



**Are you planning  
to move to  
Finland?**



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**Drawings:**

Juha Rätty

**Layout:**

Innocorp Oy

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# Introduction

**T**his guide is for you who are living abroad and are planning to migrate to Finland. It gives essential information you may need. It is based on 'Guide for return immigrants' issued by the Ministry of Labour in the '70s. The new Guide has been expanded and updated to cater for the needs of all immigrants. It has been written in co-operation with state administrative authorities and various other organisations, and these organisations and authorities are responsible for the information they have given.

For clarity's sake we have concentrated on essentials. There are some exceptions and limitations to the information given here. In such cases, information can be obtained from the authorities or organisations concerned.

No guide for immigrants can give all the details required. It is important for prospective immigrants to seek information on their own initiative. You can

get information from offices in person during a visit to Finland or you can write or visit their homepages on the Internet. This re-edited guide includes Internet addresses useful for an immigrant moving to Finland. For the same reason there is also an extensive list of addresses at the end of this guide. The addresses include ministries and other officials both in Finland and abroad. Information can also be obtained from Finnish embassies and consulates.

Organising the move to another country takes time. It is inadvisable to quit your job, give up your flat, or sell your house and property too soon. Not only that: it is essential to find out what possibilities you have of obtaining a job in Finland. The information given below dates from December 2000.

The www-version of the guide is available on the home page of the labour administration:  
<http://www.mol.fi/migration/>

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# Residence and work permits

## Returning expatriates

**Finnish citizens have the right to move back to Finland.** Former Finnish citizens and those, whose one or both parents are, or have been, Finnish citizens, do not need work permits. All they need is a residence permit, which can also be obtained exceptionally after the arrival in Finland. In that case, application for the residence permit must be made to the local police station. Other persons of Finnish origin need work permits, which will be granted on the basis of their Finnish origin when they apply for a residence permit. The residence and work permits must be obtained from a Finnish embassy or consulate before entering Finland.

## Citizens of European Economic Area (EEA) countries

The EEA includes all the EU countries (which numbered 15 in 2000): Austria, Belgium, Denmark, Finland, France, Germany, Great Britain, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, Spain and Sweden; and the EFTA countries Iceland, Liechtenstein and Norway.

The European Economic Area (EEA) Agreement stipulates that EEA-country citizens are entitled to live, look for work and to work in Finland without residence permits, provided the work lasts no more than **three months**. If it lasts longer, they must obtain **residence permits**. Work permits are not required. A residence permit can be obtained at the local police station. To obtain a residence permit, you need a passport or identity card, photo, and an employment contract (työsopimus) or some other document relating to your employment. A residence permit normally holds good for **five years**. If the job or employment contract is for **less than one year**, you will be granted a residence permit for that period. **Family members** of EEA-country immigrants are granted residence permits regardless of their citizenship. 'Family members' include the following: wife or husband, or common-law wife or husband, children under 21 years or dependent on their parents for maintenance, and parents of the wife or husband, if they, too, are dependent on the immigrant for maintenance. Family members dependent on the immigrant require a certificate to that effect issued

in their home country. An EEA-country citizen's children, wife or husband, or common-law wife or husband are also entitled to work in Finland without work permits. The above also applies to EEA-country citizens who are **self-employed or entrepreneurs**, and to their family members. On applying for a residence permit, a self-employed person or entrepreneur must produce reliable documentation concerning his or her occupation. More detailed information about entrepreneurship on page 15.

A **student** who is an EEA-country citizen is entitled to a residence permit during the time he or she is studying in Finland. If the studies last for more than a year, the permit will be granted for one year at a time. The student must show in a suitable way that he/she has got enough funds to finance the residence in Finland during his/her studies. Family members of the student can also be granted a residence permit for the same period of time if their subsistence is secured by their own funds. A student with an EEA-country citizenship is entitled to work during his/her studies. EEA-country pensioners receive **residence permits** provided they can support themselves without resorting to social security in Finland. The same applies to their family members.

## Nordic country citizens

Nordic country citizens are also EEA-country citizens. They do not, however, need residence permits for living and working in Finland.

## Spouse's residence permit

The spouse of a person living in Finland can be granted residence permit on the basis of family ties. A cohabitant may be granted a permit if the applicant and his/her cohabitant have lived together for at least two years. If they have a child together, a shorter period will suffice. The spouse of a Finnish or other Nordic country's citizen can be granted a residence permit without the condition of subsistence. The same applies also to the spouse of a person, who has been granted a permit on the ground of being a refugee or in need of protection and to the spouse of an Ingerian. Others have to be able to show, that the subsistence of the family is secured.



## Other foreigners

Any foreigner who does not belong to one of the categories above needs a **residence** and **work** permit.

One central condition for obtaining a **work permit** is that the foreigner has been offered a job in Finland. The prospective employer must ask for an opinion on whether a foreign worker can be taken on, at the **employment office** (työvoimatoimisto) in the locality where he or she will be working. If the employment office's opinion is favorable, the Finnish embassy or consulate in his present country of residence will grant a work permit provided that the applicant also satisfies the conditions for obtaining a residence permit. The Finnish embassy will check this by asking for a statement of the Directorate of Immigration. The main grounds for granting a work permit would be the employment situation in the branch concerned i.e. whether there is suitable labour force available in Finland. A fee is charged for processing of residence and work permits.

Citizens from countries outside the EEA must apply for a residence permit at a Finnish embassy or consulate before entering Finland to **study**. Students with no grants to cover their study and other expenses must show proof of a bank account with a minimum deposit of FIM 30,000 for ten months of living and studying in Finland. Students are allowed to work without a work permit, part-time (max. 20 hours a week) during terms and full-time during holidays.

A family member of a person living permanently in Finland can be granted a residence permit to Finland. Usually the permit is granted to the nuclear family only, which is in Finland considered to be the married spouse or the cohabitant and children under 18 years of age. A child younger than 18 years has the right to get his/her provider to Finland. Usually the provider is father, mother or both, but the provider can also be someone else, e.g. grandparent or other close relative. Residence permit can also be granted in exceptional circumstances to close relatives other than members of the nuclear family, for example to aged parents or unmarried brothers and sisters of an adult, if the person already living in Finland has been granted a residence permit on the grounds of being a refugee or in need of protection. Further information about residence permit on the basis of family ties is available at the Directorate of Immigration (Contact information can be found at the end of the guide) or on their Internet site: <http://www.uvi.fi>.

Additional information about immigration and residence permits is available at the **Directorate of Immigration**, at the **local police stations** and information about work permits at local **Employment Offices**. The Aliens Act and other legislation concerning immigration is available e.g. on the electronic law service of the Ministry of Justice (<http://www.finlex.edita.fi>).

# Registration in the population information system

**Register Offices (Maistraatti) are local population registration authorities in Finland.**

District registries maintain the population register and local information services. The data registered in them consist of information about names, births, deaths, as well as of foreigners' registration notifications and Notices of Moving.

A **Finnish citizen** returning to Finland does not need to register at a Register Office, if he or she has already been entered into the Population Information System and if his or her personal data has not changed during the stay abroad. However, immigrating Finnish citizens, whose data has not been recorded in the system or whose personal data has changed during the stay abroad, must visit a Register Office for registry into the Population Information System.

Everyone, who has been registered into the Population Information System, will be given a **Finnish personal identity number**. The Population Information System forwards changes of address and other data to the Social Insurance Institution (KELA), etc. After entry into the Population Information System, a Sickness Insurance card (KELA-card) can be picked up at the local KELA-office.

Immigrants moving, who intend to stay in Finland for **longer than one year**, must notify the local Register Office of their permanent residence. The Register Office needs for registration the passport and a valid residence permit and, if applicable, marriage certificate and the birth certificates of the children. Other information that will be registered are e.g. name, date of birth, citizenship, family relationships and address.

At the Register Office the immigrant has to fill in and sign the form "Registration Information on a Foreigner" and make an official Notice of Moving. The permanent residence to be registered will be the municipality (kunta) in which the immigrant lives permanently. After registration the immigrant is given a Finnish personal identity number, which can be acquired at the Register Office one week after registration.

Foreigners staying in Finland for less than a year can also be entered in the Population Information System if it is necessary for them in order to be able to stay or work in Finland. In this case they are given a personal identity number but they will not be registered as permanent residents of a municipality. The Registration Office can only register the information if the person comes personally to the Office and shows his passport, or other document that proves his personal data and his citizenship.

Before emigrating to Finland, it is advisable always to contact the local registration office in the home country for advice on what needs to be done.

## Notice of moving

All immigrants intending to stay permanently in Finland must make a **Notice of Moving**, in writing, to a Register Office (Maistraatti) no later than within one week of moving. Notice of Moving forms, complete with mailing instructions, can be found in the "Muista muuttoilmoitus" (Remember the Notice of Moving) leaflet, which can be obtained at Register Offices, post offices and local offices of the Social Insurance Institution (KELA). A new Notice of Moving must be made whenever changing residence, and also if leaving the country permanently. Notifications concerning permanent moving to or out of Finland must always be made in writing. If moving within Finland a phone call will suffice. **Do not forget to inform the house manager about your moving into the condominium!**

## Immigrants from the Nordic countries

In addition to the Finnish Notice of Moving, an immigrant from a Nordic country must also fill in an **Inter-Nordic migration form** (internordisk flytningsbetyg) and deliver it to a Register Office. This applies to all immigrants entering Finland directly





from another Nordic country, regardless of their nationality. Inter-Nordic migration forms can be obtained from the following local registry authorities:

- Sweden: local tax office (lokal skattemyndighet)
- Norway: population register (folkregister)
- Denmark: municipal population register (folkeregister)
- Iceland: National Population Register (Hagstofa Islands)
- Faroe Islands: municipal population register (Folkayvirlitit).

A Nordic country citizen moving to Finland from any of the other Nordic countries does not have to go personally to the Registration Office. It is sufficient, that he makes the Notice of Moving and delivers the Inter-Nordic migration form to the Registration Office.

### Immigrants from non-Nordic countries

A person moving to Finland from a non-Nordic country intending to stay in Finland longer than one year, also has to be registered into the municipal population register at the Register Office. The registration will be done like described above.

**Additional information** can be obtained from local Register Offices (Contact information of the Register offices e.g. at the Internet-site of the Population Register Centre:  
<http://www.vaestorekisterikeskus.fi>)

# Working in Finland

## Where to get information?

Information about vacancies and about employment office services can be found:

- on the **Internet-site** of the Finnish labour administration: <http://www.mol.fi>.  
On this main web page all vacancies that employers want to release for general application are notified. There is also a lot of useful information about different matters related to working life.
- from the **nation-wide telephone service** under the telephone number 0203 66066.
- The nation-wide telephone service gives information about Employment Office services, job vacancies and labour market training. Calling the telephone service costs 42,8p/call + 7,5 p/min. A call from a mobile telephone costs 1,74 FIM/min.
- From the Employment Office via **email or normal mail**. Contact addresses of all Employment Offices can be found at the Internet-site of the labour administration.
- From the **Euroadvisers**. There is a network of Euroadvisers in the EU/ETA countries and in Iceland and Norway. They keep in touch to each other, and so does a euroadviser in another European country either know the employment situation in Finland already or he/she can get real time information about it easily. They use a European Employment Service System EURES, which contains information about the job vacancies but also country-specific information. Both EURES job vacancies and country-specific information can be obtained on the EURES web pages that is linked e.g. to the homepage of the labour administration (<http://www.mol.fi>).
- from friends and relatives, who live in Finland
- in Finnish newspapers
- **On the Internet**. Companies increasingly use Internet for their recruitment. Especially large

companies notify their job vacancies on their homepages, and the job-seeker can also often fill in an open application. In addition to the web pages of the labour administration a job can be searched for on the Internet also on the homepages of several companies that are specialised on employment services. On the web page of the labour administration there is a link list of this kind of useful web pages.

## What kind of work?

The job-seeking process should be started well before moving to Finland, because finding work can take time. However, persons, who have lived abroad, often speak several languages and have the kind of skills that are essential for the Finnish working life that is getting more and more international. This can make it easier for an immigrant to find a job. In Finland there is demand for labour force especially in the branch of electronics and information technology. Also in the occupations of metal industry, transport and building trade, as well as of the cleaning branch, sales activity and nursing sector there is large demand for labour force especially in the growing population centres.

When the so-called "baby boomers" leave the working life in the coming few years, there will be a remarkable demand for recruitment. It has been prognosticated that employers will have large problems to find new employees. Branches that are going to be affected most are information technology, catering and hotel business, tourism, nursing occupations and recreation services.

## Employment office services and integration plan

The job-seeker should visit an employment office and apply for its services as soon as he/she arrives in Finland. When the job-seeker registers as a job applicant with the employment office, he/she will first talk with the employment consultant about what kind of work he/she is looking for and go through the skills and knowledge. This data will be registered into the information system. Other topics in the interview will include job-seeker's ability to look



for a job independently, the different kinds of services the local Employment Office offers and consulting about which of these services are necessary for the person in question. Job seeking interviews are held at regular intervals.

**In Finland immigrants are encouraged to integrate into the new home country.** Unemployed newcomers draw up a plan with the representative of the municipal social services and of the Employment Office in accordance with the integration law, which came into force 1.5.1999. This plan will consist of best measures to help the immigrant to get acquainted with his/her new society and place of residence, to promote the Finnish/Swedish language studies (when necessary), to complete his/her vocational skills and to acquire other knowledge and skills that are necessary in the Finnish society. The **integration plan** is an individual plan and it will be made after the immigrant has been registered into the population register system as a person living in Finland permanently. It must be drawn up at the latest, however, after five months' unemployment or reception of subsistence allowance. Immigrant has the right to follow the integration plan for the maximum of three years, from the date on, when he/she was registered into the Population Information System. While the immigrant carries out the integration plan, the subsistence is guaranteed by means of an integration allowance (s.p.10).

The integration plan can consist of so-called training for immigrants, integration training (s.p.16), on-the-job training, vocational training to complete immigrant's vocational skills adjusting

them to the demands of the Finnish working life, participation in study activities and active participation in activities of different associations. These all can contribute to the integration process of the immigrant. The role of the immigrant himself when drawing up and carrying out the plan is essential. It is important that the plan consistently includes a wide range of different activities that all promote the integration. The participating in the measures that were agreed upon is controlled with an **integrator's book**, in which the organiser of each integrating measure will write a mark as proof of participation.

An immigrant, whom the law on integration of immigrants does not apply to, will together with the employment consultant draw up a job-seeking plan on the basis of the information and future plans of the job-seeker, and of the local employment situation. The plan is an agreement on how the job-seeker will proceed and how the Employment Office will help him/her during the job-seeking process.

The registered job-seekers are catered for, when the employment consultants are trying to match suitable job-seekers for the job vacancies. Because all vacancies are not released for general application, it is very important to be active and independent when looking for a job. The Employment Office supports its customers by organising job-seeking courses, in which different ways to find a job and to market skills and readiness, as well as the expectations of employers are being gone through.

#### Additional information:

Employment Offices



# Finnish labour law

Finnish labour law - regulations on job security, pay, working times, annual leave and safety at work - applies principally to all persons at work in Finland, regardless of their nationality. Similarly, employers are obliged to pay the same insurance contributions for foreign employees as for Finnish employees. These include pensions security and sickness, unemployment and accident insurance. Employers also have to treat all employees equally; they are not permitted to discriminate against employees on the grounds of sex, race, nationality, religion, age, political affiliation, trade union activity, etc.

In most lines of work, employers' organizations and trade unions sign **collective bargaining agreements** on pay and the terms and conditions of employment. Collective agreements usually provide for better pay and terms than those stipulated by law. Employers and employees can make **employment contracts** that cover the terms of employment either orally or in writing. **Written contracts are recommended.** If a probationary period is required, this must be stated in the employment contract, unless the matter has not already been settled in the employment contract. In most cases, the maximum probationary period is four months.

## Working times

**Regular working** hours are usually eight hours per day and 40 hours per week at the most. You can only be asked to work overtime for a limited number of hours per week. Employment contracts include usually more detailed provisions to working hours. You cannot be asked to work overtime without your consent. Weekly overtime can be worked at the maximum 138 hours in four months, however at the maximum 250 hours per calendar year. In addition to that an agreement on working additional overtime can be made, at the maximum 80 hours per calendar year, however. Regulations on working time for vehicle drivers differ in some respects from the above.

## Wages and salaries

There is no statutory minimum wage law in Finland. In lines of work where collective bargaining

agreements bind all employers (regardless of whether they have signed the agreement or not) minimum wage and the terms and conditions of employment are set in the collective agreements. Many collective agreements are also so called universally applicable, and are applied in the line of work that the agreement applies to regardless of whether the employer is bound to the particular collective agreement or not. Even in lines of work with no collective agreements, the law compels employers to pay reasonable wages and salaries. You can also agree with your employer that some of your pay will be in the form of food, housing, and other emoluments. Hourly and daily wages and piece rates must be paid at least twice a month, monthly salaries at least once a month.

