

# Formalities when arriving in Finland

## for Non-EU/EEA Citizens

**Welcome to the Aalto University community and to Finland. We have prepared these instructions to help you with official matters related to moving to the country. We recommend that you follow these steps in this order, and we believe that you will get all the important things done smoothly.**

This guide is divided into 12 different steps. You may use this also as a checklist.

### **BEFORE ARRIVAL**

1. Residence permit (Apply already from your present country of residence)
2. Legalized documents (Apostille)
3. Healthcare insurance
4. Entry level housing
5. Moving with children: Schools and daycare

Good to read

### **AFTER ARRIVAL**

6. Tax card (Finnish personal identity code)
7. Registration of an address / Municipality of residence in Finland at the Digital and Population Data Services Agency (DVV)
8. Finnish bank account
9. Health care
10. Finnish social security and a KELA card
11. Foreigner's identity card from the police
12. Home insurance

Useful links

## BEFORE ARRIVAL

### 1. Residence permit (Apply already from your present country of residence)

- To work in Finland, you will usually need a residence permit that is granted by Finland. In most cases, you are not allowed to start working before you have a valid residence permit.
- You may start the application process on-line on EnterFinland system (see more information on links below) but you will also need to personally visit the closest Embassy/consulate of Finland for identification. <https://migri.fi/en/first-residence-permit>
- To start the process, you will need a Hosting agreement and/or a signed employment contract from Aalto University. Your departmental HR services will send you this document.
- Usually, academics apply for researcher's permit. If your title in Aalto would be professor, post doc researcher or doctoral researcher this application is for you: <https://migri.fi/en/researcher>
- If you are hired to non-academic position, you can find an application finder which helps you determine your permit type <https://migri.fi/en/i-want-to-apply> . You may also contact Migri [migri@migri.fi](mailto:migri@migri.fi)
- The application form asks for Aalto University information. Please find it below:

Aalto University Business ID: 2228357-4

Aalto University visiting address: Otakaari 24, 02150 Espoo, Finland

Aalto University postal address: P.O. Box 11000, 00076 AALTO, Finland

- In most cases, you will also be granted a Finnish personal identity code with the residence permit application. The code consists of eleven characters, starting with your birthday (DDMMYY). You will find it printed on the decision letter and your residence permit card. Your departmental HR services will need this code also to Aalto personnel database. You will also need this ID code when handling any formalities in Finland.
- If you are moving with your Non-EU citizen spouse/family, it is very important that you all apply the permits simultaneously. You will all need to fill in a separate applications, however in your own application (as primary applicant) you should inform that your spouse or family members are applying for a permit as well. This would grant that your family members get their residence permits at the same time with you. More information here: <https://migri.fi/en/moving-to-finland-to-be-with-a-family-member>
- If your spouse/children are EU-citizens or Nordic citizens, please ask your departmental HR person to send you a guidance that applies to them.

### 2. Legalized documents (Apostille)

- If you move with your spouse and/or children please remember to get legalized, so called APOSTILLE documents already before arrival. The documents you will need are a marriage certificate and birth certificates.
- Please read more: <https://dvv.fi/en/instructions-for-legalisation>

### 3. Healthcare insurance

- We recommend you obtain a healthcare insurance at least for the first month(s) of your stay in Finland. Your occupational healthcare is valid on working days but does not cover the free time. It might take some time before you would be registered in Finnish public healthcare system.
- If you will reside in Finland less than a year, you will need an insurance for whole stay.

### 4. Entry level housing

- We recommend you consider booking a furnished entry level housing and look for a more permanent one when you are here.
- Please check Aalto Unihome and other housing options here:

<https://www.aalto.fi/en/careers-at-aalto/short-term-accommodation> .

### 5. Moving with children: Schools and daycare

- We recommend you look for a school/daycare already before moving to the country.
- You will find important links to guidance here:

<https://www.aalto.fi/en/careers-at-aalto/for-families-and-spouses>

### Good to read before moving to the country

For our international staff <https://www.aalto.fi/en/careers-at-aalto/for-international-staff>

Guide for International researchers and their families

<https://sway.office.com/ZkNBf2qCy2OVITsb?ref=Link>

Guidance, on-line sessions, and services of government agencies under one roof f at

International House Helsinki <https://ihhelsinki.fi/>

## AFTER ARRIVAL

### 6. Tax card (and a Finnish personal identity code)

- Apply for a tax card from tax office VERO.
- If you did not get a Finnish personal identity code with your residence permit card, you may apply the code together with the tax card at the tax office.
- **Please visit the tax office in person at Hämeentie 15, Helsinki.**
- You don't need an appointment. It is a walk-in service.
- To get a tax card, you must have a signed employment contract with you.
- **Please send a copy of your tax card to [payroll@aalto.fi](mailto:payroll@aalto.fi)** as soon as you receive it. If you do not send a tax card, the employer is obligated to withhold 60 % taxes of salary.
- Information you may need to provide at the tax office:

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Aalto University visiting address: Otakaari 24, 02150 Espoo, Finland

Aalto University postal address: P.O.Box 11000, 00076 AALTO, Finland

### 7. Registration of an address/ Municipality of residence in Finland

#### at the Digital and Population Data Services Agency (DVV)

- It is important to register your address in Finland even if you would live in an entry level housing. Finnish banks require that the customer has a registered address in Finland.
- Please read this link carefully: <https://dvv.fi/en/foreigner-registration>
- You can be assigned a municipality of residence in Finland under certain conditions. DVV will register your municipality of residence in the Population Information System. You may need a municipality of residence to use the municipal services (such as public healthcare, schools, and daycare services), to be granted social benefits, to receive an identity card and to vote, for example. If you intend to live in Finland for more than a year and would like to get a municipality of residence, read instructions on getting it on DVV page on Municipality of residence. Registering your move also gives you for example, the right to buy local public traffic monthly cards for lower local citizen price.
- Read more <https://dvv.fi/en/municipality-of-residence>
- If you move with your spouse and/or children take the apostille marriage certificate and birth certificates with you.
- **NOTE: If you are unsure which of the DVV registration instructions apply to you, please contact DVV's customer service for international customers directly at**

**tel. +358 295 536 320, Service hours: Mon–Fri 9–15.**

**DVV service point is in International House Helsinki**

**at Lintulahdenkuja 2 D, Helsinki, 2nd floor**

<https://ihhelsinki.fi/>

## 8. Finnish bank account

- If you wish to open a Finnish bank account, you will need a Finnish personal identity code and notification of registration of your address at DVV.
- Banks in Finland do not have customer service for new customers without a booked appointment. Please remember to book an appointment when you get a notification that your registration at DVV is completed.
- Please read more information on banks:

<https://www.aalto.fi/en/careers-at-aalto/practical-issues-upon-moving>

- A Finnish bank account and bank credentials are useful when living in Finland. However, a Finnish bank account is not a necessity, as an employer, Aalto can also pay salaries to most foreign bank accounts.
- Please contact your departmental HR person regarding receiving more information about informing your bank account details for salary payment.

<https://www.aalto.fi/en/services/add-or-edit-bank-account-information-for-salary-payments>

## 9. Healthcare

- If you stay in Finland permanently (=more than a year), please apply for a municipality of residence at DVV (see step 7)
- Read more about health services:

<https://www.aalto.fi/en/careers-at-aalto/practical-issues-upon-moving>

## 10. Finnish social security and a KELA card

- Finnish social security institution is named KELA. When you are working in Finland or move to Finland on a permanent basis, you may be entitled to social security benefits under the Finnish social security system. The Social Insurance Institution of Finland (Kela) decides about whether you (and your family members) are entitled to benefits.
- More information: <https://www.kela.fi/from-other-countries-to-finland>
- To notify KELA that you have moved to Finland and to apply for a KELA card please visit KELA service point. They can provide you with information about social security and benefits and you can both file and drop off applications.

- **KELA has a walk-in -service point for newcomers at International House Helsinki at Lintulahdenkuja 2 D, Helsinki, 2nd floor**

<https://ihhelsinki.fi/>

## 11. Foreigner's identity card from the police

- Getting a Foreigner's ID card is recommended if you stay in Finland on a permanent basis. This will make your life easier for example when it comes to electronic registration on the internet, acquiring internet banking access or acquiring bonus cards for supermarkets. However, a foreigner's identity card cannot be used as a travel document.

More info: <https://poliisi.fi/en/how-to-use-the-identity-card>

- You can get the Foreigner's ID card from the Police. Please see very useful video guide in the link below and follow the instructions.

<https://poliisi.fi/en/identity-card>

- You can submit your application online with bank credentials. However, if this is not possible, please book an appointment to visit the police:  
<https://asiointi.poliisi.fi/ajanvaraus-fe/reserve>

## 12. Home insurance

- <https://www.fine.fi/en/advice-we-provide/household-real-estate-animal-and-property-insurances/home-insurance.html>
- Many banks sell insurances so you may ask insurances from the same bank where you have your bank account.

### Useful links:

Reliable and thorough guide of living in Finland “Inf Finland”: <https://www.infofinland.fi/en/settling-in-finland>

Aalto University for incoming international employees <https://www.aalto.fi/en/services/international-mobility-of-our-staff-index>

International House Helsinki for newcomer services <https://ihhelsinki.fi/>

Newcomers Guide to Finland: <https://ihhelsinki.fi/wp-content/uploads/newcomersguide-2021.pdf>