# Formalities when arriving in Finland

# for Nordic 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 9 different steps. You may use this also as a checklist.

#### **BEFORE ARRIVAL**

- 1. Entry level housing
- 2. Moving with children: Schools and daycare

Good to read

### **AFTER ARRIVAL**

- 3. Finnish personal identity code and a tax card
- 4. Registration of an address / Municipality of residence in Finland at the Digital and Populatio n Data Services Agency (DVV)
- 5. Finnish bank account
- 6. Healthcare
- 7. Finnish social security and a KELA card
- 8. Foreigner's identity card from the police
- 9. Home insurance

Useful links

#### **BEFORE ARRIVAL**

# 1. 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.

# 2. 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 <a href="https://sway.office.com/ZkNBf2qCy2OVITsb?ref=Link">https://sway.office.com/ZkNBf2qCy2OVITsb?ref=Link</a>

Guidance, on-line sessions, and services of government agencies under one roof f at International House Helsinki https://ihhelsinki.fi/

# **AFTER ARRIVAL**

#### 3. Finnish personal identity code and a tax card

- Apply for a Finnish personal identity code and a tax card from tax office VERO.
- 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.
- The personal identity code consists of eleven characters, starting with your birthday (DDMMYY). Once you have the identity code please inform your departmental HR person about it. As an employer Aalto needs it for the personnel data base.
- Please send a copy of your tax card to <u>payroll@aalto.fi</u> 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:
   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

# 4. 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: <a href="https://dvv.fi/en/foreigner-registration">https://dvv.fi/en/foreigner-registration</a>
- 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 <a href="https://dvv.fi/en/municipality-of-residence">https://dvv.fi/en/municipality-of-residence</a>
- 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/

#### 5. 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

#### 6. Healthcare

- If you stay in Finland permanently (=more than a year), please apply for a municipality of residence at DVV (see step 4)
- Read more about health services: https://www.aalto.fi/en/careers-at-aalto/practical-issues-upon-moving

## 7. 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/

# 8. 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: <a href="https://poliisi.fi/en/how-to-use-the-identity-card">https://poliisi.fi/en/how-to-use-the-identity-card</a>
- 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, it this is not
possible, please book an appointment to visit the police:
 https://asiointi.poliisi.fi/ajanvaraus-fe/reserve

#### 9. Home insurance

- <a href="https://www.fine.fi/en/advice-we-provide/household-real-estate-animal-and-property-insurances/home-insurance.html">https://www.fine.fi/en/advice-we-provide/household-real-estate-animal-and-property-insurances/home-insurance.html</a>
- 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 "Infofinland": <a href="https://www.infofinland.fi/en/settling-infinland">https://www.infofinland.fi/en/settling-infinland</a>

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

International House Helsinki for newcomer services <a href="https://ihhelsinki.fi/">https://ihhelsinki.fi/</a>

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