## Higher pay for additional work and overtime

An employee is entitled to a compensation, based on the regular pay agreed upon, for additional work done during the agreed working times of up to eight hours a day; after this, the work is legally considered overtime. Daily overtime is work done additionally to the agreed working times of up to 8 hours a day. Daily overtime can be done at the maximum 20 hours in two weeks. The rates for overtime are usually 50 % above the normal rate of pay for the first two hours in excess of daily working hours, and 100 % after that. Pay for additional work and overtime can also be in form of holiday, if so agreed. The pay for work done on a Sunday is 100 % above the normal rate. The extra pay for overtime and Sunday work cannot be included in basic pay. Most collective bargaining agreements stipulate separate rates of extra pay for evening and night work.

## Annual leave

In addition to pay, an employee earns two days of paid holiday for each month at work, which usually means four weeks a year.

If the job lasts for over a year, the amount of holiday coming to you is two-and-a-half days a month, totaling five weeks a year. You will continue to receive pay while on holiday. If you are unable to take



annual leave - for example because your employment has ended - you will receive a compensation equivalent to the holiday pay you would be entitled to (in addition to the pay you receive during your period of notice.) Many collective agreements in industry also provide for end-of-holiday pay, usually amounting to half the holiday pay.

## Health care and safety at work

An employer has to make sure the work causes no danger, health risk or inconvenience. Working methods and environment must be designed so as to ensure safety. This means that the employer has to make certain that employees know how to do their work safely. Employees, too, are partly responsible for safety at work. Safety calls for co-operation between the employer and the employees. The employer has to arrange employee health care on his own costs in order to prevent health risks caused by the work.

## Termination of employment contract

Making fixed-term employment is justifiable only for a good reason. This kind of employment contracts end on the agreed date without a notice of dismissal. Interim contracts can be ended either by a notice of dismissal or by dissolving it. The legislation gives provisions to the legal basis of ending an employment contract. Unless otherwise agreed by the employer and employee in the employment contract or stipulated in the collective agreement for the line of work, the termination of normal employment requires a months' notice of dismissal by the employer or 14 day's notice of quitting by the employee. When an employment contract has been dissolved it ends immediately.

## Reference

You have the right to ask for a reference when your employment ends. The reference must state the duration of the employment and the nature of the work done. If you wish, the reference must also include the reason why your employment has ended and the employer's assessment of your skills, diligence and conduct.

## Employees' representatives

Employees elect labour protection delegates to co-operate with the employer in issues of health and



safety. The delegates keep a close watch on working conditions affecting safety and health. They notify the employer of any defects and, if necessary, inform the labour protection authorities. An employee can talk to his or her superiors (e.g. the foreman) and/or labour protection delegate about issues of health and safety. There are often shop stewards or similar at working places, who usually represent the employees, who belong to a trade union.

## Supervision of the laws

There are industrial safety authorities, who supervise that labour laws are observed. They also give information and advice about interpreting them.

Shop stewards are primarily responsible for supervision of the interest of those employees belonging to a trade union.

### Additional information:

Labour protection delegates  
Shop steward (luottamusmies)  
Labour protection district office

# Trade unions

Most Finnish employees are members of trade unions. Trade unions have local branches or chapters, which elect shop stewards to watch over employees' interests at places of work. In Finland, union dues are almost always deducted by employers from pay packages and sent to the trade unions' bank accounts. This arrangement requires a separate agreement between the employer and the employee. You can join a union by getting in touch with the shop steward at your workplace. Trade union membership brings several advantages, including advice and help in problematic situations.

## Unemployment benefit societies: transfer of membership on moving to Finland

Members of trade unions' unemployment benefit societies will be paid better unemployment benefit pay than non-members. Membership of unemployment societies is voluntary in Finland, Sweden and Denmark, but it is a condition for getting earning-related daily unemployment benefit. This practice differs from those in other European countries. In other European countries the insurance against employment starts to accrue automatically from the beginning of the employment period and all employees are insured against unemployment equally. Membership of an unemployment benefit society is connected to a membership of a trade union, i.e. when a person joins a trade union, he/she joins at the same time an unemployment society. A person can, however, become a members of an unemployment benefit society directly without becoming a member of an unemployment society.

The benefits in Finland are described on page 12. A non-Nordic foreigner can join a trade union and its unemployment benefit society as a new or old member. In the Nordic countries, trade unions have an agreement whereby their members continue to receive the same benefits when they migrate to another Nordic country. If you have been a member of a trade union fund in another Nordic country, you should proceed as follows:

### Before coming to Finland:

- get an E301 form from your present trade union's unemployment benefit society
- pay any outstanding membership fees
- get a reference from your employer  
also ask your employer for a certificate indicating your present pay. If you are unable to acquire this, ask help at your unemployment benefit society.
- give your employer your address in Finland, where you will receive your holiday pay, etc.

### After moving to Finland:

- Hand in your membership application to the local union branch or chapter,
- Hand in your E301 form (if any) to your Finnish trade union unemployment benefit society so that your work history can be transferred to Finland. The maximum period allowed between the end of your previous unemployment benefit society membership and the time you join the Finnish unemployment benefit society is eight weeks. Immigrants from other EEA-countries can also transfer to Finnish unemployment benefit societies by handing in E301 forms showing their work history. For further details see page 18.

### Additional information:

The Federation of Unemployment Insurance Funds  
Shop Stewards at places of work  
Trade union chapters and local branches  
Trade unions,  
Unemployment benefit societies

# Entrepreneurship in Finland

The freedom to practise trade in Finland has been secured as a fundamental right in the Finnish constitution.

More detailed provisions for practising trade have been given in the restrictive Trades Practising Act. Practising certain forms of trade that may cause security risks, health or financial risks, are restricted by law. These so called regulated forms of trade are listed in the restrictive Trades Practising Act. Practising some trades, for instance, requires a licence, and it is advisable to find out in advance what kind of licences are required for starting up an enterprise. In addition, some businesses cannot be practised without appropriate education, for example housing agents and security companies. Some forms of trade can be practised on a notice basis, e.g. cafés and restaurant, and some on a registration basis, like travel agencies. Provincial administration offices and the National Board of Patents and Registration provide further information on forms of trade that are subject to restrictions.

Business activity can be run in Finland in a form of sole trade or by setting up an enterprise. The usual enterprise types are general partnership, limited partnership and limited company.

A natural person with permanent residence in the European Economic Area is entitled to practise trade as a sole trader. In a general partnership and in a limited partnership each partner has to have a permanent residence in the European Economic Area. In case of a limited company, at least 50% of the establishing shareholders, 50% of the members of the board of directors and the general manager must be EEA country citizens. If these conditions cannot be satisfied, the Finnish Ministry of Trade and Industry can grant an exceptional permit. Further information available at the Ministry of Trade and Industry.

## Entry into the trade register

Anyone planning to set up an enterprise has to notify the Trade Register. The notification for entry into the Trade Register must be made in two copies on a form supplied by the National Board of Patents and Registration in Finland. It is advisable that the immigrant acquires information on the permit provisions and other things related to setting up an enterprise before making any practical preparations for establishing a business or getting self-employed. Fur-

ther information is available for example at the Employment and Economic Development Centres (TEkeskus), regional Job and Society centres and trade ombudsmen employed by the municipalities.

## Financing the enterprise

There are no special benefits or funding available for immigrants, for Finns returning to Finland or for prospective foreign entrepreneurs. The usual sources of financing are banks, special credit establishments and development organisations. The regional Employment and Economic Development Centres provide information on organisations, which grant funding for establishing a business. An unemployed job applicant intending to start a business can apply for **start-up money** (further information e.g. on the Internet: <http://www.mol.fi>); in this case the application should be made to the employment office in the area of operation.

## Entrepreneur training and counselling

The most important authorities who can give you advice are the 15 Employment and Economic Development Centres situated all over the country. The regional Job and Society Centres, which provide help when assessing the business idea and other issues related to setting up a business, co-operate with Employment and Economic Development Centres. The Ministry of Trade and Industry also give advice to entrepreneurs. Further information on training for entrepreneurs and for people planning to set up an enterprise is available at Employment Offices.

**Additional information:** Economic development officers/Trade Ombudsmen Business Departments of Employment and Economic Development Centres Employment Offices Ministry of Trade and Industry

*Useful Web sites:* <http://www.imol.fi/tietopankki/> (Database of an entrepreneur – only available in Finnish)

<http://www.tekes.fi> (TEKES-the National Technology Agency)

<http://www.finpro.fi> (The Finnish Export Association)

<http://www.finnvera.fi>

<http://www.prh.fi> (National Board of Patents and Registration)



# Unemployment benefits in Finland

## General

To qualify for daily unemployment allowance in Finland, the unemployed person must have been dependently employed or self-employed, i.e. he/she has to satisfy the employment condition. The employment condition of a wage or salary earner is considered to be satisfied when the person has been working for 43 calendar weeks during the last two years before getting unemployed. Entrepreneurs and other self-employed persons satisfy the employment condition if they have in the previous 48 months been self-employed for 24 months and if the self-employment is sufficiently extensive.

An unemployed job applicant, who fulfils the employment condition, is entitled to a daily unemployment allowance - either flat-rate or earnings-related - to ensure his livelihood and to compensate for financial loss, after a waiting period during which he receives no money. The maximum period for receiving a daily allowance is 500 days. If a person does not meet the above conditions, or if he/she has been receiving the daily allowance for 500 days, he/she will be eligible for labour market subsidy. **Additional information:** Web pages of the labour administration: <http://www.mol.fi>.

## Right to a daily allowance

Job applicant is entitled to a daily unemployment allowance if:

- if he/she is 17-64 years of age and lives in Finland and has been registered with an employment office
- if he/she is fit and available for work, training, etc.
- if he/she is seeking full-time employment and no suitable job or training has been found for him/her, and he/she satisfies the employment condition

Job applicant is **not entitled to a daily allowance** if he/she is receiving:

- an old-age, disability or unemployment pension
- a sickness insurance, rehabilitation, maternity, paternity or parent's daily allowance.

A daily allowance can be either a flat-rate daily allowance paid by the Social Insurance Institution

(KELA) or an earnings-related daily allowance paid by a trade union unemployment benefit society.

- To receive earnings-related daily allowance the job applicant must have been a member of the trade union fund for at least 10 months before he/she became unemployed.
- An earnings-related daily allowance cannot exceed 90 % of the unemployed person's daily wages. (Earnings-related allowance comprises a basic amount and an earnings-related additional amount.). Unemployment daily allowances are taxable income. Daily allowance becomes payable after the unemployed claimant has been registered with an Employment Office as unemployed for a total of seven workdays (= waiting period).

## Labour market subsidy and integration allowance

Recipients of labour market subsidy must satisfy the conditions, which have been settled by law:

- he/she is 17 -64 years of age, resident in Finland, unemployed and registered with an Employment Office
- he/she is fit and available for work, training, etc.
- he/she is applying for a full-time employment and the employment office has not been able to find suitable work or training for him/her yet.
- he/she has received daily allowance for 500 days and are thus no longer entitled to it
- he/she is not entitled to a daily unemployment allowance (e.g. if the applicant does not meet the employment condition for receiving it; see Right to a daily allowance, above.)

While the immigrant carries out the integration plan (see p.11) the labour market subsidy is payable as **integration allowance**. The integration allowance is financial assistance that is payable to the immigrant while he/she is attending the integration plan and that guarantees his/her subsistence. The conditions for receiving labour market subsidy as integration allowance are determined mainly under the Act on Labour Market Subsidy, and the conditions for receiving subsistence allowance as integration allowance are determined under the Act on Subsistence Allowance.





Integration allowance can also be payable as subsistence allowance to an immigrant of pensionable age. In order to get integration allowance the immigrant has to do what has been agreed upon in the integration plan. Integration allowance payable as subsistence allowance can be lowered or paying of the integration allowance payable as labour market subsidy interrupted, if the execution of the integration plan is neglected.

An immigrant or a returning expatriate is entitled to the integration allowance payable as labour market subsidy if:

- He/she has permanent residence permit in Finland and has been registered into the Population Information System.
- He/she is registered with the Employment Office as unemployed and seeking employment
- He/she has been drawn up an integration plan and he/she is committed to follow it.
- He/she is in need of financial assistance and satisfies the conditions of receiving labour market subsidy.

An immigrant, who is permitted to an integration plan, cannot be paid labour market subsidy otherwise than as an integration allowance.

A person, who is entering labour market for the first time is paid labour market subsidy or integration allowance after a **waiting period of five months**. According to the Finnish legislation no waiting period is required for those, who have a vocational education. A waiting period will not be required either if the applicant has been at the time of his/her registration with an Employment Office or during the two preceding years in total five months registered with an Employment Office as unemployed and seeking employment. The same applies if he/she has been at work, self-employed, in a practical training, in labour market training, undergoing a probationary period or in a labour market rehabilitation organised by the labour administration. A person under 25 years of age and without vocational training is not entitled to an unemployment allowance during unemployment, if he or she has refused a job offer or labour policy measure or refused, left or failed to enrol in applicable professional training.

#### **Labour market subsidy and integration allowance amounts (means-tested)**

Labour market subsidy and integration allowance are means-tested benefits. This means that if the appli-

cant has other income, that will reduce the amount of support one gets, as does applicant's husband's or wife's income if it exceeds FIM 1400 (236 €). If the applicant is liable to provide maintenance, his/her labour market subsidy will be affected by 50 % of the amount of income he/she has above FIM 5,040 (848 €) per month. The income limit is raised by FIM 630 (106 €) for each child under 18 that the applicant provide for. A lone person's subsidy is affected by 75 % of his or her income above FIM 1,500 (253 €) per month. Labour market subsidy is not means-tested for time periods when the person is undergoing labour market measures (practical training, apprenticeship, labour market training or rehabilitation arranged by the labour authorities.) Integration allowance is also not means-tested for time periods when the immigrant is in training program for immigrants or on-the-job-training. A young person living with his or her parents normally gets only 60 % of the full labour market subsidy/ integration allowance. Full subsidy is available for those young persons under-going a labour market measure or a measure that is comparable to a labour market measure. Similarly, a person who ceases to be entitled to a daily unemployment allowance (after receiving it for 500 days,) will receive labour market subsidy, without it being means-tested, for the first 180 days.

### **Time limit on labour market subsidies and integration allowances**

There is no maximum time for receiving labour market subsidy; it can be paid up until the age of 65. Labour market subsidy can be payable as integration allowance for a maximum of three years from the date on when he/she was registered into the Population Information System of his/her municipality for the first time.

### **How to apply for labour market subsidy**

Apply to your local Social Insurance Institution (KELA) office. **Note: Unemployment security is paid principally only for such days as you stay in Finland: if you travel abroad, you must notify the local employment office.** Labour market subsidy/ integration allowance becomes payable after the unemployed claimant has been registered with an Employment Office as unemployed for a total of five workdays (= waiting period)

### **Unemployment security for immigrants from Nordic and EU/EEA countries**

European Union's Agreement on social security 1408/71 (later to be referred as the ESC Agreement)

and the Nordic Social Security Agreement have increased freedom of movement from one country to another. This safeguards your right to unemployment security. **The ESC Agreement** applies to all employees and self-employed persons who are EU/EEA-country citizens and who are, or have been, covered by some form of unemployment security in an EEA country.

**The Nordic Social Security Agreement** is supplementary to the provisions of the ESC Agreement. It also applies to employees and self-employed persons who are not covered by the ESC Agreement but are, or have been, entitled to social security in a Nordic country. The general rule is that the applicant must be insured against unemployment in the country where he/she works. This also applies if the person lives in an EEA country other than that in which he/she works. However, if the employer has sent him/her to work in another country, he/she must be insured against unemployment in the home country.

### **Rights and entitlements related to the daily allowance**

If the person is covered by an unemployment insurance scheme and by the terms of the ESC Agreement or the Nordic Social Security Agreement, he/she has the following rights:

- insurance and unemployment periods in other countries will be taken into account in the Finnish employment condition
- if the person is looking for work in Finland, he/she will continue to receive a daily unemployment allowance from the original country for a maximum period of three months
- he/she remains entitled to unemployment security in the home country if person's employer has sent him/her to work in, for example, Finland
- when the person finds employment in Finland, he/she has to apply for Finnish unemployment insurance.

Unemployment insurance in Finland, Sweden and Denmark is voluntary; you will receive no insurance benefits unless you have joined a trade union unemployment benefit society.

In other countries, insurance against unemployment is universal and benefits are paid automatically. If the person becomes unemployed in Finland before he/she would normally be entitled to a benefit here, his/her insurance and working periods in other countries count towards the fulfilling the conditions. **This applies only to employees**, not to self-employed persons. The person will need an E301 Certificate as proof of his/her periods of insurance and employment. E301 Certificate can be received from the labour authority in the municipality where the person has been working or from an unemployment

benefit society (applies to Finland, Sweden and Denmark). Periods of insurance and employment in an EU/EEA country are taken into account into the Finnish employment condition, if the person has been employed for four weeks in Finland directly before his/her unemployment. If the applicant has been employed in an EU/EEA country less than one year, the periods of employment this condition does not apply.

