



Aalto University

022026_HR International mobility team

EDITED 21072026

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.

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BEFORE ARRIVAL

1. Entry level housing and moving services

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

2. 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 or call +358 40 636 8097
- Direct contact information to get advice from specialists in Helsinki: 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 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 Ratapihantie 7, 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](#)
- The personal identity code consists of eleven characters, starting with your birthday (DDMMYY). Once you have the identity code please inform your departmental HR services about it. As an employer Aalto needs it for the personnel database.
- 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.
- **Please send a copy of your tax card to 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.



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- **Information you may need to provide at the tax office:**

Aalto University Business ID: 2228357-4

visiting address: Otakaari 1, 02150 Espoo, Finland / 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 find instructions here <https://dvv.fi/en/moving-between-the-nordic-countries>
- After registering with the DVV, you can inquire about the discounted prices for local public transportation monthly travel passes.
- 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>
- If you move with your spouse and/or children take the 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 Ratapihantie 7, Helsinki, <https://ih-helsinki.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 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>



6. Healthcare

- If you stay in Finland permanently (=more than a year), please apply for a municipality of residence at DVV (refer to 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. Kela decides whether you (and your family members) are entitled to benefits.
- More information: <https://www.kela.fi/can-you-get-benefits-when-you-move-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 remote service point for newcomers at International House Helsinki at Ratapihantie 7, Helsinki.** [Social security and benefits - International House Helsinki](#)
- Customers can speak with a Kela specialist via video and audio connection using dedicated customer computers.

8. 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. For more information, visit: <https://poliisi.fi/en/how-to-use-the-identity-card>
- 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>

9. About private insurances

- Home insurance, often mandatory: <https://www.fine.fi/en/advice-we-provide/household-eal-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.



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- 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 “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/>
- International House Guides for international newcomers <https://ihhelsinki.fi/guides-and-resources/>