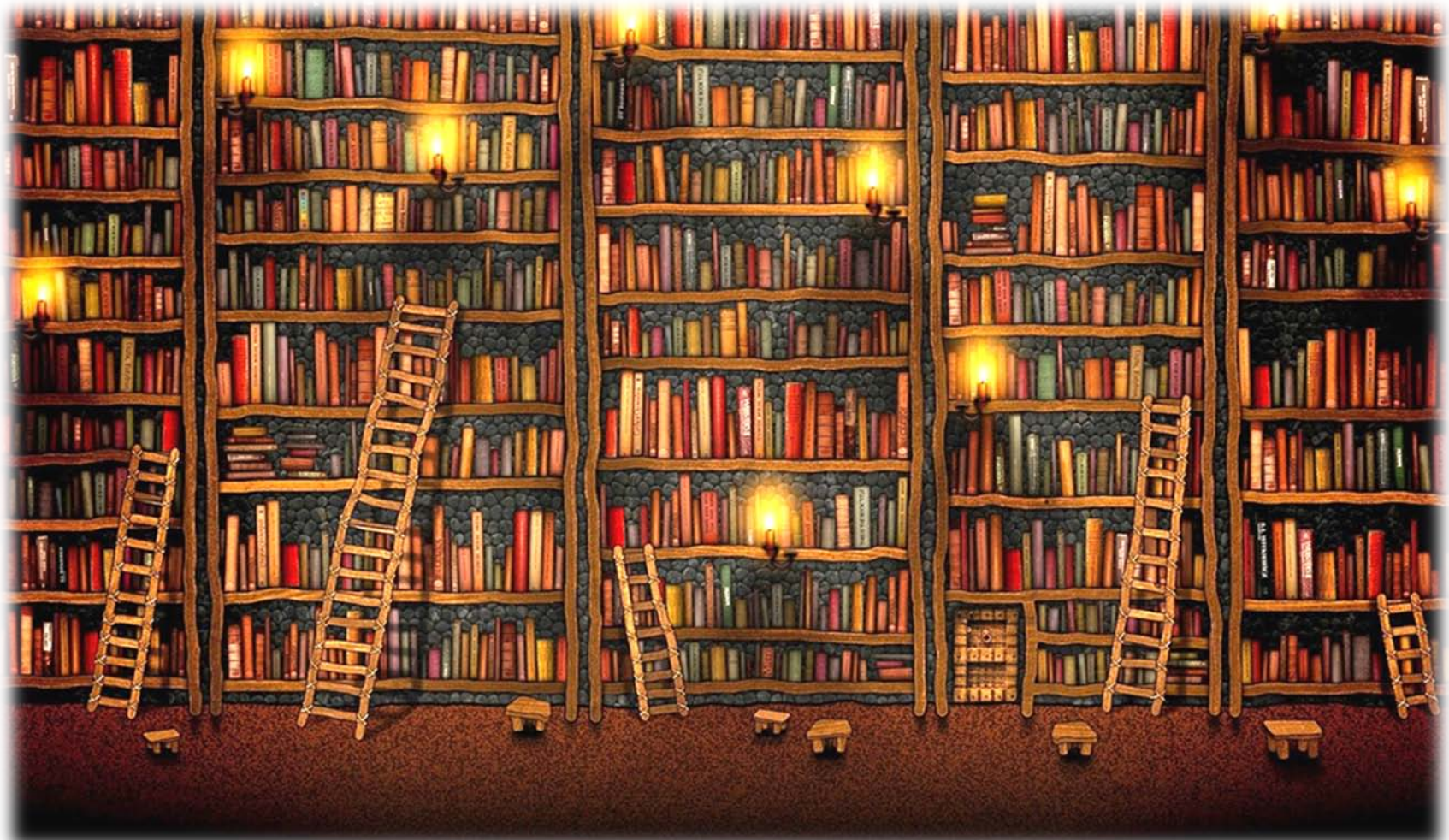


# LAUDER BUSINESS SCHOOL



The New To Vienna Glossary

Upon arrival to Lauder Business School (LBS) and to Vienna you will have to adapt to a new study environment and possibly also to a new language and society. If this were not demanding enough, you will surely be confronted with plenty of paperwork. To decrease stress and facilitate things a bit, we created a glossary for a smoother start into this new and exciting environment.

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## 01. Basic bureaucratic terms

*Recommendation:* Respecting certain clear rules and regulations in Austria right from the beginning is key to living a smooth and pleasant daily life.

<b>Absender/Absenderin</b>	sender, shipper, dispatcher	Information/data (name, surname, postal address) of the person/company transmitting a message. Please make sure to write any data in an exact form; even the smallest spelling mistake can have tangible consequences.
<b>Adresse, Anschrift, Postanschrift (Straße, Hausnummer, Postleitzahl (PLZ), Stadt)</b>	postal address (street, building no., postal/ZIP code, city)	There is a tendency in Austria to send information addressed to you personally in the form of letters via postal mail. Therefore, it is vital and your responsibility to correctly fill in all fields related to the postal address of your primary residency in Austria (Vienna); this includes the Postleitzahl (PLZ).
<b>Allgemeine Geschäftsbedingungen (AGB)</b>	(general) terms and conditions	
<b>Amt Also Magistrat or Behörde</b>	government agency, department, bureau, office (chiefly in public administration)	There is a constitutional difference between Amt and Behörde. But you as either a citizen or a foreigner can use these terms interchangeably.
<b>Anhang</b>	attachment	Anhang refers to all required documents to be attached to the application form.

