



## 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.

### CONTENT

#### **BEFORE ARRIVAL**

1. Residence permit (Apply already from your present country of residence)
2. Legalized documents (Apostille)
3. Healthcare insurance
4. Entry level housing and moving services
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. About private insurances

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, 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, lecturer, 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**  
Visiting address: Otakaari 1, 02150 Espoo, Finland  
Postal address: P.O. Box 11000, 00076 AALTO, Finland
- Please note that you must pay for your EnterFinland application yourself.
- 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. NOTE: The personal identity code is often wrongly referred to as social security number in everyday language. There are no social security numbers in Finland, so in case a social security number is asked, give your personal identity code.
- If you are moving with your non-EU citizen spouse or family, it is very important that all of you apply for permits simultaneously. Each person will need to fill out their own application; however, in your application (as the primary applicant), you should indicate that your spouse or family members are also applying for a permit.
- When you do this, you will receive a family identification code from Enter Finland, which allows you to link the applications of your family members based on family ties. This ensures that your applications are processed together, and your family members receive their residence permits at the same time as you.
- More information can be found here: <https://migri.fi/en/moving-to-finland-to-be-with-a-family-member>



- If your spouse or children are EU citizens or Nordic nationals, please ask the HR services to provide you the 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 find more information in this link: <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 and moving services

- We recommend you consider booking 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>
- Moving services: <https://www.aalto.fi/en/careers-at-aalto/practical-issues-upon-moving>

## 5. Moving with children: Schools and daycare

- We recommend you look for a school/daycare already before moving to the country
- Direct contact information to get advice from specialists in Espoo: [hello.espoo@espoo.fi](mailto:hello.espoo@espoo.fi) or call +358 40 636 8097
- Direct contact information to get advice from specialists in Helsinki: [eduguidance@hel.fi](mailto:eduguidance@hel.fi) or call +358 9 310 38998
- You will find important links on Aalto website: <https://www.aalto.fi/en/careers-at-aalto/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](#)
- Guidance, on-line sessions, and services of government agencies under one roof 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.
- You can ask at the tax office whether you could benefit from a key person's tax card.
- **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 % tax.
- **Information you may need to provide at the tax office:**  
**Aalto University Business ID: 2228357-4**  
Aalto University visiting address: Otakaari 1, 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/moving-to-finland>
- 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 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 in this link <https://dvv.fi/en/municipality-of-residence>
- After registering with the DVV, you can inquire about the discounted prices for local public transportation monthly travel passes
- 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 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, <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 HR services 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/coming-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, <https://ihhelsinki.fi/>**

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

- It is advisable to obtain a Foreigner's ID card if you plan to reside permanently in Finland. This card will simplify tasks such as accessing internet banking and acquiring supermarket bonus cards. Please note that the Foreigner's ID card cannot be used as a travel document.



- You can apply for the Foreigner's ID card through the police. A valuable video guide is available at the link below, along with detailed instructions: <https://poliisi.fi/en/identity-card>
- Applications can be submitted online using bank credentials. If this option is unavailable, please book an appointment to visit the police here: <https://poliisi.fi/en/making-an-appointment-and-coming-to-the-police-station>

## 12. About private insurances

- Home insurance, often mandatory: <https://www.fine.fi/en/advice-we-provide/household-real-estate-animal-and-property-insurances/home-insurance.html>
- Health insurance, not mandatory: In Finland, healthcare is a public service. As an employee, you will also have access to Aalto University's occupational health services. Please note that there can be waiting times in the public system, particularly for dental care. For this reason, you may wish to consider private health insurance—for example, for a spouse and/or children.
- Car insurance, mandatory if you own a car.
- Many banks sell insurances, so you may ask from the same bank where you have your bank account.
- How to get started, please read this: <https://www.myhelsinki.fi/live-work/plan-your-move/insurance-in-finland/>

## Useful links:

- Reliable and thorough guide of living in Finland "Infonland": <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/>
- International House Guides for international newcomers <https://ihhelsinki.fi/guides-and-resources/>