## Remigration from the Nordic countries

According to the **five-year rule** in the Nordic countries, the immigrant does not need to have been working for four weeks in order to be entitled to receive unemployment insurance, if he/she has been insured against unemployment or paid a daily unemployment allowance in some Nordic country some time during the past five years. He/she must, however, join a trade union unemployment benefit society **within eight weeks** of the time he/she ceases to be covered by unemployment insurance in the other country. He can only be paid a daily allowance in Finland after registering with an Employment Office.

## Daily allowance for three months

The immigrant can look for work in Finland and be paid a daily unemployment allowance from the country he/she has come from for a maximum period of three months. This rule applies to both employees and self-employed persons.

To obtain a daily allowance while looking for work in Finland, he/she needs an **E303 Certificate**.

Applicant can obtain an E303 Certificate:

- if he/she is an EU/EEA-country citizen
- if he/she applies for the certificate before travelling to Finland
- if he/she applies for the certificate well before travelling and at the same time informs the authority, who is responsible for the unemployment security, in which country he/she is going to look for work
- if he/she are being paid daily unemployment allowance in his/her own country
- if he/she has been unemployed, a job applicant and available for work for at least four weeks before leaving for Finland.

To receive the daily allowance during the whole time the certificate is valid, the applicant must register with an Employment Office in Finland within seven days of the date the certificate becomes valid. Otherwise he/she will only receive the daily allowance

starting from the date he/she registers at the office. As a rule, if he/she finds work in Finland while the certificate is in force, he/she becomes entitled to coverage by unemployment insurance in Finland. Once the person has made sure that he/she is covered by Finnish unemployment insurance, he/she ceases to be insured in the home country. He/she must, therefore, notify the unemployment authorities in the home country of this fact. If the person fails to find work, he/she must return to the home country and register with an Employment Office while the E303 Certificate is still valid to continue receiving daily unemployment allowance without interruption. If person registers with the Employment Office after the certificate has ceased to be valid, his/her daily allowance payments will be continued only upon fulfilling certain conditions. If the applicant has been paid a daily allowance abroad on the basis of his/her E303 Certificate, he/she can get a new certificate only after he/she has been at work in the home country again. If the person is not an EU/EEA-country citizen, he/she will not be paid a daily allowance while looking for work in Finland even if covered by the Nordic Social Security Agreement.

## Before leaving for Finland

If the person wants to go to Finland to look for work or to accept a job, it is important to contact the unemployment insurance authorities before leaving in order to find out how the migration to Finland affects the unemployment security.

In addition to the unemployment benefit society, also the following authorities can provide information about the rules under the EEA and Nordic Social Security Agreements:

### In Finland:

- Sosiaali- ja terveystieteiden ministeriö (Ministry of Social Affairs and Health)
- KELA (Social Insurance Institution)
- Eläketurvakeskus (Central Pension Security Institute)

### In other Nordic countries:

- Denmark: Direktoratet for Arbejdsløshedsforsikringen
- Iceland: Arbejdsløshedsforsikrings fonden
- Norway: Arbeidsdirektoratet
- Sweden: Arbetsmarknadsstyrelsen, Försäkringsenheten.



# Housing in Finland

## Looking for housing

The housing situation varies greatly from one place to another. There is a shortage of rental housing in nearly all the population centres; the situation is especially difficult in the metropolitan area. That is why it is advisable to start looking for a place to live in good time. If you already have a job, or have been offered one, you could ask your employer to help you find housing.

It is advisable to find out about the various forms of housing support, and the conditions for receiving them. This and other information is available from the Ministry of Environment. On the Web page of the Ministry of the Environment (<http://www.vyh.fi>) there are also other useful links.

Additional information is available also from municipal housing officials (kunnan asuntoviranomaiset.) Contact information of these authorities is available e.g. from the web site of Association of Finnish Local and Regional authorities: <http://www.kuntaliitto.fi>.

## Rental housing

The **housing authorities** of the municipality you are planning to move to may be able to help you to find rental housing financed by government loans. Residents are chosen on the basis of the income, property and the need of a housing of the applicants. Especially in large population centres there are long waiting lists for housing.

Private landlords advertise rental housing in newspapers. Rental housing can also be found through a 'housing wanted' advertisement in a newspaper. Rental housing can also be obtained via a housing agent (asunnonvälitystoimisto) or with an advertisement on the Internet.

## Deposit

Usually a tenant must pay a deposit. The deposit, meaning of which is to guarantee, that tenant's obligations will be filled, can be given in the form of a bank deposit. It can be at the maximum three months' rent. A larger deposit is illegal. According to the legislation the sum of the deposit is contractual but on the private markets it is today usually two

month's rent. Additional information e.g. The Central Union of Tenants (Vuokralaisten Keskusliitto)(<http://www.vuokralaisten.keskusliitto.fi>)

## Owner-occupied housing

The most common form of housing in Finland is owner-occupied housing; either private houses or flats in condominiums. Owner-occupied housing is usually financed with savings and a bank loan. Banks offer advantageous loans to people who already have a home saving account in the same bank. You can open the home saving account already before moving to Finland. In certain cases you can also get interest subsidy for your house loan. The respective municipality decides about that on the basis of a means test. It is also possible to get partial government guarantee for a house loan.

## Right-of-occupancy housing

Right-of-occupancy housing as a system is a mixture of owner-occupied and rental housing. The resident pays no more than 15 % of the purchase price; he or she then goes on to pay a reduced monthly rent for the right-of-occupancy housing. For right-of-occupancy housing, register for the waiting list of the municipality you want to move to.

For additional information contact the municipal housing authorities and producers of right-of-occupancy housing.

## General housing allowance

The Social Insurance Institution (KELA) grants general housing allowances to low-income households and persons so as to reduce their housing costs. KELA also pays housing allowances for pensioners to pensioners over 65 years of age and for persons entitled to certain other benefits. KELA can grant housing supplements for students, who live in rental housing. Students living in owner occupied housing or those students, who live in rental housing but have family are also entitled to general housing allowance.





Additional information e.g. on the web site of KELA (<http://www.kela.fi>).

### First home interest subsidies

People aged 18-30 can make home saving agreements with banks to make it easier to buy their first home. Young people save a given share of the estimated cost of their future apartment on the ASP (Home saving award) account, while the bank pays it an interest above and beyond the usual deposit rate. The ASP saver can also get the state to subsidize his or her housing loan. In such cases the state pays part of the interest payable to the bank during the first six years. The first residence can be an older or new building or condominium flat.

### Foreigner's right to purchase a private house or estate

According to the Finnish legislation a foreigner is free to purchase a private house or estate in Finland.

At the beginning of 2000 the procedure of permits was annulled, which concerned the persons living abroad purchasing a summer or weekend residence and some special areas. The nationality and place of residence thereby effect no longer purchasing an estate in Finland.

A foreigner also can purchase a condominium flat with no restrictions. Only buying of shares in the most important Finnish companies, however, remains subject to approval by the Ministry of Trade and Industry.

#### Additional information:

Municipal housing authorities  
Banks

#### Useful Internet sites:

<http://www.suomenasuntosivut.net> (only in Finnish)

<http://www.asuntotieto.com> (only in Finnish)

<http://www.vuokralaistenkeskusliitto.fi> (The Central Union of Tenants)

# Education, training, studies

## Practical measures upon immigration

It is important to get in touch with the educational authorities of the municipality at an early stage. On registering at a school in Finland, pupils must produce a certificate from the previous school. The preceding studies are gone through with the teacher and new curriculum will be planned on the basis of that.

## The Finnish school system

From 1.8.2001 on all six-year-old children are entitled to pre-school education. Its purpose is to support child's individual growth to a human being and to the ethical responsible membership of the society and to provide the child with readiness and knowledge necessary in life. For more information contact the municipal welfare and educational authorities.

**Comprehensive school lasts nine years** in Finland. Compulsory school starts in the autumn of the year in which the child becomes seven years old. Teaching, teaching materials and student welfare are free-of-charge at comprehensive schools. Preparatory teaching can be organised for immigrant children who are six years of age or within the age group for comprehensive school. The teaching happens in groups, and it is aimed at supporting both the transfer to regular comprehensive school and the pupils' own native language. After comprehensive school a student can continue to an upper secondary school or vocational training. In some municipalities, pupils who feel a need to revise can do a voluntary 10th grade.

Finland has a **system of joint application** for upper secondary schools and for nearly all basic vocational training institutions. The period of joint application is in January-February for admissions in the autumn, and in September for admissions in January. Admission will be based on earlier success at school and possible working experience. Some vocational schools have additional entrance examinations. If a student's foreign certificates are not comparable with Finnish certificates, the student can be selected flexibly, without regard for examination scores. Educational institutes may test applicant's language skills before selection. Information on the

system of joint application is available at the **information service of any employment office.**

**Upper secondary schools** offer all-round education. The three-year curriculum leads to a Finnish matriculation exam, which gives students formal eligibility to go on to university-level education or training. Some upper secondary schools have grades, others prefer a system of courses with no grades or classes. The maximum period of study allowed is commonly four years. Secondary school students have to pay for their books and other teaching materials, but meals and the teaching itself are free-of-charge.

**Vocational training** leads to a vocational degree. Entrance condition is completing comprehensive school or correspondent school abroad. Basic training takes 2-3 years. In next few years there is going to be a change of duration of basic training and all kinds of basic training will last 3 years. They will include an on-the-job training of at least 6 months. Degrees of preceding studies of three years will qualify the student with a general eligibility for further studies in universities and polytechnics.

Basic vocational training is available in the following branches of study: Natural resources; Technology and Transport; Administration and Trade; Tourism; Nutrition and Home & Institutional Economics; Health and Social Affairs; Culture; and Recreation and Sports.

**Polytechnics** (in Finland 29) offer in different fields of study the possibility for university level studies with a vocational emphasis. They lead to working life's different professional tasks. Studies at a polytechnic take 3,5-4,5 years. Basic condition is either completed comprehensive school or matriculation examination, vocational training of 3 years of certain other corresponding studies. There is a separate joint application procedure for polytechnics in March-April for admissions in autumn and in September for admissions in January.

Studies at both vocational basic training and at polytechnics are free-of-charge. Private students may be charged fees. During vocational basic training the students are entitled to a meal free-of-charge on those days, when they study all-time. In polytechnics the students pay for their meals. Lodging in a dormitory is free-of-charge for students studying in the basic training. Students and trainees pay for their own textbooks. In some cases compensation for

travel costs can be received. For further information, see the National Board of Education's publication "Koulutusopas" (for education after comprehensive school) and "Ammattikorkeakoulut ja opistot" (on AMK and other institutes.) Both are also available in Swedish ("Utbildning efter grundskolan" and "Yrkeshögskolor och institut.") Training can also be obtained via an **apprenticeship**, which offers a way to learn a profession on the job. Information on jobs for apprentices is available at employment offices.

Additional information on the Finnish educational system and the above mentioned student manuals are available on the Internet Site of the National Board of Education (<http://www.oph.fi>).

## Education in Swedish and other languages

Swedish-language comprehensive and upper secondary schools and vocational training institutions are found in the coastal municipalities of the province of Uusimaa and Western Finland, and in the following municipalities: Oulu, Tampere, Kotka, Kuusankoski, Hyvinkää, Varkaus and Tuusula. The Finnish language is also taught in Swedish-speaking schools. In addition, Helsinki has English, French, German, Russian and International Schools, most of which teach in the foreign language and in Finnish. The English and German schools are private, and rather expensive. The International School of Helsinki is intended mainly for foreigners, and it teaches only in English; its term fees for the study year 1997-1998 totaled FIM 46,000 - 50,000 (7744-8418 €) . Registry fee for these is FIM 5,000 (842€). Several Finnish municipalities have schools with classes that are taught in a foreign language.

## Remedial instruction

Comprehensive and upper secondary schools and vocational training institutions offer extra remedial instruction for students coming from abroad on subjects in which they have difficulty. Wherever possible, foreign children will be given remedial instruction in their own language. Comprehensive and upper secondary schools can teach children in their own language in ordinary grades, too. Foreign-language teaching can also be made available to Finnish children who have mastered a foreign language abroad.

## Summer school and courses

School-age children planning to emigrate to Finland can get an idea of Finnish school life at summer school. The Summer High School Association

(Kesälukioseura ry) runs a variety of courses; pupils may choose whatever is most suitable for them.

The Summer High School Association can provide additional information on its courses, on Ministry of Education stipendia, on practical training opportunities in Finland and on other ways for young people to spend their summer holiday. Summer universities (kesäyliopistot) in various regions also offer language teaching (including Finnish and Swedish.) Their main purpose is to run refresher courses on subjects that upper secondary school students need to revise for their Finnish matriculation examinations.

### Additional information:

Kesälukioseura ry (<http://www.kesalukioseura.fi>)  
Summer Universities, The Finnish Association of Summer Universities  
Employment office information service desks

## Practical training and studies in Finland

For young people thinking of moving to Finland, summer jobs and studies are a good way of getting to know life in Finland. Summer jobs are generally for 18 to 30-year-old students and graduates. They receive pay for the jobs, but usually have to pay the costs of travel and housing out of their own pockets. European Union has study and practical training programs that provide EEA-country citizens with varied opportunities for studying and working in Finland. Several EU exchange programs are run under student exchange agreements between universities and vocational training institutions in different countries. Find out what organisations in your own country run practical training exchanges with Finland. Many of them can also offer you practical training opportunities. The Nordic countries have their own Nordjobb Summer Work Programme, which organises lodging and leisure activities as well as summer jobs. Further information is available at the Norden Association and at the Employment offices.

### Additional information:

Employment offices  
Finnish Centre for International mobility (CIMO)  
(<http://www.cimo.fi>)  
The Norden Association  
(<http://www.pohjola-norden.fi>)



## Correspondence courses

Numerous correspondence schools in Finland offer home study opportunities, both all-round education and vocational training. Participation is easy even for those living abroad. Correspondence schools provide **homework for comprehensive school pupils**, for example to help Finnish children abroad to retain their Finnish language skills. Keeping up with Finnish is a major side benefit of distance education. Further information on correspondence courses is available from employment office information service desks.

## Comprehensive and upper secondary school as adult training

Night school is an opportunity for working adults to complete comprehensive school or upper secondary school, take their matriculation examinations and simply study individual subjects: the evening classes provide all-round education. Completing comprehensive or upper secondary school usually takes 2-4 years in night school. Upper secondary school evening classes are for people over the age of 18. Applications should be made directly to the school. Periods of application are usually late May to early June, mid-August and January. The schools advertise their periods of application in local newspapers; you can also ask a school office. Tuition is generally free-of-charge. Fees are sometimes charged for special subjects and for private students. The Ministry of Education may grant a permit to charge tuition fees also from other students. Textbooks and teaching materials usually have to be paid for. Additional information: Employment Office's information service.

## Universities and polytechnics

Student selection for higher level training and education is based on certificates and entrance examinations. A foreign student whose earlier education has legally prepared him or her for university level studies can apply for entrance to a Finnish university. Owing to the varying entrance requirements in Finnish universities, however, **the foreign candidate should first contact the Finnish university**. More information on study opportunities, entrance requirements and periods of application are available from universities and in various manuals: "Yliopisto-opinnot" is a guide to teaching, degrees, the subjects taught, and the placement of graduates in working life. The National Board of Education publishes "Yliopistojen valintaopas - Universitetens urval," which gives information on student selection

and entry requirements for speakers of Finnish and Swedish. "Study in Finland" (CIMO) deals with English language study programs. Most universities also issue their own prospectuses. All these publications are available from employment office information service desks. Additional information on university level education is also available at the education information on the Internet site of The Board of Education.

## Adult vocational training

Vocational additional training leads to a vocational degree or a specialised vocational degree. Further training includes up-dating career training for maintaining and developing professional skills. An adult can also prove his or her professional skills through demonstration tests during or at the end of the training. The tests last 3-5 days, depending on the line of work and the degree sought. Demonstration tests and preparatory training before tests are organised by vocational training.

There are no national age restrictions for adult training. Traditionally the age limit has been 25 years and in special cases 20 years. It is worth checking with the institute. Basic training leads to same degrees as that of younger students' training. Fees may be charged for vocational degrees and specialised vocational degrees. Also the preparatory training may be chargeable.

Further information on adult vocational training is available from employment office information service desks and from a guide manual (Aikuiskoulutusopas) published by the National Board of Education. Most publications of the National Board of Education are available on the Internet (<http://www.oph.fi>).

## Labour market and integration training

Labour market training is a form of adult education aimed at balancing the demand and supply of labour. The labour authorities can arrange and pay for adult education and training for their customers at adult education centres, other educational institutes, universities or private training enterprises. The training can last from a few weeks to two years; the average is about four months. Labour market training is open for a person, who is suitable for the planned profession and fills the requirements of the training. Training is targeted principally for persons over 20 years of age.

Labour authorities can acquire for their customers also **integration training**, which aims for developing the initiative, responsibility and co-opera-



tive skills of the immigrant, and provides him/her with readiness to act as an equal member of the Finnish society. Training improve immigrant's possibilities to get employed. Central content of the immigrant training are: 1) Finnish/ Swedish language skills, 2) social skills and 3) educational and vocational readiness.