<b>Antrag</b>	Application form, request	It is a formal proposal to take procedural steps e.g. in obtaining a student residence permit, a confirmation of opening a bank account, etc.
<b>Antrag ausfüllen</b>	To fill out the application form	
<b>Aufnahmebestätigung</b> <b>Also Inskriptionsbestätigung</b>	confirmation of admission/acceptance	It is a document confirming that you have been accepted at the university.
<b>Auskunft geben/erteilen</b>	to provide information	Information given on a specific content, mainly related to official decisions; e.g. regarding the status of the student residence permit.
<b>Beamter/Beamte</b>	public officer, public servant	It is a person working in the <b>Amt, Magistrat</b> or <b>Behörde</b>
<b>Beglaubigt</b>	certified, authenticated, notarized	Official documents such as a birth certificate, a proof of good conduct, a diploma, etc. which are not issued in German, have to be officially translated and notarized (often by a certified court translator).
<b>Beglaubigte Übersetzung</b>	certified translation	
<b>Befristet</b>	temporary, limited	Permission granted for a specified limited period of time, may this be related to the student residence permit, contract for renting an apartment, etc.
<b>Opposite = unbefristet</b>	unlimited, indefinite	
<b>Beglaubigung</b>	Legalization	

<b>Bescheid;</b>	answer,	Decisions taken by public authorities in Austria are given in the form of a Bescheid, and sent to your postal address.
<b>Bescheid geben</b>		To receive an answer from the authorities
<b>Bestätigung</b>	confirmation, acknowledgement	Reassurance in the form of a written confirmation. You might receive a Bestätigung for submitting required documents as part of a student residence permit application.
<b>Betrag</b>	amount, sum, figure	Mostly used in connection with money
<b>Bezirk</b>	district	Vienna is divided into 23 districts, which have administrative functions. Districts are numbered and have a name. LBS, for instance, is located in the 19 <sup>th</sup> district, which is named Döbling.
<b>Brief; Einschreiben</b>	letter, registered letter	The postal service in Vienna is very reliable. However, if you have to send a letter to an authority (Amt, Behörde, Magistrat), you should do it as a registered letter. This way you can make sure you don't miss a deadline, in case the letter gets lost on the way.
<b>Dauerhaft</b>	permanent	
<b>Opposite = Vorübergehend</b>	temporarily,	
<b>Einkommen</b>	income, earnings	
<b>Einreise</b>	entry (to a country)	

<b>Einreisevisum</b>	entry visa	There are two entry visas (C and D). Visa C is valid for 90 days and is a strictly touristic visa. Visa D is valid for 6 months and restricted to work related visits or touristic purposes. Students at Austrian Universities need to apply for the <b>Residence permit Student</b>
<b>Erforderlich</b>	required, necessary, obligatory, mandatory, compulsory	
<b>Erlaubt</b>	permitted, allowed	
<b>Formular</b>	form, blank	An example are the forms you are asked to fill out when applying for a student residence permit, when opening a bank account, registering at the Health Insurance office, etc.
<b>Frist</b>	Deadline	
<b>Geöffnet</b> <b>Öffnungszeiten</b>	open opening hours	
<b>Geschlossen</b>	closed	
<b>Gesetz</b>	law, act, bill, statute	
<b>Gültigkeit</b>	validity; applicability	You will encounter the word <b>Gültigkeit</b> on your <b>Residence permit student</b> , your semester public transportation ticket, your bank account card, etc., stating till when you may use the services provided.

<b>Opposite = Ablaufdatum</b>	expiration date	
<b>Guthaben (on your account)</b>	balance, credit	You will come across the word Guthaben when receiving a telephone bill, or checking your bank account statements.
<b>Opposite = Rückstand</b>	Payment delay	
<b>Haftung</b>	liability	By law, a person is legally liable when financially and legally responsible for something. Please be aware that you also have your (contractual) obligations you are held liable for.
<b>Mahnung</b>	appeal, demand note, warning	In case you are not paying the bills on due date, you will receive a formal letter via postal mail. The Mahnung states the amount to be paid and an additional percentage added. In order to avoid extra payments, try not to miss any payment deadline.
<b>Nachweis</b>	confirmation, proof	e.g. Confirmation of enrolment, Transcript of Records
<b>Rechnung</b>	bill/check; invoice; receipt	Confusingly, Austrian German describes both a bill/check and a receipt with the term Rechnung.
<b>Termin</b>	appointment; due date	For any office you need to consult in Austria, you are always requested to arrange a meeting beforehand. You will not be received with open arms without prior appointment.
<b>Übersetzung</b>	translation; interpretation	
<b>Unterlagen</b>	documents	

