

Current information on the Hamburg SocialCard - Information for recipients of benefits under the Asylum Seekers Benefits Act (AsylbLG)

What is the SocialCard?

The SocialCard is a **Visa prepaid card** and works without a deposited account. It enables quick and uncomplicated access to your cash benefits in accordance with the Asylum Seekers Benefits Act. You can use the amount as soon as it has been topped up on the card.

The SocialCard has no credit limit. You cannot make transfers from the SocialCard to an account or set up SEPA direct debit mandates.

You can use the SocialCard as a physical **plastic card** and with your **smartphone**. To use the SocialCard on your smartphone, you must have previously provided your mobile phone number to the Office for Migration.

Further information about the SocialCard in general and how to use it on your smartphone can be found [here](#) (website of the provider Publk GmbH).

Who receives the SocialCard?

You will receive the SocialCard if you have been receiving money under the Asylum Seekers' Benefits Act for the first time **since** 15 February 2024 and live in a Hamburg **initial reception facility**.

If you have received a SocialCard and later moved out of the initial reception facility, you can keep the SocialCard and continue to receive money under the Asylum Seekers Benefits Act.

If you already received money under the Asylum Seekers' Benefits Act **before** 15 February 2024, you will not receive a SocialCard, even if you live in the initial reception facility.

How is the SocialCard charged with money?

If you have received a SocialCard, the Migration Office will automatically and digitally load the money onto the SocialCard.

You **no** longer need to visit an authority or cashier's office for the monthly loading of the SocialCard – neither to the Migration Office nor to the district office. Cash payments are no longer made, including at the cashier's office of the Wandsbek district authority.

Can I also receive the money under the Asylum Seekers Benefits Act on an account or in cash instead of on the SocialCard?

No. The money under the Asylum Seekers' Benefits Act will only be loaded onto the SocialCard if you have been receiving money under the Asylum Seekers' Benefits Act in Hamburg for the first time since 15 February 2024 and you were living in an initial reception centre at that time. The authority will then no longer transfer the money to an account and will no longer pay it out in cash.

You can open your own account at a bank independent of SocialCard, e.g., if you work and receive supplementary benefits under the Asylum Seekers Benefits Act. However, you will still only receive the money under the Asylum Seekers' Benefits Act on your SocialCard.

How many SocialCards does a family receive?

Every person over 18 years of age receives their own SocialCard - including children in a family who are **over** 18 years old.

The money for children **under** 18 years is loaded onto the SocialCard of the mother or father. You can decide on this.

Where can I pay with the SocialCard?

You can use the Hamburg SocialCard to pay in retail stores in Germany (for example, in supermarkets and other shops or with service providers like hairdressers, Deutsche Bahn, etc.).

The SocialCard cannot be used abroad or on the internet. It also does not work for money transfers and cash services, for purchasing vouchers or gambling.

You can pay with the SocialCard anywhere VISA cards are accepted. Look for the VISA logo in the store or ask!

Can I withdraw cash with the SocialCard?

For each adult (18 years and older), €50 can be withdrawn in cash per month.

For each minor (under 18 years), an additional €10 can be withdrawn in cash per month.

The cash can be withdrawn at bank ATMs (with fees) and in stores (free of charge). Withdrawing cash at ATMs costs €2 **per** withdrawal. You can find out which stores allow free cash withdrawals here. To withdraw cash in a store, you usually need to purchase goods worth at least €5-€10.

When you move out of the initial reception facility (and into subsequent accommodation or, exceptionally, are allowed to live privately), there is no cash restriction as long as your balance is not depleted.

What costs may I incur when using the SocialCard?

The following fees may be charged by the card provider:

When you withdraw cash:

- Free of charge when you purchase in a shop. The minimum spend for this is €5-10. You can find out in which shops you can withdraw cash [here](#).
- € 2.00 **per** withdrawal at an ATM.

When you pay in the shop:

- Free of charge up to 20 payments per month.
- € 0.08 € per payment **from** the 21st payment per month.

Exceptionally, higher charges may apply for:

- disputed payment orders: € 20.00 (see [here](#) in the user agreement on page 3 under "Dealing with non-executed or incorrectly executed payment orders").
- rejected chargebacks: € 25.00.

Where can I check how much money I have left on the card (balance)?

You can check your balance at any time using the Secupay app (more on this [here](#)) or online [information for SocialCard users](#).

What happens to the SocialCard if I no longer receive AsylbLG benefits?

You can keep the card if you no longer receive money under the Asylum Seeker Benefits Act. No further money will be loaded onto the card.

Please spend your remaining balance as soon as possible! Otherwise, costs of €1.50 per month may be incurred.

You do not need to return your SocialCard; you can dispose of it in the trash yourself.

You will no longer receive money under the Asylum Seeker Benefits Act, for example, if you have been granted protection status in the asylum procedure, earned enough money, or received citizen's allowance (Bürgergeld) from the Jobcenter.

*More information is available on the [card provider's website \(Publk GmbH\)](#) and in the [terms and conditions for the SocialCard](#). **However, please note that the above mentioned restrictions apply in Hamburg (no use on the internet or abroad; limited amount for cash withdrawal).***