A training allowance of the same size as the daily unemployed benefit is payable during the labour market training. The allowance will be paid to the amount of either basic daily allowance or earnings-related allowance. If the person is not entitled to any of these, he/she is entitled to labour market subsidy or integration assistance for immigrant. Employment office may grant compensation on travel costs for the person applying for the training. Additionally, compensation for maintenance costs is paid during the training. Compensation for housing is payable for a student, who participates in a training outside the municipality he/she lives or works in, and due to that has additional housing costs to cover.

An immigrant can be paid maintenance compensation also during integration training (organised in another form than labour market training), if the entity of measures equals at the minimum 25 hours per week and at least half of that is training. The training should promote the integration of the immigrant. Participation in such training program must be agreed upon with the employment consultant before beginning the training and it must be count as part of the integration plan.

Employment offices have information on labour market training all over Finland. Information on training is also advertised in public means of communication, in regional "Työ- ja Koulutus" publications and on the Internet.

Finnish citizens can apply for labour market training already before immigration. Citizens of other Nordic countries and such foreigners, who have been granted a permanent residence permit, or residence and work permit (A status) can apply after their arrival. Other EU/EEA-country citizens can apply for labour market training after they have been at work in Finland. All applications for labour market training must be made through employment offices. People who live in the Nordic countries should first contact the employment office in the municipality, where the training will be arranged, or the Finnjobb Information Service at the Finnish Embassy in Stockholm, Sweden.

## **Folk high schools, adult education centres, worker's institutes**

Folk high schools provide all-round education and preparatory training for certain professions. In many

folk high schools there is also vocational training. The student may study courses from the comprehensive school, the whole syllabus of an upper secondary school or just parts of them. A folk high school can also issue certificates equivalent to comprehensive and upper secondary school certificates. At a folk high school, you will be a full-time student and you can also lodge in a dormitory of the folk high school. The folk high school may decide if it wants to set conditions regarding the age, preceding education or other things. Additional information is available at the study guide (Koulutusopas) and The Finnish Folk High School Association (Suomen Kansanopistoyhdistys).

Adult education centres and workers' institutes are mainly for leisure-time study. They teach a very broad range of subjects.

## **Finnish language courses**

Finnish-language courses for foreigners are taught in many teaching establishments, including:

- adult vocational training centres
- adult upper secondary schools
- adult education centres and workers' institutes
- folk high schools
- summer universities
- university and university-level language centres.

Contact information of these and other information about language courses is available at the Internet site of the National Board of Education (<http://www.oph.fi>).

If part of manpower policy adult training, teaching will be free-of-charge: you can apply for any course at an employment office. Most other Finnish language courses charge a fee, but usually a reasonable one. The fees in adult education centres and workers' institutes (kansalaisopistot, työväenopistot) are particularly reasonable (FIM 100 – 300/ 17-50 €).

Additional information is available from the Finnish Folk High School Association, the Association of Adult Education, folk high schools, adult education centres, workers' institutes and employment office information service desks.

## **Information on training opportunities, trades and professions**

Employment office information service desks provide information on training, trades and professions. You can also receive individual counselling from the vocational guidance psychologists at employment offices. The addresses and telephone numbers for employment offices are given on pages 57-58 and on the Internet site of the labour administration (<http://www.mol.fi>).

# Recognition of foreign qualifications

Persons, who have completed an academic degree abroad, can apply to the National Board of Education for a decision on the recognition or compatibility of their degrees. The procedure is based on two different laws, and it varies slightly, depending on whether the applicant is an EU/ EEA citizen, whose degree has been completed or recognised in an EU/EEA country. Decision on the recognition of a degree means practically that if the applicant satisfies the possible further conditions mentioned in the decision, he/she is eligible for an open public office or appointment.

A decision on equivalence of the qualification does not mean that the qualification becomes a Finnish qualification. Thus the person concerned may not use the title or name of the Finnish qualification on the basis of the decision on equivalence, but will continue to use his/her foreign title. A Finnish title may be obtained only by completing a Finnish qualification.

If a person, who has been studying on the university level abroad, wishes to continue his/her studies in Finland, he/she does not have to apply for decision on the recognition of his/her degree. Universities have the freedom to decide independently whether or not the crediting studies will be count towards the future degree in Finland. They can also decide on the eligibility for postgraduate studies on the basis of the acquired degree.

## Academic degrees from abroad

Higher education degrees taken outside the EU/EEA member states are governed by the law and statute governing the competence for official posts conferred by university studies taken abroad (531/86). Higher education degrees and higher education studies taken abroad confer the same competence as higher education studies taken in Finland required for an official post or appointment if these studies have been equated with each other under the above-named legislation.

Decision for recognition of degrees must be applied at the National Board of Education. Application forms and the instructions on completing the form is available at the Registry Office of the National Board of Education (PO Box 380, 00530 Helsinki), Tel: +358-9-774 775 and at polytechnics,

universities, employment offices and at the information service of the Centre for International Mobility CIMO. Application form with the instructions on completing are also available in the home page of the National Board of Education.

The National Board of Education tries to process the applications within 1-2 months from the date on, when all the necessary documents have been delivered. If it is necessary to get a statement from a educational institute or some other expert opinion, processing may take 3-4 months. The decision is issued in Finnish or Swedish. The fee for the decision is FIM 1,000/168€ and it is forwarded cash on delivery to the applicant himself/herself or to his/her representative living in Finland.

## Recognition of education in EU/EEA countries

The European Union system recognise credit on the basis that an EU/EEA country citizen's professional qualifications from one Member State are recognised in all Member States. There are two Directives on the general system of recognising degrees (89/48/ETY and 92/51/ETY) and Finland implements them through the Act on Implementing the European Union's General System of Recognising Degrees (Laki Euroopan Yhteisön yleisen tutkintojen tunnustamisjärjestelmän voimaanpanosta, 419/1997).

An EU/EEA country citizen, who has received his/her education or training in an EU/EEA country, needs a decision when he/she applies for any office or post with some of the following conditions: 1) a post-secondary degree of a minimum of three years from an institute of higher education, 2) a vocational degree of higher educational level with a duration of at least three years, or 3) college level qualification with a duration of at least three years and begun from the upper secondary matriculation level. If an official post or office requires a vocational degree lower than a college level education, principally a person, who has taken this kind of a degree in any EU/EEA member states is qualified for the post.

Decision for recognition of degrees must be applied at the National Board of Education (application forms see above). The National Board of Education will make the decision within four months after



all necessary documents have been handed in. Decision will be issued in Finnish or in Swedish and it will be charged a fee of 1000 FIM (168 €). The decision will be sent cash on delivery to the applicant himself/herself or to his/her representative living in Finland or other EU/EEA country.

In addition, the law on Nordic labour markets (73/1998 Laki pohjoismaisista työmarkkinoista) applies to the Nordic country citizens. If an official post or office requires a post-secondary degree of a minimum of three years from an institute of higher education, this requirement is on the basis of the above mentioned law fulfilled if the degree taken in another Nordic country is in general outlines correspondent to a Finnish degree. Act on qualification requirements of people in educational tasks includes additional stipulations about teacher's qualifications acquired in another Nordic country.

## Right of vocational practice

If you seek right of vocational practice on the basis of a foreign qualification, you do not apply to the National Board of Education but to the same authority that normally grants right of vocational practice. For

example the professionals of health care apply for legitimisation or title protection from the National Board of Medicolegal Affairs (Terveydenhuollon oikeusturvakeskus).

## Statements on foreign professional qualifications

Upon request, the National Board of Education gives statements of assessment on lower level degrees from vocational training. The statements compare your degree with its nearest Finnish equivalent(s), but it is only a statement of assessment by an authority and does not qualify you for anything. A statement by the National Board of Education costs either FIM 500 (84 €) + VAT or FIM 1000 (168 €) + VAT, depending on the amount of investigation needed. Anyone, who needs a statement on his/her degree can ask for application instructions from the National Board of Education.

### Further information:

National Board of Education (<http://www.oph.fi>)



# Financial aid for trainees and students

The conditions for granting student financial aid are acceptance into a training or teaching establishment, full-time studying and need for financial assistance. The aid can include study grant, housing supplement and government guarantee for student loan. Adults can receive adult study grants. The study grant, adult study grant and housing supplement are funded by the state and paid monthly into the trainees' and students' bank accounts. The study grant and adult study grant are taxable income. Student loans are granted by banks upon application. Financial aid can be granted to foreign students provided that they have lived in Finland for other purpose than studies for two or more years and that their stay in Finland is expected to be permanent. Study grant may be granted to a person, who does not satisfy this condition if their stay in Finland can for special reasons be considered as permanent. Examples of this kind of persons are refugees and returning expatriates. Even immigrants under 18 can begin to receive it immediately if their parents are permanently resident in Finland.

On the basis of the EEA Agreement EEA citizens are entitled to the study grant, if the studies are closely related to person's field of work or the applicant has become unemployed for a reason not consequential from himself/herself. A family member of the employed person may also be granted study grant on the same basis as a Finnish citizen.

## Which training or studies does the government support?

Financial aid is granted for full-time post-comprehensive school studies of a duration of at least two consecutive months, either at a upper secondary school, folk high school, vocational training institution or other educational institutes of secondary-level. University studies are supported up to the doctorate. The educational establishment or vocational training institution must be one that is subject to public supervision.

A Finnish citizen and a person, who according to the EU-provisions is correspondent to a Finnish citizen can also be granted a study grant for studies or training abroad.

## The amounts of student financial aid

The amount of student financial aid granted depends on the type of teaching establishment and on the applicant's age, marital status and type of accommodation. Study grants will not be given to students who are eligible for child benefit (family allowance). Government guarantee for a student loan is usually granted to a student receiving study grant, with some exceptions.

Other financial benefits, the student's own income and, in some cases, his or her parents' income are also a factor in granting student financial aid. Property and the spouse's income only effect the housing supplement.

All grants (excluding the study grant) and taxable income from the calendar year are taken into account as income of the student. The income limit is based on the number of months of receiving the study grant during the year in question. For each month of receiving the study grant, the student can earn FIM 3,000 (505 €). For the months when no study grant is paid to the student, the income limit is FIM 9,000 (1515 €). Thus, if study grant is received for nine months, the student's income limit for the year is FIM 54,000 (9091€). The student must make sure that the limit is not exceeded. The student can earn more if he or she cancels a few months' study grant or returns grants already paid by the given date. The income level is monitored afterwards on the basis of tax records. The amount of study grant and housing supplement corresponding to possible excess income will have to be paid back with an interest of 7 %.

## Housing supplement

Housing supplement is for students living alone in rental, right-of-occupancy or right-of-purchase housing. The provisions for general housing supplement apply for a students, who live with their parents, with their own children or with the children of the spouse or cohabiting partner. The same applies if the student lives in his/her own owner-occupied flat or in the owner-occupied flat of his/her married or cohabiting spouse.

## Student loans

For a student loan, you need to apply to a bank. With a government guarantee, no other security is needed. Interest and other conditions of the loan are subject to agreement between you and the bank. For the terms when you receive student financial aid, interest will be paid by taking an additional loan.

## Adult study grants

Adult study grants are meant for mature students aged 30 -54. Five years must have passed since last they were full-time students. This period of time may include a maximum of four months of the kind of full-time studying that would make them eligible for student financial aid. If the applicant has completed no vocational training, previous studies will not be taken into account. To be eligible for a study grant for mature students, you must be on unpaid leave from your regular job, which must have continued for at least one year before the beginning of the studies. An unemployed person who has been receiving unemployment allowance before the beginning of studies can be eligible for a study grant for mature students, if he or she has been working for a minimum of one year and if the employment was terminated less than twelve months before the beginning of studies. Private entrepreneurship is admissible as employment. When receiving an adult study grant, your average gross monthly income must not exceed FIM 2,000 (337 €). Adult study grants will not be granted for labour market policy training or studies comparable to a paid occupation, or in cases where livelihood during the studies is secured by wages or salary, pension, or other form of support. No student financial aid can be granted to persons receiving job alternation leave compensation (vuorottelukorvaus). Study grant for mature students can be granted for a maximum of two study years, or the duration of four terms/semesters. For persons studying for a licentiate's examination or a doctorate, the maximum grant is for twelve months. The study grant for mature students is equal to 25 % of the applicant's steady monthly income before taxes before the beginning of studies, although no less than FIM 1,540 (259 €) and no more than FIM 2,800 (471 €) per month, taxable income. If you are receiving the study grant for mature students, you are also eligible for the housing supplement and government guarantee for student loan, which is FIM 1,800 (303 €) per month. In addition to the study grant for mature students, the adult student who is aged 30-60 years can receive a vocational training grant, which is FIM 1,400 (236 €) per month. To receive the vocational training grant, you must apply to the Education and Redundancy Payments Fund (Koulutus ja erorahasto) or to the State Treasury- the same instances where you would



apply for severance pay financial assistance for adult education.

## How to apply for student financial aid

Application forms for student financial aid are available from local offices and Internet services of the Social Insurance Institution (KELA) and from most educational establishments. Those who have been admitted into schools are usually sent precompleted application forms. The form should be returned either to KELA or to the school, with the appropriate appendices. University students send their applications to the KELA Centre for Student Financial Aid (Opintotukilautakunta). Student financial aid can begin, at the earliest, from the month when the application is received. As a rule, university students apply for their required number of months of aid, for the whole year, on one application, and students in other schools apply for the established number of months in their study year. A special alteration form is used to apply for summer study grants and other supplemental aid. The same form is also used for cancelling study aid for a period of time. The decision will be sent to the address you give on your application. If you have received government guarantee for a student loan the previous year, a new decision will be sent to you without application.

## Interest subsidies

In some cases the government can pay all the interest on a student loan. Interest subsidies are available for conscripts and for people receiving maternity or parent's allowance. Conditions for granting interest subsidies for unemployed person concern the duration of unemployment, completing the studies and the financial situation. You will need to fill in a separate application for interest subsidy.

### Additional information:

Social Insurance Institution (Kela)  
(<http://www.kela.fi/opintotuki/index.html>)

# Social security in Finland

The usual condition for being covered by Finnish social security is that the applicant lives in Finland. If an international agreement stipulates coverage by social security differently, that will be complied with. Such agreements include the EEC Regulation 1408/71 and the **social security agreements** Finland has signed with **Canada, Estonia, Israel, Latvia, Switzerland** and the **USA**, and the medical care agreements signed with **Australia** and **Hungary**. The Nordic Social Security Agreement and a number of bilateral agreements with other EU Member States stipulate which country's social security the person travelling between the two countries is covered by. Entitlement to social security does not depend on nationality. On the basis of the EEC regulation, EEA Agreement and certain bilateral agreements, certain citizens of the signatory countries are comparable to Finnish citizens.

## Persons living in Finland

A person is regarded as living in Finland if his or her home and residence proper are here, and if he or she lives in Finland for at least 50 % of the time on a regular basis.

## Immigration to Finland

An immigrant can be regarded as living in Finland from the time of his or her immigration if his or her purpose is to stay here permanently, and provided that he or she has a one-year residence permit (if required.) Residence permits are required for immigrants other than Nordic country citizens.

## The Finnish health care system

Everybody living in Finland has the right to primary health care and hospital services. Municipalities are in charge of the health care services. The Finnish legislation defines the services, which a municipality is obliged to arrange. Municipalities may arrange the

services themselves, together with other municipalities or by buying them from another municipality or other public or private service producer. Municipal services include health care counselling, medical treatment, rehabilitation, mental health care, transportation of patients, dental care, school health care, student health care, occupational health services and screenings and collective tests. Municipal dental care may be subject to restrictions.

## Health centres

All persons who live in Finland have the right to health care in health centres and hospitals, where the public health care usually is arranged. Health centres are open for residents of the municipality i.e. persons, who are registered as a permanent resident in the municipality. Health centres provide health care of general practice. If necessary, a health centre doctor or a private doctor will refer the patient to a specialist in a hospital. In urgent cases patients are handled in a hospital also without referral. Possibility of the patient to choose his/her own doctor vary from municipality and health centre to another. Usually hospital cannot be chosen, but decisive is, which hospital is the nearest.

The local health centre, in the municipality in which you are permanently resident, is the one to use. **Primary health care** is handled by health centres. They employ doctors, nurses, physiotherapists and other staff. If necessary, a health centre doctor will refer the patient to a hospital or its polyclinic (out-patient department.) As a rule, you need to make an appointment for an attendance at a health centre. If you fall ill suddenly, for example while travelling, you can go to the nearest health centre. In the event of a serious accident, you can be taken to the nearest hospital polyclinic. Acute cases involving people who do not have permanent residence in Finland are handled by the nearest health centre or hospital.

A health centre fee is normally charged. Fee is either FIM 120 (20 €) a year or FIM 60 (10 €) per visit for the first three visits, thus FIM 180 (30 €) in to-





tal. A single attendance at a hospital out-patient department costs FIM 120 (17 €) and treatment day fee is FIM 135 (23 €) for a day. In cases, when the treatment lasts longer than three days, also a fixed charge of FIM 150 (25 €) is charged. Fees for long-term patients is determined primarily by the income.

If the patient has during the last 12 months paid customer fees more than FIM 3500 (590 €), the services included in this upper limit are after that free-of-charge. Short-term institutional care (under three months) can be charged FIM 70 (12 €) per treatment day.