<b>Unterschrift</b>	signature	
<b>Urkunde</b>	Certificate, diploma	e.g. certificate of birth, school leaving certificate, driving licence
<b>Verboten</b>	prohibited, forbidden	
<b>Verpflichtend</b>	mandatory, compulsory	
<b>Versicherung</b>	insurance	Many types of insurance, being health insurance, car insurance, etc. are mandatory in Austria. In order to avoid any unpleasant situations, being comprehensively insured in Austria is highly recommended.
<b>Vertretung</b>	consular representation, diplomatic mission; statutory representation, proxy	You may come across the word Vertretung when going to public authorities in Austria. In case you lack knowledge of German and are unable to communicate, a Vertretung is a person you authorize to assist you in language, communication and translation issues.
<b>Voraussetzung</b>	requirement, condition, prerequisite	A document that is required to be provided in advance. For instance, providing the admission office with a School Leaving Certificate/High School Diploma is a prerequisite for applying for a Bachelor/Master program.
<b>Wohnort (Hauptwohnsitz, Nebenwohnsitz)</b>	place of residence, place of domicile (principal residence, secondary residence)	Whenever filling out a Meldezettel (residence registration form), you will come across the words Hauptwohnsitz (permanent/principal residence) and Nebenwohnsitz (secondary residence).



<b>Zulassung</b>	admission, permit	Getting authorization/permission to do something
<b>Zuständig</b>	responsible, competent	Whenever you have to address someone with questions and/or concerns, you need to make sure who the responsible person is to give you first-hand information and/or to take a decision.

## 02. Studying and living

Studying and living in Austria will certainly be a challenge for you all; it can be quite intimidating at first; but you are recommended to consider it as a unique opportunity to grow personally and academically. Make the best out of it!

<b>Anrechnung</b>	Accreditation	Giving allowance, taking into account, recognizing, giving credit (e.g. for previous studies)
<b>Aufnahmebestätigung</b> <b>Also Inskriptionsbestätigung</b>	confirmation of admission/acceptance	It is a document confirming that you have been accepted at the university.
<b>Nutzungsvereinbarung</b>	terms of use	These are terms and conditions needed to be respected and followed when using a specific service. You might come across the terms of use for accommodation in the LBS dormitory.
<b>Betriebskosten</b>	running costs, operating costs	Fixed operating costs such as insurance of your apartment, maintenance, administration office, expenses for renovation, etc.

<b>Bildungseinrichtung</b>	educational institution, educational establishment	
<b>Fachhochschule</b>	University of Applied Sciences	In a University of Applied Sciences attendance of classes is mandatory. A tight schedule is characteristic for such institutions; therefore studies should be prioritized. Besides there is a strong focus on a student-based learning approach and on applied education for professional careers.
<b>Inskriptionsbestätigung</b>	enrolment confirmation	The Inskriptionsbestätigung must be presented when applying for a student residence permit, health insurance, obtaining residence registration, purchasing a student transportation ticket, opening a bank account, etc.
<b>Matrikelnummer</b>	matriculation number	Once you are enrolled as a student in any University in Austria, you receive an ID, known as Matrikelnummer.
<b>Miete</b>	Rent	
<b>Mietvertrag</b>	rent agreement, lease agreement	
<b>Österreichische HochschülerInnenschaft (ÖH); ÖH-Gebühr</b>	Austrian National Student Union; compulsory/mandatory annual membership fee	This is the legal and federal representation of students in Austria. As an enrolled student you are bound by law to perform the payment of a mandatory annual membership fee. You can use any ser-

vices offered by the Austrian National Student Union in the course of your studies, and actively engage in the ÖH's bodies.

**Postfach**

pigeon hole; P.O. Box

**Semesterticket  
(Wiener Linien)**

semester ticket (Vienna public transportation system)

A semester ticket is a special offer of the Wiener Linien for enrolled students and is valid for five months – fall term: 1<sup>st</sup> of September until 31<sup>st</sup> of January; spring term: 1<sup>st</sup> of February until 30<sup>th</sup> of June. Students can buy semester and summer break tickets at a discounted rate.

**Stipendium**

grant, scholarship

All students who are granted a scholarship (e.g. by JHF), are recommended to state that in the field 'means of support' of the student residence permit application and of other relevant forms.

**Studiengebühren**

tuition fees

**Studierenden(wohn)heim;  
Studenten(wohn)heim  
Studierendenausweis;  
Studentenausweis**

dormitory; hall of residence

student ID

You are highly recommended to always have your student ID on you; for example when visiting museums or cinemas you are frequently entitled to discounts.

<b>Studierendenkonto; Studentenkonto</b>	student (bank) account	Opening a student bank account usually provides you with several benefits. For more information, you should consult bank advisers and compare offers of different banks.
<b>Wohnort (Hauptwohnsitz, Nebenwohnsitz)</b>	place of residence, place of domicile (principal residence, secondary residence)	Whenever filling out a Meldezettel (residence registration form), you will come across the words Hauptwohnsitz (permanent/principal residence) and Nebenwohnsitz (secondary residence).
<b>Vermieter Unterkunftsgeber</b>	Landlord, lessor	
<b>Zeugnis</b>	report card, school report, certificate, transcript of records	A transcript of records states your grades achieved during a semester of your studies, as well as the number of ECTS (European Credit Transfer System). You will be required to submit a transcript of records especially when renewing your student residence permit in Austria.
<b>Zulassung</b>	admission, permit	Being accepted to a degree program and receiving documentation thereof; in a more general sense being allowed to take part in an activity or a club.

