Retention periods for private individuals in Germany

As a private individual in Germany you have almost no legal duty to keep documents. These periods still protect you in disputes with the tax office, insurers or landlords.

Document	Recommended period	Legal duty?
Tradesman invoice for a building	**2 years**	Yes (§ 14b UStG)
House construction invoices	**5 years**	Yes, duty 2 years
Tax receipts	**5 years**	No, strongly recommended
Donation receipts	**5 years**	No, strongly recommended
Insurance contracts	**Term + 3 years**	No
Rental contracts	**Until moving out + 3 years**	No
Purchase contracts	**2 to 5 years**	No, for warranty
Employment contracts and references	**Permanently**	No, important for pension
Property documents	**Permanently**	No
Bank statements	**3 to 5 years**	No
Pension and social security notices	**Permanently**	No, for pension claims
Medical records	**Permanently**	No, for your own records

As of November 2026. Guidance, not legal advice. Details: paperarchive.io/blog/document-retention-private-individuals-germany-2026