use of the short-term loan of Studentenwerkes Freiberg

Information pursuant to Article 13 of the General Data Protection Regulation (DSGVO)

We are pleased that you are interested in and wish to make use of the short-term loan offered by Studentenwerk Freiberg. Below, we would like to provide you with information on the processing of your personal data in connection with the use of this loan.

Who is responsible for processing your data?
The controller within the meaning of data protection law is:

Studentenwerk Freiberg
Anstalt des öffentlichen Rechts (Public-Law Institution)
Agricolastraße 14/16
09599 Freiberg

Further information about Studentenwerk Freiberg, details of the persons authorised to represent the institution, and additional contact information can be found in the legal notice on our website:
https://www.studentenwerk-freiberg.de/freiberg/studentenwerk/impressum/de/

What data do we process and for what purposes?
Your personal data is collected for the purpose of deciding whether to grant a short-term loan in accordance with the loan allocation guidelines of Studentenwerk Freiberg.

On what legal basis do we process your data?
The legal basis for processing your personal data is the necessity of processing for the purpose of deciding on the award of a grant (Article 6(1)(b) GDPR).

How long will your data be stored?
Your personal data will be stored for a period of 10 years following the end of the standard funding period. In addition, the data will be retained until any administrative proceedings (outstanding claims, legal proceedings, etc.) have been concluded. Once this period has expired, the data will be deleted.

To whom will your data be disclosed?
The data will be stored internally at Studentenwerk Freiberg.

The data may be disclosed to internal recipients within Studentenwerk Freiberg, to the employees responsible for selecting applicants at TU Bergakademie Freiberg or Hochschule Mittweida, and, where applicable, to the relevant state authorities, such as the tax office or the Saxon State Ministry of Science and the Arts in its capacity as the supervisory authority.
The data is administered by the Saxon State Enterprise for Information Technology Services (Staatsbetrieb Sächsische Informatik Dienste – SID) and forwarded to Ostsächsische Sparkasse via the Central Treasury of the Free State of Saxony for the purpose of processing payments.
The information provided by applicants as part of their application may be verified with the relevant higher education institution, the competent residents' registration office, the family benefits office, where applicable, and the tax office.

Where is the data processed?
The data is processed exclusively within the Federal Republic of Germany.

Your rights as a data subject
You have the right to obtain information about the personal data concerning you that we process.Requests for access to your personal data must always be submitted in writing and accompanied by the personal presentation of proof of identity (identity card or passport). Furthermore, you have the right to request the rectification or erasure of your personal data, or the restriction of its processing, insofar as you are legally entitled to do so.
You also have the right to object to the processing of your personal data within the scope of the applicable legal provisions. The same applies to your right to data portability.Please note that failure to provide the required personal data or any restriction of its processing may result in the termination of the loan agreement.

Data protection contact
If you have any questions regarding your rights to information or the processing of your personal data pursuant to Article 13 of the General Data Protection Regulation (GDPR), please contact the Data Protection Officer of Studentenwerk Freiberg using the following contact details:

KVINNE GmbH
Data Protection & Digital Consulting
Gostritzer Straße 61
01217 Dresden
Telephone: +49 351 21971182

Right to lodge a complaint
You also have the right to lodge a complaint with the supervisory authority if you believe that the processing of your personal data is not lawful.The contact details of the supervisory authority responsible for Studentenwerk Freiberg are: Saxon Data Protection and Transparency Commissioner**,** Devrientstraße 5, 01067 Dresden, Telephone: +49 351 854 71101, Fax: +49 351 854 71109, Email: post@sdtb.sachsen.de