### 03. Legal status and public authorities

Behind the abstract word 'public authorities' one finds people who work diligently to make a country run in accordance with the law. These public servants have accrued expertise in fields such as immigration and residency matters.

*Recommendation: Keep deadlines and present all required documents.*

<b>Arbeitsmarktservice (AMS)</b>	Public Employment Service/Agency (Austria)	
<b>Aufenthaltsbewilligung Studierende</b>	Student Residence Permit	Required for non-EU students with no other legal status in Austria; it has to be applied for either from the country of origin or after arrival in Vienna (depending on the student's nationality), and has to be renewed every year at Magistratsabteilung (MA) 35.
<b>Aufenthaltserlaubnis</b>	residence permit	
<b>Aufenthaltstitelkarte</b>	residence permit card	The Aufenthaltstitelkarte is issued upon obtaining the student residence permit. Always have it on you to prove your identity and legal status in Austria.
<b>Ausreichende finanzielle Mittel</b>	sufficient financial means	A certain amount of money, of which one has to display official proof e.g. at the student residence permit application. For instance, an accounts current or a scholarship confirmation is required. On either of them a specified amount has to be indicated.
<b>Botschaft</b>	embassy	

<b>Deutschkenntnisse</b>	knowledge/command of German language	
<b>Drittstaatsangehöriger/ Drittanstaatsangehörige</b>	third-country citizen (i.e. non-EU)	Somebody who is not a national/citizenship of any of the EU 28 countries
<b>Erstantrag</b>	first application	The first application e.g. for a student residence permit, which requires a wider range of documents.
<b>Verlängerungsantrag</b>	renewal of the permit	
<b>EU-Bürger/EU-Bürgerin; EWR-Bürger/EWR-Bürgerin</b>	European Union citizen; European Economic Area citizen	Somebody who is a national/citizen of the EU 28 countries or of Iceland, Liechtenstein and Norway; additional rules apply for Switzerland
<b>Finanzamt</b>	fiscal authorities, tax authorities	
<b>Nachname, Familienname, Zuname</b>	surname, family name, second name	Make sure to always spell your name as in the machine-readable zone of the passport you are registered with in Austria/at LBS. Patronymics, however, do not exist in German; therefore clearly indicate what is patronymic and what is surname.
<b>Vorname</b>	first name, given name	<b>Vorname</b>
<b>Geboren</b>	Born on	
<b>Geburtsort</b>	place of birth	To be on the safe side, indicate the city and the country. If not advised differently, make sure to

		uniformly either use international or local spelling (e.g. Moskva or Moscow or Moskau).
<b>Geburtsdatum; Geburtstag</b>	date of birth; birthday	In German dates normally given in either of these formats: 05.02.1990 or 5. Februar 1990.
<b>Geburtsurkunde</b>	certificate of birth	
<b>Familienstand</b>	Civil status	
<b>Ledig</b>	single (not married)	
<b>Verheiratet</b>	married	
<b>Verpartnert</b>	civil partner	Legal status for same-sex couples
<b>Geschieden</b>	divorced	
<b>Verwitwet</b>	widowed	
<b>Konsulat</b>	consulate	The department of a country's embassy that deals with immigration issues.
<b>Meldezettel</b>	residence registration card/form	The Meldezettel is the confirmation for the authorities of your settlement in Vienna. Everybody who plans to stay longer than 3 months in Vienna has to get the Meldezettel
<b>Magistrat</b>	magistrate, municipal authorities	
<b>Magistratsabteilung (MA)</b>	department of the magistrate	The municipal authorities of Vienna are divided into various departments according to their tasks and portfolio. Student residence permit applications are filed at Magistratsabteilung (MA) 35.
<b>Parteienverkehr</b>	office hours (chiefly in public administration)	In case you need to consult any public authorities, you are advised to do that during their office hours only (unless previously agreed upon

		appointment). A brief phone call to ask whether you need to make an appointment despite office hours cannot harm.
<b>Personalausweis</b>	identification card,	Business contracts can be concluded by displaying a Personalausweis. For contact with public authorities a passport is required or at least strongly recommended.
<b>Reisepass</b>	passport	
<b>Sozialversicherung; Sozialversicherungsnummer</b>	social security; social security number	The social security number is a personal unique ID for social security. Social security refers to mandatory insurance including health, unemployment, retirement pension, casualty, and long-term care insurance.
<b>Staatsbürgerschaft; Staats- angehörigkeit</b>	citizenship, nationality	A very common terminology to distinguish between holders of Austrian nationality and foreigners is Inländer/Inländerin & inländisch (for Austrian citizens) and Ausländer/Ausländerin & ausländisch (for foreigners).
<b>Untersuchung</b>	examination (med.); inquiry (leg.)	
<b>Vertretung</b>	consular representation, diplomatic mission; statu- tory representation, proxy	You may come across the word Vertretung when going to public authorities in Austria. In case you lack knowledge of German and are unable to communicate, a Vertretung is a person you authorize to assist you in language, communication and translation issues.



**Vollmacht**

power of attorney

A person who acts on your behalf in front of authorities if you are unavailable.

