



## Interview Rosanna Tam & Christian Haas / Fundsback



Rosanna Tam



Christian Haas

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**Christian Haas:** Germany is a country where many people from all over the world are coming to study or to working for some years. Germany has famous and big companies, who are searching for experts. In addition to the strong working market Germany has a very good social security system which helps people if they lose their job, they get ill or they reach the age to receive an old aged pension. But many people who are working in Germany don't know what kind of contributions they pay to the social security system. Fundsback helps people to bring back the biggest part of this contributions, the pension contributions to the Deutsche Rentenversicherung.

**Christian Haas:** We interviewed Rosanna Tam from Hong Kong. She lived and worked in Germany for some years.

**Christian Haas:** Hi Rosanna, thank you very much for taking some time for our interview. It is a pleasure for me to talk to you today. You have worked in Germany for several years and now you are living in Hong Kong. Please tell us something about your time in Germany. What did you like most? And what do you love about Hong Kong?

**Rosanna Tam:** I like working in Germany as they respect the importance of work life balance. Germany has many good wine and beer which are not expensive. There are many interesting cities in Germany which worth a visit.

**Rosanna Tam:** I love HK, it's a tiny little city, but you can get everything you need easily. We have a lovely night harbour view, we can reach country side and beaches within 30 minutes. We have many 24-hour services like food, entertainment to cater different people's needs.

**Christian Haas:** Could you tell please why you decided to come to Germany and where and in what position you worked in Germany?

**Rosanna Tam:** I was working in a German company in Hong Kong. I moved to Germany (Leverkusen) to work as SAP Consultant as part of my personal development plan arranged with my former boss.

**Christian Haas:** Germany is a very good organized country and people from abroad, who move to Germany, have many questions in all matters of living and working here. Many expatriates need help during their stay. There are websites like [www.howtogermaany.com](http://www.howtogermaany.com) which help expatriates during this time. Do you know websites like that?

**Rosanna Tam:** No, I was not aware of these websites, lucky I have some very nice and helpful colleagues in Germany who gave me a lot of support during my stay.

**Christian Haas:** Do you think they are useful?

**Rosanna Tam:** Yes of course they are.

**Christian Haas:** Howtogermaany help people who are planning to go to Germany or who still live in Germany to organize their life. We as Fundsback we want to help people too. But we try to help people who will leave or still have left Germany. Helping people is our profession, which we love. And that is why we decided to be a reliable partner of all people who need us. After returning to Hong Kong you decided to bring back your pension contributions from the German Pension Insurance (Deutsche Rentenversicherung). How did you hear about the possibility that Non-EU citizens, under certain conditions, can get their pension contributions refunded?

**Rosanna Tam:** I learn about that from another Asian colleague who has worked in Germany before.

**Christian Haas:** Do you think all people from abroad, who are working in Germany, are informed about the possibility of getting back their own paid pension contributions?

**Rosanna Tam:** I don't think so.

**Christian Haas:** We see a huge requirement for professional advice and we wonder why people need help to communicate with the Deutsche Rentenversicherung. Do you think the entire process, the required forms and the needed documents are transparent and easy to understand for everyone?

**Rosanna Tam:** From my experience with various Germany government departments during my stay, it's not easy to communicate effectively with them especially you don't speak good German. There was no clear instruction or list of items that you need to submit to them in order to handle your request. And it's time consuming to deal with them.

**Christian Haas:** You contacted Fundsback to manage the complicated process of the application until the reimbursement of the pension contributions to your account. How did you get notice of Fundsback?

**Rosanna Tam:** I came across Fundsback when I was searching in internet for information about getting back my pension fund.

**Christian Haas:** What convinced you to become a Fundsbacker?

**Rosanna Tam:** I believe there are many people similar to me who needs hazard free professional support to get their refund.

**Christian Haas:** Please tell us something about your experiences during the whole process?

**Rosanna Tam:** While getting ongoing update from Fundsback about the chasing and following up with Deutsche Rentenversicherung, I am glad that I don't need to experience these hazards directly.

**Christian Haas:** After six months working time on your case you received a message from Fundsback. How was your feeling when you realized that the money will be transferred immediately to your bank account?

**Rosanna Tam:** I felt released knowing it's end of the process.

**Christian Haas:** What would you recommend your friends who worked or who are still working in Germany?

**Rosanna Tam:** I will suggest to my friends who are not fluent German speaker to hire a middleman like Fundsback to support them to get back their pension contribution.

**Christian Haas:** Rosanna, thank you very much for your time.