Doctor's fees, prescribed treatment and medication are partially refunded under the National Health Insurance. The refund is paid by the local office of the Social Insurance Institution (KELA) upon delivery of receipts. Workplaces commonly have occupational health centres to which employees can go if they fall ill.

## Hospital treatment

Hospital treatment requires a referral by a doctor. Hospitalized patients are required to pay FIM 125 (21 €) per day of treatment. This sum covers everything: the doctor's fees, medication, laboratory tests, food, etc. Treatment at a private hospital, instead of

a municipal one, is more expensive and you have to pay separately for every procedure and examination. Sickness insurance compensates for part of the private doctors' fees and examination costs, but not for any other expenses incurred (e.g. procedures.)

## Sickness insurance

Everyone living permanently in Finland receives a KELA card (sickness insurance card - see page 8). The card is issued by the local KELA office. You need it on visits to health centres, pharmacies and KELA offices. The card shows your personal identity number - all persons registered in Finland have one.

Doctor's fees, private examination fees, prescribed treatment and medication as well as travel expenses resulting from illness are partially refunded under the National Health Insurance. Daily sickness allowances and maternity, paternity, parent's allowances and special care allowance are also covered by National Health Insurance.

### Additional information:

Local Offices of the Social Insurance Institution Kela  
(Contact information e.g. on the web page of KELA  
<http://www.kela.fi>)

## Medication

Medication is sold in pharmacies. Some can be bought without a doctor's prescription; for others, a prescription is invariably necessary. The refund for prescription medicines under National Health Insurance is 50 % of the price in excess of FIM 50 (8 €). The medicines for certain severe chronic diseases are a special case: the refund is either 75 % or 100 % of the price in excess of FIM 25 (4 €).

## Sickness allowance

A sickness allowance is paid to employed or self-employed persons who are too ill to work. As a rule, the daily allowance and rehabilitation allowance only cover the loss of income. You are entitled to the daily allowance under National Health Insurance if you earn a minimum of FIM 5,390 (907 €) per year (year 2000), the minimum allowance being FIM 12.60 (3.63 €) per day. Those with no income or with an income of less than above mentioned amounts can receive a means-tested allowance.

## Maternity and child health clinics

Pregnant women in Finland regularly attend **maternity clinics** for examination by a public health nurse or doctor. These services are free-of-charge. From birth to school age, the development of children is monitored at a child health clinic. At the clinic, parents are given advice and the child receives the necessary inoculations. At the age of 7 the child is transferred from the child health clinic to the school health care system.

## Maternity grant

An expectant mother is entitled to a maternity grant, in the form of a maternity pack or money (FIM 900/ 152 € year 2001). A maternity pack contains baby's layette. Applications for maternity grant are made to a Social Insurance Institution (KELA) office. **One condition for receiving a maternity benefit is that the expectant mother has been examined at a health centre or by a private doctor before the end of the fourth month of pregnancy, at the latest.**

## Maternity, paternity and parenthood allowances

An expectant mother is entitled to a maternity allowance if she has lived in Finland for at least 180

days immediately before the due date. A stay of 180 days in Finland is also required for the paternity and parenthood allowances. Maternity allowance is paid for 105 weekdays. An application must be made two months before the due date to a office of KELA or to the cashier's office at the applicant's own workplace. You need to present a doctor's certificate or health centre certificate showing that the pregnancy has lasted 154 days. The right to receive maternity allowance begins 30-50 weekdays before the due date. After the 105 days of maternity allowance, a parenthood allowance is paid for 158 days either to the mother or to the father, depending on which of them stays away from work to look after the child. Before a parenthood allowance is paid, the mother must visit the health centre or a doctor for a follow-up examination. During the maternity allowance the father can be paid paternity allowance for 6-12 days, if he stays away from work to look after the child. In addition, the father is entitled to six workdays of paternity leave at the time of his choice, during the period when the maternity or parent-hood allowance is being paid. A maternity, paternity or parenthood allowance is earnings-related and calculated on the basis of taxable earned income as assessed by the tax authorities, the minimum allowance being FIM 60 (10 €) per day. The minimum allowance is paid to mothers who continue to work throughout the maternity or parenthood allowance period and to fathers who are either conscripts or in civil service. Maternity, paternity and parenthood allowances are taxable income.

## Child benefits

A child benefit is paid for every child under 17 living in Finland. **For a child benefit, you need to apply to your local KELA office.** Child benefits are tax-free and they are paid monthly.

Child benefits in 2000:

- FIM 535 (90 €) a month for 1 child
- FIM 657 (110 €) a month for 2 children
- FIM 779 (131 €) a month for 3 children
- FIM 901 (151 €) a month for 4 children
- FIM 1023 (172 €) a month for 5 or more children

## Municipal day care for children

Municipalities organise full-day or part-day care, either at day care centres or by private day care providers (day care in private families.) Municipal day care is also supplemented with guided play (play groups, toy libraries, open day care centres) as an aid to home care. You should apply for day care at the municipal social welfare or day care office, or directly at the day care centre.

As a rule, you should apply for day care no later than four months before the need arises. When the need for care cannot be anticipated (e.g. when starting work, studies or training) the application must be made a minimum of two weeks prior to the beginning of care. **All children under seven years of age have the right to municipal day care.** Day care fees are monthly payments. The fees depend on time spent in day care, on the income and size of the family, and on the number of children in day care.

## Child home care allowance

After the parenthood allowance, parents now have the three-way choice between municipal day care and child home care allowance for the under three-year-old in the family and private day care allowance, which means that the child is cared for by a private day care provider approved by the local authorities. The day care provider can be a private day care centre, a private caretaker who has reported his or her day care activity to the local authorities, or a child-minder who has a contract of employment with the family and whose pay has been approved by the local authorities. The child home care allowance is paid for each child meeting the criteria. For the first under-three-year-old the amount is FIM 1,500 (253 €) per month, and for each sibling under three FIM 500 per month. For children under school-age the amount is FIM 300 (51 €) per month. An additional amount of up to FIM 1,000 is also possible, although for one child only, and depending on the family's income. The private day care allowance is FIM 700 (118 €) per child per month, and the means-tested additional amount FIM 800 (135 €) per child per month. In private day care, both the basic allowance and the additional amount are paid for each child meeting the criteria. It is not possible to receive both the child home care allowance and the private day care allowance. No allowance is paid for children residing or staying abroad. A family receiving maternity or parenthood allowance is entitled to receive child home care allowance or private day care allowance for their other children under school-age. The child home care allowance is adjusted to the daily allowance. Persons in wage employment who are looking after their under three-year-old child and who for this reason work no more than 30 hours a week, are entitled to a partial child home care allowance of FIM 375 (63 €) per month. Child home care allowance and private day care allowance are claimed from KELA offices.

### Additional information:

Municipal social welfare office

KELA

Internet pages of the Ministry of Social Affairs and Health (<http://www.stm.fi>)

## Services for the elderly

**Municipalities are required to organise the social and health services necessary for the elderly.** Primary importance is assigned to finding ways of ensuring that they can live at home or in home-like conditions, despite their reduced functional ability. Those living at home receive support in the form of pensioners' care allowance, domestic help, home nursing care and a variety of auxiliary services providing meals, bathing and transport. Several municipalities run service centres for the elderly, where all services are available in one place. When home nursing care seems to meet the older person's needs, he or she can be looked after in old people's homes. Health and social welfare services are subject to a fee.

### Additional information:

Municipal social welfare office

## Municipal social welfare offices

You can get information on all social services, subsistence support and day care for children from the social welfare office of your home municipality. There, you can discuss your social problems with a social worker and receive counselling on care for the elderly, services for the disabled, child welfare, matters of maternity and maintenance allowance, home services, social work with intoxicant and narcotics abusers, etc.

## Subsistence support

Generally it is assumed that one's earnings provide a subsistence. **If, however, the funds at your disposal are not sufficient for a reasonable subsistence, you can receive subsistence support.** All residents of a municipality are entitled to it if they need it; those who are temporarily in the municipality can still receive some support as first aid. In assessing the need for subsistence support, the total income of a person or family is taken into account: pay, pensions, sickness benefits and daily unemployment allowance after taxes, etc. The basic amount of subsistence support is intended to cover food and minor consumption costs. Money can also be paid for itemised costs of ordinary life. The total amount is calculated on the basis of the basic amount and itemised costs, and the actual income available to the person or family.

### Additional information:

Municipal social welfare office



## Social security for EEA country immigrants

EEC Regulation 1408/71 lays down which EEA country's social security covers each person under different circumstances. This country is called the competent state. Nobody can be covered by the laws of more than one country in any one case. The principle is that a person is covered by the laws of the **country he or she works in**, even if he does not live there. Based on the same EEC regulation, an EEA-country citizen who has come to work in Finland is covered by Finnish insurance even if he does not meet the residence requirements stated earlier. An employee sent to work in another EEA country for a period of 12 months or less continues to be covered by the regulations of the sending state. The same applies to a self-employed person or entrepreneur who is working temporarily in another Member State. If necessary, a certificate from the competent state can be required, showing that the person is covered by its regulations.

If receipt of benefits depends on given periods of working or residence, the corresponding periods of other Member States are taken into account in calculating these periods, if necessary.

## Sickness benefit and daily benefits for persons living abroad

The competent state is responsible for medical care. If a person lives in one country and his or her family in another, the family members are entitled to medical care in the country they live in. Daily allowances are always paid either by the country in which the person is working, or by the country whose regulations cover the family. If a person moves to another country while still entitled to a sickness or parent's daily allowance, these benefits are paid by the original country paying them until the end of the payment period. Sweden, however, pays them only if the person is still employed. The 180-day-residence required for payment of a maternity, paternity or parenthood allowance in Finland can be calculated to include the periods of residence in another EEA country.

## Child benefit and orphan's pension

Child benefit (family allowance) is paid to an employee's family by the country he or she is **working in**, even if the family is living in another country. If a provider who lives with the child works in the country they are living in, child benefit is paid by that

country. If, however, child benefit is higher in the country where the other parent is working, the country where he or she is working pays the difference between the two allowances. For children living in Finland, Finland will pay the difference if the allowance from the country of employment is smaller. Child benefit, orphans' pensions and survivors' benefits for children are paid either by the country paying the pension, by the country in which the deceased was working or by the country where the orphan lives. Again, payments are made to cover the difference between amounts in different countries.

## The Nordic Social Services Agreement

EEA regulations have replaced most of the rules that earlier regulated social security for citizens of one Nordic country in the other Nordic countries. The Nordic Social Security Agreement and the Nordic Social Services Agreement deal with social insurance matters not covered by EEA regulations. The Nordic Social Services Agreement lays down concrete rules for co-operation between municipalities providing welfare for citizens of the Nordic countries. In some cases it also applies to health care. In addition to the traditional principle of equality, the new agreement improves the position of Nordic country citizens in the following respects:

- It enables Nordic country citizens to use their mother tongue in their dealings with the authorities. This means that they can get services in a language they understand, when the language is an important part of the service.
- It enables them to receive long-term treatment in another country with the co-operation of the authorities in cases where they themselves are unable to arrange this.
- Transport from one country to another can be organised co-operatively for the elderly and disabled by municipalities in different countries.
- Maintenance of a single parent's children can be ensured in another country.
- The Agreement stresses the right of children to be heard in cases involving them.

Additional information:  
Nordic country welfare authorities

Finland has a dual pension system: an **earnings-related pension** which is based on your income and a **national pension** which is based on the number of years you have lived in Finland. Various types of pension are paid under both schemes, including:

- old-age pension/antedated old-age pension
- disability pension which can also be paid as rehabilitation subsidy
- individual early retirement pension
- unemployment pension
- survivors' pension for spouse and child

The employment pension scheme also includes part-time pensions and partial disability pension. Self-employed farmers are covered by their own special pension schemes. The overall pension of a person with a history of gainful employment usually consists of earnings-related pensions.

National pension is aimed to provide minimum subsistence during retirement even for those with a very small earnings-related pension and without any earnings-related pension. In cases where the earnings-related pension and other similar continuous compensations exceed the income limit stipulated by law in the National Pension Act, no national pension will be paid. You can apply for Finnish earnings-related pensions even if you live outside Finland provided you meet the relevant criteria. National pension is granted only to people who live in Finland, in an EU/EEA-country or in a Social Security Agreement country. You can submit your application to an insurance or pension fund in your country of residence, which will forward it to Finland.

## The Employment Pension Scheme

**All wage earners and entrepreneurs have statutory pension cover.** Pensions accrued from employment in either the private or the public sector or from self-employment are earnings-related employment pensions. The pension cover for wage earners is based on the Employees' Pensions Act (Finnish abbreviation: TEL) and the Temporary Employees' Pensions Act (LEL). These laws are applied to employees who are employed in the private sector. It is possible, howev-

er, to be eligible for LEL even if you are employed in the public sector. The Farmers' Pensions Act (MYEL) is applied to farmers, reindeer breeders and fishermen, while the Self-Employed Persons' Pensions Act (YEL) is for other self-employed persons. Those who are employed by the state, municipalities and church are eligible for pensions under the State Employees' Pensions Act (VEL), Local Government Office Holders' and Employees' Pensions Act (KV-TEL) and the Evangelical Lutheran Church Pensions Act (KIEL) respectively.

The overall pension may include pensions from periods of working abroad. As an employee, you can always check your employment data at the Central Pension Security Institute or at the applicable Pension Institution. The inquiry must be made in writing and it must include your name, social security/personal identity number, address and signature. Privacy protected inquiry letters are available from post offices and local KELA offices.

KELA is also a service outlet in other employment pension matters.

## The National Pension Scheme

You are entitled to the national pension if you are a **Finnish citizen** living in Finland and have lived in Finland for at least three years after turning 16, and if you meet the other requirements. Employees, who are EU/EEA country citizens and their family members are equated with Finnish citizens, as well as refugees and stateless persons. Other foreigners are entitled to Finnish national pension if he/she has lived in Finland for five years before retiring.

- Accordingly, if the person is a Nordic citizen he/she is entitled to Finnish national pension if he/she has lived in Finland for at least three years after turning 16. For an employed person even a stay of one year is sufficient, if he/she has lived or worked in another Nordic or EU/EEA country for at least two years.
- In order to be living in Finland, the person must usually be domiciled in Finland and he/she must spend at least half of each year in Finland. Person is not considered to be living in Finland if he/she is working in another EU/EEA country.



### Survivors' pension

The purpose of survivors' benefit is to secure the subsistence of minor children after the death of their provider and to supplement the widow(er)'s subsistence after the death of the spouse. Survivors' pension is paid from both the national and the earnings-related pension scheme and it can be paid concurrently from both.

- The Social Insurance Institute Kela pays general survivor's pension to widow(er)s aged under 65 and to orphans aged under 18. Orphan's pension is also paid to students aged 18-20. A widow(er) is always paid starting pension during the first six months following the spouse's death. This is followed by continued pension, provided that there is a child under 18 to support or that the widow(er)'s own income is insufficient for subsistence. Survivors' benefit resembles national pension and it is not payable at the same time as national pension.
- In the employment pension scheme, survivors' pension is paid to the widow(er) and to the children aged under 18 on the basis of the earnings-related pension of the deceased spouse or provider. Widow(er)s with a good income will not necessarily receive survivors' pension. Survivors' pension can also be paid under the Accident and Traffic Insurance Act and the Military Injuries Act.

### Disability pension

Under both pension schemes, you become eligible for disability pension if you are under 65 and unable to continue at your current place of work or find corresponding employment due to illness, defect or injury. Rehabilitation subsidy, which is equal to normal disability pension, can be paid for the time the applicant is undergoing treatment or for a set time calculated to promote his or her rehabilitation. Disability pension is generally paid starting from the time you are no longer eligible for a sickness allowance under the Health Insurance Act, i.e. beginning some twelve months after becoming disabled.

### Individual early retirement pension

Under both schemes, you are eligible for an individual early retirement pension if you are aged 60 – 64. Age limit is 58 if you were born in 1943 or before. Another condition for being eligible for early retirement pension is that your capacity for work has been permanently impaired to such a degree that you are unable to continue at your current place of employment. In assessing the degree to which your capacity for work is impaired, due consideration is given to the nature of your disability, the effects of aging, the total number of years you have worked, the strain ex-



erted by your job and to your present working conditions.

## Unemployment pension

If all requirements are met, unemployment pension is paid under both schemes to persons aged 60-64, who have been unemployed for prolonged periods of time.

## Old-age pension

In the schemes of national pension and earnings-related employment pension the standard retirement age is 65 years. Old-age pension is granted upon application and it is available from the beginning of the month following your 65th birthday and early old-age pension is available from the beginning of the month following your 60th birthday. Old-age pension can also be postponed to begin later than at 65 years of age.

## Amount of the earnings-related employment pension

Your earnings-related employment pension is calculated from the number of years you have accrued pension (i.e. the time you have been either employed or self-employed) and your pensionable earnings. Normally the time you spent at work before age 23 will not be taken into account when calculating your pensions. Several rules govern the calculating of your pensionable earnings. The current favorite is a system where pensionable earnings are determined on the basis of the last ten years of employment for each job you have held. Self-employment pensions are calculated on the basis of total earnings as self-employed.