**04. Mobility and transportation**

Public transportation – whether within the city’s boundaries or across the country and even the whole of Europe – is one of the major amenities of life in Vienna. Trains, trams, and buses normally leave according to schedule, and are a reliable, safe and inexpensive means to get from A to B. To be sure it remains inexpensive always have a valid ticket on you. Fines can be painful. *Recommendation:* Do not forget to ask for student, weekend and holiday discounts.

**Einreise**

entry (to a country)

**Einreisevisum**

entry visa

There are two entry visas (C and D). Visa C is valid for 90 days and is a strictly touristic visa. Visa D is valid for 6 months and restricted to work related visits or touristic purposes. Students at Austrian Universities need to apply for the **Residence permit Student**

**Eisenbahn**

Railway

The Austrian Federal Railway system is called ÖBB which stands for Österreichische Bundesbahnen. The ÖBB operate the vast majority of the train network and connections in Austria.

**Fahrschein; Ticket**

ticket (public transportation)

Riding the train, U-Bahn (subway, underground, metro), Straßenbahn (tram), etc. requires a valid ticket. The tickets are available next to the gates of the U-Bahn stations and in the trains of

<b>Fahrkartenautomat</b>	Ticket machine	the Straßenbahn.
<b>Flughafen</b>	Airport	Vienna International Airport (VIE) is located in Schwechat on the outskirts of Vienna. Connections to the city center are provided by the City Airport Train (CAT), Schnellbahn line S7, bus lines, and cabs.
<b>Jahreskarte (Wiener Linien)</b>	annual ticket (Vienna public transportation system)	The annual ticket (Jahreskarte) of the Vienna public transportation system (Wiener Linien) is valid for a whole year from the 1 <sup>st</sup> of a month and entitles the holder to travel any time anywhere in the Zone 100 (the city of Vienna).
<b>Monatskarte (Wiener Linien)</b>	monthly ticket (Vienna public transportation system)	The monthly ticket entitles to use all the lines of the Wiener Linien for a month starting from the 1 <sup>st</sup> of the month ending with the 2 <sup>nd</sup> of the succeeding month. This ticket is transferrable, so also your room-mate for example can use it in case you do not need it at that moment.
<b>Öffentliche Verkehrsmittel („Öffis“)</b>	public transportation	Vienna and Austria in general have a very well developed and maintained network of public transportation. The east of Austria is operated by a joint venture of the ÖBB and the Wiener Linien. The operating hours of Wiener Linien are

**Semesterticket  
(Wiener Linien)**

semester ticket (Vienna public transportation system)

roughly from 5 a.m. to shortly after midnight, with special night buses running all night. On Fridays and Saturdays U-Bahn runs 24 hours a day.

A semester ticket is a special offer of the Wiener Linien for enrolled students and is valid for five months – fall term: 1<sup>st</sup> of September until 31<sup>st</sup> of January; spring term: 1<sup>st</sup> of February until 30<sup>th</sup> of June. Students can buy semester and summer break tickets at a discounted rate.

**Schnellbahn**

commuter train

The Schnellbahn connects the outer conurbation areas with the city and provides fast public transport at short intervals.

**Straßenbahn**

tram, cable car

**U-Bahn**

metro, subway, underground

The subway system of Vienna is divided in 5 interconnected lines. The U1 (red), U2 (purple), U3 (orange), U4 (green) and U6 (brown);

**Zug**

Train

## 05. Banking and insurance


To keep your finances in balance, you should know the basic vocabulary of retail banking, and **not miss due dates**.

Austrians, by the way, tend to use their ATM/cash cards more often than their credit cards. In a supermarket it would be totally uncommon to pay with credit card.

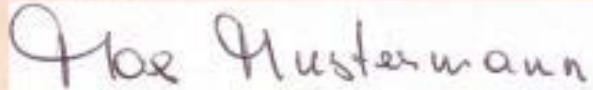
<b>Auftraggeberin/Auftraggeber Einzahler/Einzahlerin</b>	remitter, client, sponsor	The depositor of a bank transfer of cash payment
<b>Auslandsüberweisung</b>	foreign bank (currency) transfer	This wire transfer from one bank (account) to another across national/currency boundaries is done via a secure system such as SWIFT or Fed-wire. <b>Transfer fees apply!</b>
<b>Auszahlung (Bankomat)</b>	outpayment, withdrawal, disbursement,	Withdrawing money from an account at the (bank's) counter or via an ATM is called Auszahlung.
<b>Bankeinzug</b>	Automatic Debit Transfer System, bank collection, direct debit	A bank collection is agreed upon by the remitter and the recipient of money. It is a routine for debit transfer without explicit clearing after the Bankeinzug has been established.
<b>Bankkonto</b>	bank account	
<b>Bankleitzahl (BLZ) Auftraggeber/Auftraggeberin &amp; Empfänger/</b>	bank code, bank identifier code (BIC), transferor/originator & re-	Each bank (subsidiary/branch) has a unique ID called the Bankleitzahl (BLZ). For domestic money

<b>ger/Empfängerin; BIC</b>	mittee	transfers the BLZ is used, for foreign bank transfers the BIC. One also needs to specify the transferor (the one sending the money) and the remittancee (the recipient) of the money.
<b>Bankomat</b>	cash dispenser, cash machine, automated teller machine (ATM)	An ATM allows withdrawing cash from your bank account. Many businesses (shops, etc.) also offer the possibility to pay with this Bankomat function at the cash desk.
<b>Bankomatkarte</b>	ATM card, cash card	A cash card (issued by the bank) is needed to withdraw money at an ATM (Bankomat).
<b>Bareinlage</b>	cash deposit	A deposit in cash into an account
<b>Barzahlung</b>	cash payment	Payment in cash, which you also would want to ask a confirmation of receipt for
<b>Betrag</b>	amount, sum, figure	Mostly used in connection with money
<b>Bruttobetrag</b>	gross amount	Is the amount including VAT
<b>Opposite = Nettobetrag</b>	net amount	Is the amount without VAT
<b>Dauerauftrag</b>	permanent money transfer order, standing order	A Dauerauftrag is similar to a Bankeinzug but with a fixed amount per period (e.g. month).
<b>Einkommen</b>	income, earnings	The income as the sum of annual earnings of an individual (person) is the basis for income taxation.

<b>Empfänger</b>	recipient	A person or company who receives the money via bank transfer
<b>Erlagschein/Zahlschein</b>	Payment form	A hardcopy of a payment form is attached to an invoice
<b>EU-Überweisung</b>	EU bank (wire) transfer	A cross border bank transfer within the European Union. BIC and IBAN are required.
<b>Guthaben</b> <b>Opposite = Rückstand</b>	balance, credit arrears	A balance on an account No money on your account, even a debt
<b>Haftung</b>	liability	By law, a person is legally liable for his/her actions, including financial business (e.g. attempt to default)

AT  RAIFFEISEN-LANDESBANK TIROL AG  
ADAMGASSE 1-7, 6021 INNSBRUCK

**ZAHLUNGSANWEISUNG**

EmpfängerIn Name/Firma Firma Testmann		Recipient: name; person or company
IBAN EmpfängerIn AT11 3600 0000 0001 2345		Recipient's bank account information: IBAN + BIC
BIC (SWIFT-Code) der EmpfängerIn RZTIAT22		
Zahlungsbetrag 987651234578		Amount due
Zweck Verwendungszweck wird bei ausgefüllter Zahlungsreferenz nicht an EmpfängerIn weitergeleitet Electronic Banking bitte nur im Feld Zahlungsreferenz/Kundendaten folgende Zahl eingeben: 987651234578 zusätzliche Erfassung eines Verwendungszweckes ist nicht notwendig!		
IBAN KontoinhaberIn/AuftraggeberIn AT343600000000067891		Enter your account info and your name
KontoinhaberIn/AuftraggeberIn Name/Firma MAX MUSTERMANN 6666		
Unterschrift Zeichnungsberechtigter 		Your signature

Purpose of payment  
- Verwendungszweck

Inlandsüberweisung

domestic bank transfer

The money transfer within Austria, by the use of IBAN and BIC

## Kontoauszug

(account, bank) statement

The bank statement is a detailed report of the transactions performed with a period (week, month, year) and indicates your actual balance.

Bank Austria  
UniCredit Group

Max Mustermann

Datum: 29.01.2010  
Auszug/Blatt: 001/01  
Währung: EUR  
Kontennummer: 00123 456 789

Enthält Kontoabschluss per 31.12.2009

Buchungstag	Buchungstext	Wert	Betrag
Date of entry	Text of entry	Value	Amount
01.01	25,00 % KEST	31.12	0,05-
01.01	Buchungsentgelt	31.12	1,38-
01.01	Kontopaket	31.12	14,74-
01.01	0,125 % Habenzinsen	31.12	0,20
04.01	EZE - Lastschrift a / WUESTENROT VERSICHERUNGS - AG	04.01	86,27-
05.01	EZE - Lastschrift a / MEDIAPRINT	05.01	20,10-
	KRONE RNR. 12345678912		
	alter Kontostand		805,96
	Summe Belastungen		122,54-
	Summe Gutschriften		0,20
	neuer Kontostand		683,62

Ihre internat. Bankverbindung lautet: IBAN = AT41 1200 0001 2345 6789 / BIC = BKAUATWW

Old balance: 805,96  
New Balance: 683,62



<b>Kontonummer ber/Auftraggeberin &amp; Empfän- ger/Empfängerin; IBAN</b>	<b>Auftragge- &amp; Empfän- ger</b>	(bank) account number, Interna- tional Bank Account Number (IBAN), transferor/originator & re- mittee	Each bank account has a unique account number in combination with the bank ID (BIC).
<b>Kontostand</b>		bank balance	Is stated on the <b>bank statement</b>
<b>Monatlicher Abbuchungsauftrag</b>		monthly debit order	A debit order (wire transfer) with a fixed amount per period (e.g. month)
<b>Überweisung</b>		(money) transfer	A transfer of money from one account to another account. Also called wire or credit transfer.
<b>Verwendungszweck</b>		purpose of payment	The German word has two main meanings: The payment form for a (wire) transfer requires the indication of a reference, for instance 'rent for November' or 'concert tickets'.
<b>Zahlungserinnerung Also Mahnung</b>		payment reminder, prompt note	A payment reminder is sent to a debtor that is in default. One needs to take such prompt notes seriously, because after the third and last re- minder the creditor will eventually enforce debt collection.