- Employment pension is accrued all the time you are in employment, usually 1.5 % per each working year after September 1, 1962 (for self-employment pension after January 1, 1970.) In order to count as pensionable earnings, however, your wages must be above the minimum stipulated in the Employees' Pensions Act. A full pension of 60 % will thus be earned by 40 years of employment. If you remain in employment after the age of 60, the pension accrued will be 2.5 % (for employment after January 1, 1994, employees aged 60 years or older).
- Since 1996, earnings-related employment pension for the so-called future period is accrued according to a lower percentage. Future period can be added to pensions beginning before the age of 65, such as disability pension, individual early

retirement pension or unemployment pension. Accrual of pension for future period is so graded that at age 50-59, the percentage going towards the pension is 1.2, at age 60-65 it is 0.8 % per year.

## Amount of the National pension

The amount of old-age pension, disability pension, unemployment pension or spouse's pension are payable as national pension is determined by the length of applicant's and the deceased's residence in Finland, other regular payments equivalent to a pension, family circumstances and the place of residence.

**Length of the residence in Finland.** The full pension will be paid on the basis of residence if the applicant or the deceased, who has passed away at the age of 65 or older, has lived in Finland for at least 40 years at the age of 16-64.

Other pensions will be paid in their full amounts, if the length of the residence in Finland is at the minimum 80 % of the time between 16 years of age and the beginning of the pension. Pension will be decreased, if the residence has been shorter. If e.g. the person has lived in Finland for 10 years, old-age pension is payable to 10/40.

**Income.** Income that is taken into account in the case of national pension are pensions and other regular payments equivalent to a pension from Finland or abroad. Spouse's pension is furthermore effected by his/her earned income and property income. No national pension is paid, if other income exceeds a specified limit. Pensions from EU/EEA countries, which base on the recipient's insurance, are not taken into account.

**Family circumstances.** The amount of the national pension is larger for a single pensioner than that paid to married or cohabiting recipients.

**Place of residence.** The amount of the national pension depends on which of the two cost-of-living categories the municipality the recipient lives in is assigned to. For recipients living abroad, national pension is usually paid as if they lived in a municipality belonging to cost-of-living category 2.

### Further information:

KELA, The Central Pension Security Institute  
(<http://www.etk.fi>)

Home page of the Ministry of Social Affairs and Health (<http://www.stm.fi>)

# Taxation

Before emigrating it is advisable to **contact the tax authorities and population register in the home country to report that the resettlement is of a permanent kind.** They will inform of the required procedure. They also advise to report the new intended address in Finland. An emigrant should also remember to note down the addresses of any authorities in the home country that may be needed to contact from Finland. On arrival in Finland, an immigrant must obtain a tax (deduction) card from a tax office. This card is given to the employer. When collecting the tax card, the tax office has to be informed about that you are a new immigrant.

The year of arrival, the immigrant will be required to complete two tax returns: one in Finland and one in the former country of residence. The Finnish tax return should be returned to the tax office in the municipality where the immigrant first registers on arrival in Finland. In the Finnish tax return, one is required to declare all income he/she has earned in Finland. In the tax return submitted to the former country of residence, one declares only what he/she has earned prior to emigration.

If the person is a permanent resident in Finland, any foreign assets he/she owns should be reported both to the Finnish tax authorities and to those in the former country of residence. Taxes levied on property or on profits accrued from the sale of assets are determined in line with bilateral tax agreements. Further information is available at the tax authorities. The following is a brief outline of taxation procedure for Swedish immigrants. The same basic steps apply to immigrants from other countries.

## Before emigration

- Notify the **population register and tax authorities** that you intend to leave the country. Report your intended address in Finland to ensure that you receive any tax refunds to which you are entitled. If your address in Finland changes during the first twelve months, inform the tax authorities in your country immediately. Your tax re-



funds will only be paid if your Finnish address is known to the authorities.

- You are advised to complete your tax return before moving to Finland. If this is not possible, take a tax return form with you.
- Note down the address of your local tax office to ease any future dealings you may have with the tax authorities in your former country of residence.

## After immigration

- Notify a Register Office of your immigration to Finland within one week of arrival (see page 8)
- Get a tax card from the tax office in the municipality where you are registered and give it to your new employer.
- When collecting your tax card, inform the tax office that you are a new immigrant and report your date of arrival in Finland.
- Give your tax card to your principal employer, who will keep it for the duration of your employment with him/her.

**The year you arrive in Finland, you will generally be required to complete two tax returns: one in**

**Finland and one in your former country of residence.** In the latter case, you declare only the income you earned before leaving the country. If you own property in that country, it must likewise be declared. If you have not completed a tax return before leaving the country, you can mail it or deliver it to the relevant consulate in Finland. After your first year in Finland, you need to complete a second tax return only if you continue to draw income or own property in your former country of residence. You will be required to complete your first Finnish tax return by January 31 the year after your immigration. If you have not been mailed a tax return form, please take one from your nearest tax office and return a completed form by the deadline given above. Declare all income you have earned both in Finland and abroad, plus any assets that were registered in your name, either here or abroad, on the last day of the year. The year you arrive, please deliver your tax return to the authorities in the municipality where you first registered. In the following years you might become a "tax proposition customer". That means that you will not return the tax form in January but in the early summer tax office sends a tax proposal based on the information that it has got and you only need to check it. On the web page of the Finnish tax administration there is a guide (in Finnish) how to fill up a tax form. Tax offices are units of tax authorities and regional units are in responsible for tax authorities' general tasks. In the table on the Internet site <http://www.vero.fi/kunnat.html> you can see which tax office is your local office.

## Timing of immigration affects the taxes

In principle, you pay less tax if you immigrate in **June-July**. As you only pay tax on what you earn in either country, the state tax percentage works out lower if you emigrate around mid-year. The following taxes are levied on earned income in Finland:

- municipal tax 15-18 % (depending on your place of residence)
- church tax 1-2 % (depending on your place of residence)
- national pension and health insurance fee 1,5-3,5 %
- state income tax (see table below).

## Investment income

Taxable income is calculated by subtracting deductions to which the taxpayer is entitled. The tax on investment income (e.g. income from interest or dividends) is 29 % across the board. Any interest paid is treated as a primary deduction from investment income.

For further information, please contact your local tax office (contact information: <http://www.vero.fi/yhteystiedot.html>) or the Helsinki tax office.

In 2000, state taxes will be levied on taxable income in line with the following table:

Taxable income, FIM/€	Tax at lower limit, FIM/€	Tax for income exceeding the lower limit %
47 600/ 8013 - 63 600/10707	50/8	5
63 600/10707 - 81 000/13636	850/143	15
81 000/13636 - 113 000/19024	3 460/582	19
113 000/19024 - 178 000/29966	9 540/1606	25
178 000/29966 - 315 000/53030	25 790/4342	31
315 000/53030	68 260/11492	37,5

Wage-earners also pay compulsory unemployment insurance and employment pension contributions (6 %).

## Realisation of assets abroad

Every country has its own regulations on transfer of assets from country to country. In some cases, special permission may be required from the central bank in your country. This matter should be discussed with the relevant authorities in your country well before you emigrate. There is no limit on assets brought into Finland. You are advised to contact your local tax authorities to establish what consequences the sale of assets may have as regards taxation. Property tax must be paid in Finland only if the value of the property exceeds FIM 1000 000/ 168 350 €. If property owned abroad is sold after immigrating to Finland, possible profit from assignment will be taxed in Finland with 29 %.



# Banking

A foreign citizen usually needs a bank account in Finland, when she/he intends to stay longer in the country. Banks have various different account types from the ones for daily transactions to those with different investment forms.

It is possible to get e.g. a cash card for cash withdrawals at cash dispensers and for payments in a payment automate. Cash dispensers are available around the clock. Bills can also be paid from home or from work directly via Internet or with a pushbutton telephone. Also securities trading is possible via Internet.

Foreign citizens coming to Finland can bring assets freely in and out from Finland. Deposits are completely secured until 150 000 FIM per bank or bank group. Branch offices of foreign banks in Finland use the security system of their country of origin.

## Identification of a customer

According to the Finnish legislation a bank must be able to identify its customer always, when the business relationship is of permanent kind (e.g. opening a bank account, hiring a safety deposit box), business involved at the minimum 15 000 € or is of unusual kind. Personal identifications accepted by banks are a valid passport or either a permanent or an interim ID card.

Banks recommend that an immigrant should ask a local Register Office for an provisional identity number. The Register Office sends the identity number to the bank usually by mail within a couple of days. No fee is charged for the number. The provisional identity number will not be used after the person has got an actual identity number.

The law obliges the banks to require accounting from their clients e.g. for the nature and number of the transactions. Bank may additionally ask for explanation for the origin of the assets, which are to be deposited onto the account.

## Opening a bank account

Condition for opening a bank account is, that the bank has sufficiently information in order to identify the client.

### Minimum information that banks need for opening a bank account are:

- Name of the person opening/holding the account, personal identification number or some other official identity number, address and place of residence
- If the country, where the person pays taxes is other than Finland, address in the respective country
- Additionally the holder of the account must give above mentioned information about persons having a right to use the account, provided the type of the account allows this. Holder of the account and persons with right to use it must inform the bank if this given information changes.

The holder of the account must personally go to the banking office to sign the account contract and to be identified by the clerk, before cash withdrawals can be made from the account. Additional services that can be connected to the account must be separately agreed on with the bank. Bank may also refuse to open the account.

**The person setting up the bank account must be legally competent.**

## Bank loan

Banks have a large variety of financing forms to offer to a customer, who needs credit. When granting a loan the bank needs information on customer's financial standing, income and the security for the loan. Credit information of the customer will also be detected. Small needs of credit can be solved by connecting a credit limit to the normal wages account, so that the customer has the credit available always when necessary. Whether it will be smaller credit or a loan for e.g. for purchase of an apartment, the bank must be assured, that the customer can cope with the repayment of the loan. The same practice applies also to a foreigner living in Finland.

### Further information:

Banks

Citizen's Handbook (<http://www.opas.vn.fi>)

## Interpreter services



Both the official languages in Finland, i.e. Finnish and Swedish, are spoken by all Finnish authorities. English is the third most commonly spoken language. If you speak neither of the official languages, the authorities are obligated to provide interpreter services in any officially instigated dealings or in any matter concerning a decision made by the authorities that affects you personally. The authorities provide the interpreter and pay the costs caused by interpreter services.

### Further information:

The Finnish Association of Translators and Interpreters (<http://www.megabaud.fi/~sktl/>)

Lingua Nordica (<http://www.linguanordica.fi>)

Regional Community Interpreting Centres  
(<http://www.mol.fi/migration/yhttulikki.html>) (In Finnish)

Ministry of Labour/ Migration and Work permits  
(<http://www.mol.fi/migration/>)

## Church services

**Parish workers are there to provide support and counselling.** Major towns also offer a family counselling service. The church also mans a nation-wide crisis line (tel. 10071) from 9.00 p.m. to midnight. For Swedish speakers, the number is 10072, outside the Helsinki metropolitan area or Ostrobothnia 0800 - 19072. In major towns, the church has its own financial advisers who counsel indebted families.

If you have been staying abroad temporarily, you are regarded as an absent member of the parish, in which you were originally registered. If you return and notify the authorities of your new address, you will be registered automatically as a member of the parish in your new district of residence.

Other immigrants are also required to make Notice of Moving to the local Register Office. If you want to join the Lutheran or Orthodox church, contact the local vicar's office for finding out the conditions for that.

Vicar's offices serve members of the parish in cases, when they need official certificates. Possible hindrances for marriage can also be investigated in the local vicar's office.

### Migrant support services

The parish provides a natural reference group to help new immigrants acclimatise and integrate. The personal ties formed within the parish can help newcomers to adjust more smoothly to life in Finnish society. Many parishes automatically send newcomers information about local church activities. If not, all relevant information should be available from the vicar's office. Parish counselling services are available to help you with day-to-day problems and crisis situations. First contact the priest on duty or the church social worker, who will refer you to other professional counsellors as required.

### Church activities

The church offers various children's activities, the most popular being play groups (three-hour session



twice a week.) Some places have a five-day play group. More than half of all Finnish children attend some day-care group. Sunday school is generally held on Sundays, although increasingly also on weekdays.

The majority of Finnish teenagers take **confirmation classes** when they turn 15. Confirmation camps are gaining popularity also among the children of expatriates. The church also offers a variety of other youth recreation activities.

The church organises special clubs and **activities for pensioners**. Parish workers also provide home help services: help with cleaning, shopping, etc. Divine church services are generally held at 10 a.m. every Sunday. For further information, please contact any vicar's office in Finland.



For information on non-Lutheran churches please contact the following numbers:

- The Catholic Church in Finland (<http://www.katt.fi/katt>), The Catholic Information Centre, tel. 0208350751
- The Anglican Chaplain (<http://home.icon.fi/~anglican>) tel. (09) 490 424 (Church of England)
- The Helsinki Orthodox Church (<http://www.ort.fi>), Helsinki Orthodox Parish tel. (09) 135 1788

Information on churches throughout Finland is available from:

- The Finnish Ecumenical Council (<http://www.credo.fi/ekumenia>), tel. (09) 180 2369

Information Centre:

Office for Ministry to Finns Abroad  
PO Box 185/Satamakatu 11 A  
00161 Helsinki  
tel. (09) 18021

The Finnish Evangelic-Lutheran church publishes the brochure "Welcome to Finland" (available in Finnish and English), which can be ordered or picked up at the Publications Sales Office of the Church Council:

Kirkkohallitus/ Julkaisumyynti  
Luotsikatu 1B, Helsinki 00161,  
Tel: +358-9-180 2315/ +358-9-180 2229,  
Fax: +358-9-180 2454  
Email: [julkaisumyynti@evl.fi](mailto:julkaisumyynti@evl.fi)  
Opening hours: Mon-Fri 9.00-16.00

*Some web sites with links to Internet sites of other churches:*

*The Finnish Evangelic-Lutheran church: <http://www.evl.fi>*

*The Finnish churches: <http://www.kirkko.org>*

*Finnish Ecumenical Council <http://www.credo.fi/ekumenia>*

## Immigrant organisations in Finland

In Finland there are hundreds of multicultural organisations. These include organisations and multicultural associations founded by immigrants and friendship associations, which aim for promoting friendly relations and cultural exchange between Finland and some other country. There are over hundred organisations founded by immigrants. There are also many multicultural organisations, members of which represent both Finnish and various other nationalities.

Organisations offer a wide scale of activities. They offer for their members **cultural and leisure activities, guidance, counselling and training**. One

is concentrated on keeping up the cultural heritage, while the other focuses on supervision of interests of its members. Associations can play an interesting role at integration of immigrants, because they can build a bridge between the Old and the New, and offer support from the countrymen while looking for the own place in the new society.

**Contact information of associations are available e.g. on the Internet site:**

<http://www.lib.hel.fi/mcl/monikult.html> and contact information of friendship associations on the web page: <http://www.saunalahti.fi/ysl/>

## Finland society

Finland Society was founded in 1927 to build and maintain contacts between Finland and Finnish expatriates and to promote Finnish culture all around the world. The society serves as a go-between and as an interest group, and its Information Service offers guidance, support and practical advice.

### Finland Society has up-to-date information to offer:

- to Finnish emigrants, on the formalities of migration both in Finland and in their country of destination, and on Finnish organisations abroad;
- to Finnish expatriates living abroad, on legislation and the general outlook in Finland, and on reaching the proper authorities;
- to returning expatriates, on the formalities of repatriation, on their rights and responsibilities, and of changes that have taken place in Finland. Finland Society has a continually developing network of support persons to improve the situation of Finnish expatriates everywhere and to help them solve their problems.

### The society's role as a go-between involves:

- channelling financial aid from the Finnish government to Finnish expatriate communities, for their cultural and teaching activities, and to Finnish media abroad;
- donating Finnish literature to Finnish expatriate communities;
- transporting books, recordings, and the like.

Finland Society has built up a solid know-how in its co-operation with Finnish expatriate communities and Finnish representatives abroad. It keeps up with changes both in Finnish legislation and in rules and regulations on Finnish expatriates or migration, and it gathers information on Finland's agreements with other countries and on anything else that might be of interest to Finnish expatriates, such as Finnish organisations abroad.

In its capacity as secretariat of the **representative body (parliament) of Finnish expatriates**, Finland Society is also an interest group.

The secretariat prepares the sessions of the Parliament under guidance from the Speakers and furthers the execution of its decisions together with Finnish and, if possible, foreign authorities and other interested parties.

Together with the Ministry of Labour, Finland Society publishes the **Finland Bridge** magazine, which deals with Finnish culture, the Finnish society and Finns all over the world. The magazine is published in several languages, and its "Uutisviikko" news service on the Internet is updated every Monday, keeping abreast with events in Finland.

#### Further information:

Suomi-Seura ry (<http://www.suomi-seura.fi>)

## Crisis prevention centre

Special crisis prevention centres, which provide foreigners and their families all over Finland psychosocial services supplementary to public services, operates in Helsinki. In Turku there is a support centre for foreigners providing crisis help for foreigners, who live in Turku.