## 06. Health, emergencies and insurance

The Austrian health care and social security systems rank high in the league tables of quality of life surveys. As an LBS student (irrespective of your country of origin), you are obliged by law to have health insurance. Only by displaying your E-Card, you will receive medical treatment.

If you don't pay health insurance, you risk your coverage. If nobody paid into the system, social welfare would collapse sooner or later. Therefore, give your monthly contribution and be assured that in cases of sickness and injury you can immediately see a qualified doctor or even make an emergency call free of charge.

*Important note:* **Health insurance is a prerequisite for the annual renewal of your student residence permit. No health insurance leads to loss of legal status and of study success!!!**

**Achtung!; Vorsicht!**

attention; caution

Achtung! or Vorsicht! are used to warn people.

**Ambulanz**

Policlinic, walk-in clinic

**Also used for the ambulance**

**The emergency number for the paramedics is**

**144**

A walk-in clinic is dedicated to medical issues. For emergencies no appointment is required. Besides, Ambulanz provides pre-/post-surgery medical treatment, which does not require an overnight stay at the hospital. However, in all other cases you have to go to an Ordination/Arztpraxis rather than to a hospital's Ambulanz.

**Apotheke**

pharmacy, drugstore

Medicine can be purchased in the Apotheke. If you need special medication you have to show a prescription. Besides that, Apotheken sell other medicaments which don't require any prescription.

<b>Arzt/Ärztin (Arzt für Allgemeinmedizin/Praktischer Arzt, Hausarzt, Facharzt, Zahnarzt)</b>	medical doctor, physician (general practitioner, family doctor, medical specialist, dentist)	A certified and accredited medical doctor (i.e. a general practitioner) is in most cases the place to go when you require medical assistance. This doctor, as a family doctor, may transfer you to a medical specialist. In case of tooth ache, walk straight to the dentist.
<b>E-Card</b>	Austrian health insurance card	The E-card is your access to Social Security services. Please be sure to always have your E-card on you when going to a doctor.
<b>Krankenhaus, Spital</b>	hospital, clinic	
<b>Krankenkasse e.g. WGKK</b>	health insurance as the institution	
<b>Krankenversicherung</b>	health insurance (coverage)	Krankenkasse and Krankenversicherung both stand for health insurance, with Krankenversicherung being the insurance coverage. Health insurance is mandatory in Austria.
<b>Notfall</b>	emergency	
<b>Notrufnummer</b>	emergency number	The European emergency number is 112 and thus the first Public Safety Answering Point (PSAP), directing your emergency information to the fire department, police or ambulance.

<b>Ordination, Arztpraxis</b>		doctor's office, doctor's practice, doctor's surgery	The doctor's office is called Ordination or Praxis. One might be asked to make an appointment with the respective doctor's assistant.
<b>Rezept</b>		prescription (med./pharm.); recipe	Many medications/drugs in Austria require a prescription by a doctor. This prescription will also function as a voucher at the Apotheke (pharmacy). A small fee might apply, which has to be paid at the pharmacy. The second meaning of Rezept is recipe, i.e. a programmatic instruction to prepare something (e.g. a dish).
<b>Sozialversicherung; versicherungsnummer</b>	<b>Sozialversi-</b>	social security; social security number	The social security number is a personal unique ID for social security. Social security refers to mandatory insurance including health, unemployment, retirement pension, casualty, and long-term care insurance.
<b>Sprechstunde</b>		consultation hours	The hours, during which the doctor/medical practitioner is available for consultation. In many cases you are nevertheless advised to make an appointment.
<b>Unfall</b>		accident	
<b>Untersuchung</b>		examination (med.);	

<b>Wiener (WGKK)</b>	<b>Gebietskrankenkasse</b>	Vienna local health insurance provider	→ health insurance
<b>Polizei</b>		police	
The emergency number for the police is 133			
<b>Diebstahlsanzeige</b>		theft report	To file a theft report (at the nearest Police station) is a requirement for any claims (insurance, etc.).
<b>Verlustanzeige</b>		notice of loss	A notice of loss (at the respective Fundservicestelle of Magistrat) is a requirement for any claims (insurance, etc.)
<b>Feuerwehr</b>		fire fighters, fire brigade, fire department	Retten, Löschen, Bergen und Schützen (Rescue, Extinction, Salvage and Protection) is the slogan and also the task description of the fire brigade.
The emergency number for the fire fighters is 122			
<b>Feuer, Brand</b>		Fire	
<b>Feuerlöscher</b>		Fire extinguisher	
<b>Rettung</b>		ambulance; rescue; emergency medical services	The ambulance provides emergency medical services and qualified moving of a sick/injured person.

## 07. Useful verbs

Inevitably, you will come across numerous verbs when getting your new life in Vienna organized.

Some German verbs can be easily derived from English (and other European languages) – *informieren*, *kopieren*, *reparieren*, and *reservieren* probably do not have to be translated to be understood.

Other verbs share a common root with their English equivalents: *buchen* (to book), *brechen* (to break), *geben* (to give), *fliegen* (to fly), and *öffnen* (to open), to name but a few, can be identified with a bit of imagination. The same holds true for *sprechen* (to speak) and *senden* (to send); but German-speakers also say *reden* instead of *sprechen* (to speak) and *schicken* instead of *senden* (to send).

Finally, you will encounter German verbs which are simply different from English. Those most common in bureaucracy can be found here:

<b>abbrechen</b>	to stop, to quit	e.g. a job, your studies
<b>abgeben</b>	to hand in, to submit	e.g. the student residence permit application to the responsible authority
<b>abheben</b>	to withdraw money	e.g. from your bank account at the ATM
<b>abschließen</b>	to lock, to conclude	e.g. a contract, door, window
<b>angeben</b>	to indicate, to declare, to specify	e.g. your marital status
<b>anmelden</b>	to sign up, to register	e.g. for a course at LBS
<b>anrufen</b>	to call, to appeal	e.g. the doctor to make an appointment
<b>anschreiben, schreiben</b>	to write to, to address	e.g. an authority with a polite request

<b>anstellen</b>	to queue/line up (also to employ)	e.g. for the metro train, at a food store
<b>antworten, beantworten</b>	to answer	e.g. questions by a civil servant
<b>aufgeben</b>	to post (also to quit, to give up)	e.g. a letter at the post office
<b>ausfüllen</b>	to fill out	e.g. an application form
<b>auswählen, wählen</b>	to choose, to select	e.g. a medical specialist, a course
<b>auszahlen</b>	to pay (off), to disburse	e.g. money from an ATM
<b>ausziehen</b>	to move out (also to put off clothes)	e.g. from the LBS dormitory
<b>beantragen, Antrag stellen</b>	to apply	e.g. for a student residence permit
<b>bekommen, empfangen, erhalten</b>	to get, to receive, to obtain ( <i>not</i> to become)	e.g. accreditation for previously earned academic credits
<b>beraten</b>	to advise, to consult	e.g. in immigration matters
<b>beschweren</b>	to complain	e.g. about the weather, the food
<b>besorgen</b>	to buy, to get hold of, to take care of, to obtain	e.g. a semester ticket of Wiener Linien
<b>bestätigen</b>	to confirm	e.g. the admission to LBS
<b>bestellen</b>	to order	e.g. a cab from the airport, shoes online

<b>bringen, mitbringen</b>	to bring	e.g. your birth certificate
<b>buchstabieren</b>	to spell	e.g. your name according to the machine-readable zone of your passport
<b>dauern</b>	to last, to take	e.g. the admission process can last/take up to several weeks
<b>drucken</b>	to print	e.g. a transcript of records
<b>einkaufen, kaufen</b>	to buy, to purchase, to shop	e.g. medication at the pharmacy, food at the foodstore
<b>einreichen</b>	to hand in, to submit	cf. <i>abgeben</i>
<b>einzahlen</b>	to deposit, to pay into the bank	e.g. ÖH fees to LBS
<b>einziehen</b>	to move in (residence), to collect/draw (an amount of money), to confiscate (a credit card)	e.g. into the LBS dormitory
<b>entleihen, ausleihen</b>	to borrow	e.g. a book from the LBS library
<b>fragen, anfragen, nachfragen</b>	to ask, to inquire	e.g. the way, information
<b>holen, abholen</b>	to get, to collect, to pick up	e.g. a document from an office, a package from the post office
<b>kommen, mitkommen</b>	to come with, to join	e.g. a proxy to pick up documents for you



<b>Liefern</b>	to supply, to deliver	e.g. a parcel to the pigeon hole
<b>melden</b>	to notify, to announce, to register	e.g. a new postal address to the LBS administration
<b>mieten</b>	to rent	e.g. a car for moving stuff, a flat, a room
<b>mitteilen</b>	to inform, to notify	e.g. your decision,
<b>nachbringen</b>	to bring/file a later point in time or with delay	e.g. a missing certificate
<b>nehmen, mitnehmen</b>	to take with	e.g. your E-Card to consult a medical doctor
<b>prüfen, überprüfen</b>	to (double-)check, to examine	e.g. sufficient financial means, filled-out forms for spelling mistakes
<b>übermitteln</b>	to forward, to transfer, to transmit	e.g. a confirmation of enrolment
<b>umziehen</b>	to move (also to change clothes)	e.g. from your principal to a secondary residence
<b>unterbrechen</b>	to interrupt	e.g. a transaction, studies
<b>unterschreiben</b>	to sign	e.g. a form, a letter
<b>untersuchen</b>	to examine, to enquire	e.g. a patient in a clinic
<b>verdienen</b>	to earn, to merit	e.g. a monthly income
<b>vereinbaren</b>	to agree upon, to set	e.g. an appointment
<b>verkaufen</b>	to sell	e.g. a cell phone

<b>vermieten</b>	to let, to rent out	e.g. an apartment
<b>verschieben</b>	to delay, to postpone	e.g. a deadline
<b>wohnen</b>	to live, to dwell	e.g. in the LBS dormitory
<b>zahlen, bezahlen</b>	to pay	e.g. a bill/check
<b>zurückgeben</b>	to return, to give back	e.g. a book to the LBS library

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