#### Further information:

The Finnish Association for Mental Health  
(<http://www.mielenterveysseura.fi>)

Crisis prevention centre (<http://www.mielenterveysseura.fi/auttamispalvelut/uk.htm>)

Tel: +358-9-685 2828,

opening hours Mon-Fri 9.00-15.00

## Former Finnish citizens

Former Finnish citizens who have taken Danish, Icelandic, Norwegian or Swedish citizenship and thus lost their Finnish citizenship may reclaim it automatically on returning to Finland. This is done simply by **notifying** the authorities. To do so, please fill out form no. 4 (UVI-lomake nro 4) and deliver it to your local police station. The form will then be processed in the Directorate of Immigration, usually within two months.

Former Finnish citizens returning from a country other than those mentioned above must **apply** for Finnish citizenship, although there is no residency stipulation; you may submit your application as soon as you return to Finland. To lodge your application, please fill out form no. 1 (UVI-lomake nro 1) and deliver it to your local police station. The final decision is made by the Directorate of Immigration. It currently takes approximately 3 years (situation in August 2000) for an application to be processed.

## Other applicants

If you are a born (non-naturalized) citizen of Denmark, Norway or Sweden, you can be granted Finnish citizenship: once you have lived in Finland for five years without serving a prison sentence, you simply need to **notify the authorities**. To notify the authorities, please fill out form no. 4 (UVI-lomake nro 4) and deliver it to your local police station. Your application will then be processed at the Directorate of Immigration, in approximately two month's time.

If you are a foreign national, you may **apply** for Finnish citizenship provided that you are aged 18 years or older; have lived in Finland for the past five years; have conducted yourself with due propriety; and you and your dependants are assured of a regular income. Satisfactory Finnish or Swedish is a further prerequisite. Certain exceptions are made under special circumstances. The normal residency stipulation does not apply if you are **married to a Finnish citi-**

**zen**: you are eligible for citizenship after living in Finland for **three years**, out of which a minimum of two in wedlock. Citizens of **Denmark, Norway and Sweden** are eligible for citizenship after having lived in Finland for **two years**. A child with a Finnish provider is automatically eligible for Finnish citizenship without having to meet any residency stipulation; it suffices if both child and provider have settled in Finland at the time the application is lodged. To apply for citizenship, please fill out form no. 1 (UVI-lomake nro 1) and deliver it to your local police station. The final decision is made by the Directorate of Immigration. It takes approximately 3 years (situation in August 2000) for an application to be processed.

## Children's citizenship

### Children born in Finland

A child is automatically conferred Finnish citizenship if its mother is a Finnish citizen. The child of a non-Finnish mother and a Finnish father is automatically entitled to Finnish citizenship if its parents are married at the time of birth. The child is also eligible for Finnish citizenship if the father dies before it is born, but held Finnish citizenship and was married to the child's mother at the time of his death. A child born in Finland who is not eligible for citizenship in any other country is automatically conferred Finnish citizenship.

### Citizenship conferred by marriage of parents

A child born out of wedlock to a Finnish father and a non-Finnish mother becomes eligible for Finnish citizenship when the parents marry, provided that the paternity has been detected, the child is under 18 and unmarried, and that at least one parent is provider of the child.

### Conferral of citizenship upon provider's notification

A child born out of wedlock to a Finnish father and a non-Finnish mother becomes eligible for Finnish citizenship upon the provider's notification, provid-



ed that the father is and was a Finnish citizen when the child was born, that the paternity has been detected, that the father is the child's provider and that the child is a permanent resident in Finland, under 18 and unmarried. If this applies to you, please fill out form no. 5 (UVI-lomake nro 5) and deliver it to your local police station. The decision will be made in the Directorate of Immigration and the processing time is approximately one month.

A fee is charged for processing notifications and applications for citizenship. Application costs 2000 FIM/ 337 Euro (in 2000) and a notification 500 FIM /84 Euro (in 2000).

**Further information** about permits for foreigners and about Finnish citizenship is available at the web page of the Directorate of Immigration (<http://www.uvi.fi>) or at the home page of the Finnish Police (<http://www.poliisi.fi>).

**Act on Citizenship** and other legislation is available at the Finlex -data base of the Ministry of Justice (<http://finlex.edita.fi>).

## Right to vote

All Finnish citizens aged 18 or over have the right to vote at general elections, presidential election and European Parliamentary elections. Under certain conditions foreigners living in Finland also have the right to vote at municipal elections and European Parliamentary elections. In municipal elections the right to vote extends to citizens of Finland, other EU countries, Iceland and Norway, provided that they are 18 years of age or over on the date of the election and that they have been permanently resident in Finland on the 51th day before the election. Citizens of other countries can also have the right to vote at municipal elections if they have been perma-

nently resident in Finland for two years and if they otherwise meet the above criteria. In European Parliamentary elections, citizens of EU countries both have the vote and can stand as candidates, provided that they are permanently resident in Finland. In order to vote in Finland they must apply with the Register Office for entry into the electoral register before the election.

### Further information:

The Ministry of Justice (<http://www.om.fi>)

## National service

All male Finnish citizens aged 18-60 are subject to compulsory military service. This also applies to Finnish citizens residing abroad, Finns holding dual citizenship and former foreign nationals who have been granted Finnish citizenship.

Anyone residing in Finland permanently who does not hold citizenship of any other country may be declared subject to military service by the Provincial State Office. **Only foreign citizens are exempt - and also barred - from military service.**

Conscripts are required to inform district headquarters (the district being determined by your current place of residence) of any changes in their health status, current addresses and citizenship. The Military Service Act sets forth the provisions under which a conscript may be exempted from compulsory peace-time service or be eligible for postponement. The provisions of the Act on Civil Service and the Act on the Exemption of Jehovah's Witnesses also apply under the relevant circumstances. A new bill on women's voluntary service took effect at the beginning of 1995.

All matters related to national service are within the jurisdiction of district headquarters or the General Headquarters of the Armed Forces, as applicable. Annual conscription takes place from September to November, the exact date depending on the district in question. **If you are male and turn (have turned) 18 during the year, you are expected to present yourself at call-up** to establish whether you are fit for service. Finnish citizens residing abroad may register by proxy. All those to whom this applies will receive a draft notice in spring, even if residing abroad, assuming their address is known. If you do not receive a draft notice when you know you should, please contact your district headquarters or, if you are abroad, your nearest Finnish consulate, by August at the latest. You are expected to present yourself at call-up regardless of whether you have received a draft notice. Conscripts may be exempted from peace-time military service on **grounds of poor health**. Most conscripts complete military service in the two years following call-up, i.e. **aged 18-20**. If you wish, you may apply for voluntary service al-



ready at the **age of 17**. National service is no longer compulsory after the end of the year **you turn 30**. For regular servicemen military service lasts 180 days. The training period for those engaged in special tasks is 270 days, and for officers and those engaged in special technical tasks 362 days. All servicemen are paid FIM 19 per day for the first six months, FIM 34 per day from the 7th to the 9th month, and FIM 49 per day from the 10th to the 12th month of service. Most weekends are free. In addition, each serviceman has 6-18 days of leave depending on the time they serve. If you have a family to support, you may apply for a special conscript's allowance from your local branch of the Social Insurance Institution. You may postpone service for 1-3 years at a time on special grounds (e.g. financial reasons, studies) although not after you turn 28. Applications for postponement are processed by district headquarters and application forms can be found e.g. on the Internet page: <http://www.mil.fi/varusmies/hakemukset/>. **If you are male and have been granted Finnish citizenship before you turn 30, you are subject to compulsory national service. This also applies if you**

**hold dual citizenship and live in Finland.** You may apply for exemption from service if you have completed peace-time military service for a term of at least six months in your former/other homeland. Holders of dual citizenship may also apply for exemption if they live abroad permanently and have no significant ties with Finland. Applications for exemption from service are processed by the General Headquarters and the application forms can be found e.g. on the web page of the General Headquarters (<http://www.mil.fi/varusmies/hakemukset/>).

As an alternative to military service, you may apply for 330-day non-armed service or 395-day civil service on grounds of religious or moral conviction. Applications are processed by district headquarters. The armed forces publish an **annual handbook and guide** (Varusmiehen sosiaaliopas and Varusmieheksi) containing advice and instructions, also for con-

scripts living abroad. The handbook and guide are available from your district headquarters. Varusmieheksi –guide is also available on the Internet: <http://www.mil.fi/varusmieheksi2000/>.

### **Important contact information:**

The Conscript Division of the General Military Headquarters (PO Box 919, 00101 Helsinki, fax. (09) 1812 2127, tel. (09) 1812 2131) provides information on dual nationality (tel. (09) 1812 2395) and on travel reimbursements etc. (tel. (09) 1812 2391). Information on conscript's allowance and housing allowances, also for dependants and for living outside Finland, is available from the office for international affairs at the Helsinki office of the Social Insurance Institution (tel. (09) 77 701). Contact information of the district headquarters is available on the Internet: <http://www.mil.fi>.

## Civil service

**The option for civil service is based on the duty to national defence enacted in the Finnish constitution and on the other hand on the freedom of religion and conscience.** Civil service is an alternative form of service for those, who are liable for serving compulsorily but who for religious or ethical reasons based on serious reasons of conscience cannot serve military or non-military service defined in the Military Service Act. Serving the non-military service is substitutive for conscription during peace time.

The duty extends over a period of 395 days and it consists of training and work service. Training period lasting 32 days is carried out in the civil service centre. Work service lasts 363 days and possible locations for places of service are public and private work communities approved as civil service institutions. Those can e.g. be state's administrative authorities, commercial enterprises, municipals or inter-municipals, the Evangelic-Lutheran church, the Orthodox church and some private communities in Finland promoting general welfare. Currently there are approximately 1500 possible locations approved as civil service work locations. Non-military service is served principally in Finland with the exception of short, temporary assignments abroad.

The civil service in Finland is administrated by the Ministry of Labour. The Civil Service Centre is responsible for controlling civil servants and implementation of the civil service i.e. for example determining the starting date of the service, training period and relocation to the work service. The centre also decides about postponements of the duty and about person's competence for service. A person liable to civil service can apply for postponement for his duty on the same ground as a conscript. **Postponement will not be granted beyond the end of the year the person turns 28.**

A **guide for the Sivari** (civil servant) published by the Ministry of Labour provides further information about civil service. The guide is available at the Civil Service Centre (also on the Internet: <http://www.sivarikeskus.fi>) or directly at the Ministry of Labour.

### **Further information:**

Ministry of Labour (<http://www.mol.fi>)

Civil Service Centre (<http://www.sivarikeskus.fi>)



# Customs regulations

## Personal effects brought into Finland

### Immigrants and temporary residents

You are classed as an immigrant if you move to Finland from another country permanently. If you are living in Finland temporarily (e.g. as a tourist, student or fixed-term employee) and your permanent address is abroad, you are not classed as an immigrant. Citizens of EU countries are free to move within EU borders, although certain tax regulations still apply. Vehicles brought into the country are a case in point; they are subject to separate national legislation.

### Personal effects brought into the country by immigrants from EU countries

With certain exceptions, personal effects brought into Finland by immigrants from EU countries are exempt from duty and other restrictions, except those substantiated on grounds of, for example, public order and security or the protection of flora and fauna.

### Personal effects brought into the country from non-EU countries

Personal effects brought into the country by immigrants from non-EU countries are exempted from duty and VAT under the following conditions:

- Personal effects brought into the country are exempt from duty provided that you have been a permanent resident in a non-EU country for **at least twelve months** (A shorter period may be acceptable to the National Board of Customs if your original intention was to stay in a non-EU country for an uninterrupted period of **at least twelve months**).
- You have owned the items or they have been in your possession for later ownership for six months outside the Union. If the items in question are not consumer goods, you are required to



have used them in your former place of residence for a period of at least six months prior to leaving the country.

- The items in question must be used for their **original purpose** at your new place of residence.
- Tax exemption is granted only for personal effects that are brought into the country within 12 months of moving. You can apply to the National Board of Customs for an exemption order.

You may not lend, pawn, hire, sell or transfer ownership of the items in question without notifying the custom district until twelve months have elapsed from the date they were cleared by customs. Exemption from duty and VAT does not apply to the following items: alcohol, tobacco, utility vehicles and other professional tools such as technical or moveable equipment intended for professional use. The import of certain items as living animals, animal products, plants, parts of plants, firearm and ammo

is only allowed with some conditions. Customs authorities give further information about these import restrictions if necessary. Further information is available also on the Internet site of the National Board of Customs: <http://www.tulli.fi>

## **Taxable passenger vehicles brought into Finland as personal property from EU and non-EU countries**

### **Customs and VAT**

No duty or VAT is payable on a private passenger vehicle brought into the country as a personal effect from a non-EU country. VAT is levied, in conjunction with car tax, on a vehicle brought into Finland from another EU country only if the vehicle is new and you are not a registered entrepreneur as defined under the terms of the Act on Value Added Tax. (For VAT on car tax, see chapter Car tax declaration and tax collection procedure.)

### **Car tax**

Before you register and drive your vehicle in Finland, you must pay car tax as stipulated under the provisions of the Car Tax Act (Autoverolaki, 14/82) irrespective of whether you are from an EU country or from a non-EU country. The following is an explanation of cases in which you are eligible for relief or exemption from car tax on a vehicle brought into Finland as part of your personal effects.

### **Relief on car tax**

According to the Finnish Car Tax Act car tax must be paid for taxable motor vehicles from a member country of the EU as well as from a non-EU country. In the case of a taxable vehicle imported by a person moving to Finland as personal property, car tax can be partially cancelled (tax relief of up to FIM 80,000) if the following conditions are met:

- The person moving has been abroad uninterruptedly for at least one year immediately before moving to Finland.
- The person moving, or his or her spouse, has owned the vehicle and the person moving has used it abroad for at least six months immediately before moving to Finland, and
- If the person moving has already previously imported a vehicle duty free or with a partially cancelled car tax, the time set for selling or otherwise relinquishing it tax free must have elapsed before moving to Finland.

Using the method included in the Car Tax Act (§25 a) and the most common method of calculating, the taxable value for the car tax of an automobile imported as a furniture van can be calculated as 45 % of the common retail price of an equal or comparable automobile. If you feel that another method of calculating the taxable value, within the law, would be more advantageous to you, you can demand that it be used, provided that you can give an account of the points needed for setting the tax.

Vehicles that are taxable include automobiles, vans, other vehicles with a mass of less than 1,875 kg, and motorcycles (classes L3 and L4) and other vehicles of class L. You are allowed to import upon immigration one taxable vehicle only, i.e. one car, one van or one motorcycle. Tax relief on a car can also be applied for in cases where you import a tax free vehicle to Finland together with a taxable vehicle. If the car tax exceeds the sum of FIM 80,000 (13468 €) the amount in excess of FIM 80,000 will be collected. The tax for a car that has been registered and in usage for 6 months is lowered by 0,6 % per month for the first 100 months of use. The tax is lowered for the following hundred months of use by 0,9% of the tax that was to be paid at the end of the preceding month, and by 0,4 % for the months of use after that. Tax reduction cannot be granted to a person who is under 18 years old on the date of immigration, nor to a person who has previously lived in Finland and who has emigrated mainly for the purpose of studying.

## **Visits to Finland while residing abroad**

Tax relief can be granted even if you have been in Finland prior to immigration, on a temporary basis (e.g. to find work or accommodation, for other compelling reasons, or on a holiday or comparable brief visit.), however not longer than 72 days.

Tax relief can also be granted if you have been in Finland prior to immigration, on a temporary basis, if you can show that the conditions for tax relief have been satisfied directly before coming temporarily to Finland. Further condition for tax relief is, that you will give a tax form within 6 months from the first day of your temporary residence.

### **Use and transfer of ownership of a vehicle after immigration**

A vehicle for which tax relief is granted when it is brought into Finland may not be sold, hired or transferred to another owner or user outside your immediate family until you (or your spouse) have owned and used it for at least three years (of which at least twelve months in Finland after the date of im-



migration.) Your family members include your spouse (provided he/she is a member of the same household) and unmarried children. A member of the opposite sex with whom you share a household on a permanent basis in a relationship resembling wedlock (common-law husband/wife) is regarded as your de facto spouse, and is thereby entitled to drive the vehicle after immigration.

### **Car tax declaration and tax collection procedure**

Before your vehicle is registered and you begin driving it in Finland, you are required to submit a car tax declaration to the tax authorities (i.e. customs district). Once you have completed your tax declaration and paid your car tax, the authorities will collect the required sum and clear your vehicle for registration. If you meet the conditions for tax relief described above, you will be taxed only for the sum exceeding the FIM 80 000 limit. If some vehicle tax remains to be paid, a VAT of 22 % will be collected.

### **Documents**

You are required to present documented evidence to be eligible for tax exemption or tax relief. An employer's certificate, an excerpt from the population register or, in some cases, your passport should usu-

ally suffice to prove that you have been living abroad. Registration and transfer of ownership papers should usually prove that you are in possession of the vehicle in question. A motor vehicle insurance certificate may be presented as evidence of how you are using your vehicle. You may additionally be required to present other documents to prove that you meet the conditions for tax exemption.

### **Advance notice and tax relief**

If the matter is of special importance to you, the National Board of Customs will let you know upon application how much car tax and VAT you will have to pay on your car before it can be registered in Finland. According to Community law, no advance information is given on customs treatment. A fee of FIM 500 is payable for this information if you apply for it as a private individual. Under section 50 of the Act on the Motor Vehicle Tax, immigrants are entitled to apply for tax relief or postponement of payment by submitting an unofficial application to the National Board of Customs or the National Board of Taxation if the tax was set by the Vehicles Administration Centre. In your application, you should state the reasons why you are applying for tax relief or postponement of payment. You should note that tax relief is possible only in special cases.



## **Where to declare personal effects brought into the country**

Personal effects brought into Finland from outside the EU and taxable vehicles from EU or non-EU countries must be cleared for free movement by customs at the port of entry. For immigrants from EU countries, there are no restrictions on bringing in personal effects other than vehicles. Although car tax will henceforward be collected in conjunction with registration procedure rather than as customs duty, all immigrants, whether from the EU or not, are required to declare on arrival any vehicle brought into Finland as part of personal effects. Goods may be declared at the port of entry or at any other customs station, preferably that nearest to your current place of residence.

## **Vehicles brought into Finland temporarily (for tourism)**

If you are a permanent resident abroad, you may bring a vehicle registered in another country into Finland for an **uninterrupted period of six months**, or for repeated brief stays totaling no more than six months within a twelve-month period. Custom districts may grant you an extension, though no longer than twelve months. You must apply for the extension before the six month period is over. At the very

longest, you may drive your vehicle in Finland for eighteen months. This limit does not apply if you work in Finland and regularly return to your country, taking your vehicle with you.

The limit does not apply to vehicles registered in another country that are brought into Finland by a permanent resident of another country who studies at a university or some other educational institution in Finland. A vehicle temporarily brought into Finland may not be sold, hired or transferred to a new owner or user who lives in Finland permanently. The vehicle may be used by another individual who is likewise entitled to bring a duty-exempt vehicle into the country. You may allow others to drive your vehicle when you are present.

## **Information**

For further information on vehicles and other personal effects brought into Finland, on customs procedures for vehicles brought into Finland temporarily or on required documentation, please contact a regional customs house, any other customs station or the Information Service of the National Board of Customs (tel. 09 – 614 3800, Internet <http://www.tulli.fi>). A special leaflet on tourist cars is also available in the places listed above as well as on the Internet site of the National Board of Customs.

# Vehicle inspection and registration

All inquiries concerning vehicle inspection and registration should be directed to the Vehicle Administration Centre, or any inspection service point. The Vehicle Administration Centre also provides information on car tax payable if you transfer ownership, restructure your vehicle or alter its original purpose after its first registration or use. Until your vehicle is registered, this matter is under customs jurisdiction.

Before the vehicle can be registered it must be inspected and obtain motor vehicle insurance. The cost of insurance varies from FIM 1000-3000 (168-505 €) depending on the place of residence and the vehicle type. When the vehicle is inspected you must present a customs declaration indicating that the vehicle has been brought into the country as part of your personal effects. If the vehicle was imported from within the EU, the car tax decision issued by customs must be presented at the inspection. The cost of inspection upon registration varies from inspection service point to another.

Any vehicle registered abroad must be reported to the Finnish vehicle register within 30 days of clearing customs. As a further stipulation, you must present certification of ownership. If you have a car tax decision in written (when registering a vehicle that has been brought to Finland as personal property the decision must be presented always in original and authenticated by customs), you only need to certificate to ownership from the person mentioned as taxpayer to the person, who will be registered as the owner of the vehicle in Finland. In other cases certification of ownership must be given from the last foreign owner on (e.g. an itemised commercial invoice). The vehicle will be registered at the inspection service point, which will also issue license plates for it. The registration fee is FIM 60 (9 €), because the first registration involves other documents! A normal registration costs FIM 45 (7 €) and new Finnish license plates cost 2 x FIM 25 (2 x 4,20 €). After registration, passenger cars and vans are also subject to a vehicle tax, which is FIM 500 (84 €) for a vehicle that has been in use since before 1994 and FIM 700 (118 €) for a newer vehicle. Diesel-driven vehicles are subject to motor vehicle tax (tax on



diesel- driven vehicles) which is FIM 150 (25 €) per 100 kilos of total weight for passenger cars.

## Further information:

The Finnish Police (<http://www.poliisi.fi>)

Vehicle Administration Centre (<http://www.ake.fi>)

The Ministry of Transport and Communication  
(<http://www.mintc.fi>)

Citizen's Handbook (<http://www.opas.vn.fi>)

# Driving licences

## Finnish licenses

Finnish licenses come in various categories. The most common are class B (passenger cars) and BC licenses (trucks). To obtain a Finnish license, you must be 18 and pass a driving test. You must be 21 to be eligible for a BCE license (tractor trailers) or BCD license (buses). It is possible to obtain a BCE license earlier: at the age of 18, provided that you have had the minimum of lessons required by the Ministry of Transport; or at the age of 19 by passing the driving test in the Finnish Armed Forces. An A1 license (light motorcycle) can be issued to a 16-year-old, but for a class A motorcycle license you must be 18. To obtain a Finnish license, you must pass a driving test and a written examination, of which both will be taken in companies specialised in driver's examinations. There are such companies all over Finland. Most people prepare for their **drivers' examination** by taking lessons at a driving school, although private tutoring is also allowed if the teacher has the required permit. Finnish driving schools are run privately. The cost of lessons varies by district and the number of lessons required. The average cost ranges from FIM 6,000 - 8,000. You must also pass an examination to obtain a license for a motorcycle or any other vehicle. The examination varies by class of vehicle.

## Validity of foreign licenses in Finland

A foreign license is valid in Finland if you are driving as a tourist (and are a permanent resident elsewhere,) though for no longer than twelve months.

All driving licenses issued in EEA countries are valid in Finland. You do not need to exchange your existing license for a Finnish one. If you wish, you may do so without having to pass a test. A driving license issued in any country observing the Geneva or Vienna international traffic conventions is valid in Finland provided that

- the license conforms to the officially approved national or international model or is an official Finnish or Swedish translation thereof
- you were a permanent resident in the country where the license was issued
- you meet the Finnish age requirement.

Your license will be valid for twelve months from the time you arrive in Finland, after which you must exchange it for a Finnish license. Most European countries observe the Geneva and Vienna conventions. Other foreign licenses are not valid in Finland and must be exchanged for a Finnish license. This generally involves taking a driver's test in Finland.

### Further information:

The Finnish Police (<http://www.poliisi.fi>)  
Vehicle Administration Centre (<http://www.ake.fi>)  
Citizen's Handbook (<http://www.opas.vn.fi>)



## Pets and horses

### Cats and dogs

Cats and dogs can be imported from rabies-free EU countries (Sweden, Great-Britain, Northern Ireland and Ireland) provided that the animal shows no symptoms of infectious diseases on the day of departure. Animals imported from other EU countries must be accompanied by a **certificate signed by a veterinary surgeon** showing that after the age of three months it has been vaccinated against rabies annually or at intervals appropriate for the vaccine in question. Kittens and puppies that are less than three months old need not be vaccinated, but they may not show any symptoms of infectious diseases on the day of departure.

Import from rabies-free third countries [Norway, Iceland, Australia (check with the Veterinary Services and Control of Foodstuff at the Ministry of Agriculture and Forestry), New Zealand and Japan] is free, provided that the animal shows no symptoms of infectious diseases on the day of departure. The importer has to provide reliable documents showing that the animal is imported directly from the rabies-free third country. Cats and dogs can be imported from other third countries provided that the animal shows no symptoms of infectious diseases on the day of departure. The animal has to be accompanied by a certificate of vaccination or other document with an indication by a veterinary surgeon that the animal has been vaccinated against rabies by a vaccine given in the annex within no less than 20 days and no more than 12 months before the import. When dogs and cats aged no more than 12 weeks are imported from United States, Canada or Switzerland, vaccination against rabies is not required but the animal must be accompanied by either a document showing that the mother of the animal was vaccinated against rabies or a certificate by a veterinary surgeon that no symptoms of infectious diseases were found in the animal.

The accompanying documents must be written in Finnish, Swedish, Norwegian, Danish, English or German and they must be presented to the **customs authorities in connection with the import** of the

animals. Further information is available on the Internet site of the Ministry of Agriculture and Forestry (<http://www.mmm.fi/eeo>)

### Other pets

**Rabbits and rodents** can be imported freely from an EU country or the following countries:

Australia, Bulgaria, Greenland, Iceland, Canada, Croatia, Cyprus, Latvia, Lithuania, Malta, Norway, Poland, Rumania, Slovakia, Slovenia, Switzerland, the Czech Republic, Hungary, New Zealand, Estonia, the United States.

Rabbits and rodents can be imported from **other countries only** with an import licence from the Ministry of Agriculture and Forestry.

**Birds** can be imported only with a licence issued by the Ministry of Agriculture and Forestry.

**Turtles, amphibians and reptiles** can be imported without licences or other veterinary certificates, provided the animal to be imported is not one of the animals in the Cites Agreement.

### Horses

A horse that is going to be exported to an EEA country of imported from an EEA country has to be accompanied a recognition document and a health certificate (except import and export from and to Sweden and Denmark). When importing horses from a non-EEA country, special provisions given by the Veterinary Services and Control of Foodstuffs at the Ministry of Labour must be observed. Export is regulated by the respective country itself.

#### Further information:

The Ministry of Agriculture and Forestry,  
Veterinary Services and Control of Foodstuffs

## Prices in Finland

The following is a price list of basic daily commodities, and is based on data compiled by Statistics Finland (No 2/2000).

### Foods

Oranges 1 kg	FIM 7,35/ 1,23 €
Orange juice 1l	FIM 5,58/ 0,93 €
Bananas 1 kg	FIM 9,13/ 1,53 €
Emmentaler cheese 1 kg	FIM 52,55/ 8,84 €
Flour 2 kg	FIM 7,35/ 1,23 €
Yoghurt 2 dl	FIM 1,93/ 0,32 €
Iceberg salad 1 kg	FIM 14,17/ 2,38 €
Coffee 500 g	FIM 18,33/ 3,08 €
Eggs 1 kg	FIM 13,14/ 2,21 €
Vegetable oil 1l	FIM 16,38/ 2,75 €
Cooked ham (prepackaged) 1 kg	FIM 72,11/ 12,13 €
Milk 1l	FIM 3,74/ 0,62 €
Salmon fillets 1 kg	FIM 56,99/ 9,59 €
Mineral water 1l	FIM 5,43/ 0,91 €
Baby food 125 g	FIM 4,90/ 0,83 €
Ring polony (prepackaged) 1 kg	FIM 17,53/ 2,95 €
Salami (prepackaged) 1 kg	FIM 74,31/ 12,51 €
Butter 500 g	FIM 13,80/ 2,32 €
Beef, minced 1 kg	FIM 32,63/ 5,49 €
Beef, joint 1 kg	FIM 49,50/ 8,33 €
Rice 1 kg	FIM 14,58/ 2,45 €
Pork chop 1 kg	FIM 35,82/ 6,03 €
Sweet buns 1 kg	FIM 31,72/ 5,34 €
Rye bread 1 kg	FIM 15,48/ 2,6 €
Potatoes 1 kg	FIM 3,07/ 0,51 €
White bread (prepackaged) 1 kg	FIM 19,62/ 3,3 €
Spaghetti 500 g	FIM 5,08/ 0,85 €
Margarine 500 g	FIM 6,75/ 1,13 €
Tomatoes 1 kg	FIM 20,53/ 3,45 €
Tuna fish 150 g	FIM 6,23/ 1,04 €
Champignons (fresh) 1 kg	FIM 67,09/ 11,29 €

### Other household items

Toothbrush x 1	FIM 8,22 / 1,38 €
Soap 140 g	FIM 4,40 / 0,74 €
Washing powder 1 kg	FIM 24,08 / 4,05 €

### Transport & communications

Petrol 95E/self-service 1 l	FIM 6,62 / 1,11 €
Stamp (priority, EU) 50 g	FIM 3,50 / 0,58 €
Bus fare (single), Helsinki City Transport	FIM 10 / 1,68 €
Bus fare (month) Helsinki City Transport	FIM 190/ 19,85 €
Train fare (return) Helsinki-Hämeenlinna, 2nd class,	FIM 118 / 19,85 €
Train fare (return) Helsinki-Mikkeli, 2nd class,	FIM 290/ 48,77 €

### Recreation

CD x 1	FIM 121,86/ 20,51€
Movie ticket x 1	FIM 42,17/ 7,09 €
Passport photo x 4	FIM 48,83/ 8,22 €
Swimming pool admission x	1 FIM 19,87/ 3,34 €
Color TV license per year	FIM 868 / 146,12 €

### Alcohol and Tobacco

Beer (Lapin Kulta IV A), 0,33 l	FIM 8,00/ 1,34 €
Red Marlboro 20 pcs	FIM 22,50/ 3,78 €

### Other

Average interest on consumer credit 4/99	% 5,42
Rent for two-room flat (with central heating) 4/99	FIM/m2/month/ 44,20/ 7,44 €
Cost of two-room flat (with central heating) FIM/m2	FIM 7857,00 / 1322,72 €

SOURCE: STATISTICS FINLAND

## Average incomes

The following is a list of average incomes in various professions (all increments included).

This information is based on data compiled by Statistics Finland and it dates from the last quarter of 1999 (hourly wages in industry) and year 1999 (monthly incomes in municipalities).

### Hourly wages in the industrial sector

Textile industry	FIM 53,92/ 9,07 €
Sawmill industry	FIM 65,12/ 10,96 €
Printing industry	FIM 66,97/ 11,27 €
Housing construction	FIM 63,11/ 10,62 €
Plumbing	FIM 73,04/ 12,29 €
Electrical installation	FIM 75,04/ 12,63 €
Paper industry	FIM 80,74/ 13,59 €
Chemical industry	FIM 67,44/ 11,35€
Bus driver	FIM 60,73/ 10,22 €
Lorry driver	FIM 60,44/ 10,17 €

### Monthly incomes in municipalities

Maintenance man	FIM 9071/ 1527 €
Kitchen assistant	FIM 8464/ 1425 €
Bookkeeper	FIM 9273/ 1561€
Housekeeper	FIM 9727/ 1 638 €
Kindergarten teacher	FIM 9573/ 1612 €
Bus driver	FIM 12 047/ 2028 €
Junior skilled worker	FIM 9006/ 1516 €
Consultant physician	FIM 24 744/ 4166 €
Fireman	FIM 11 758/ 1979 €
Subject teacher (comprehensive school)	FIM 14 943/ 2516 €
Class teacher (comprehensive school)	FIM 12 926/ 2176 €
Master builder	FIM 13 143/ 2213€
Assistant nurse/orderly	FIM 8806/ 1482 €
Registered nurse	FIM 11720/ 1973 €
Cleaner	FIM 7784/ 1310 €
Welfare office manager	FIM 15 559/ 2619 €
Social worker	FIM 10 667/ 1796 €
Physician (municipal health centre)	FIM 23 669/ 3985 €
Office worker	FIM 8420 / 1418 €

## Employment offices with a euroadviser

**Employment Office**  
PO.Box 172  
FIN-00531 Helsinki  
Tel. +358-9-7021  
Email: forename.surname@mol.fi

**Employment office**  
PO.Box 235  
FIN-20101 Turku  
Tel. +358-2-210 0265  
Email: forename.surname@mol.fi

**Employment office**  
PO.Box 61  
FIN-28131 Pori  
Tel. +358-2-622 98 01  
Email: forename.surname@mol.fi

**Employment office**  
PO.Box 587  
FIN-33101 Tampere  
Tel. +358-3-256 51 61  
Email: forename.surname@mol.fi

**Employment office**  
PO.Box 105  
FIN-13101 Hämeenlinna  
Tel. +358-3-256 5400  
Email: forename.surname@mol.fi

**Employment office**  
PO.Box 84  
FIN-15141 Lahti  
Tel. +358-3-813 614  
Email: forename.surname@mol.fi

**Employment office**  
PO.Box 117  
FIN-53101 Lappeenranta  
Tel. +358-5-626 3660  
Email: forename.surname@mol.fi

**Employment office**  
PO.Box 50  
FIN-45101 Kouvola  
Tel. +358-5-777 4513  
Email: forename.surname@mol.fi

**Employment office**  
PO.Box 74  
FIN-50101 Mikkeli  
Tel. +358-15-191 4226  
Email: forename.surname@mol.fi



**Employment office**  
P.O.Box 66  
FIN-65101 Vaasa  
Tel. +358-6-323 68 67  
Email: forename.surname@mol.fi

**Employment office**  
P.O.Box 400  
FIN-40101 Jyväskylä  
Tel. +358-14-609 636  
Email: forename.surname@mol.fi

**Employment office**  
P.O.Box 62  
FIN-70101 Kuopio  
Tel. +358-17-372 562  
Email: forename.surname@mol.fi

**Employment office**  
P.O.Box 93  
FIN-80101 Joensuu  
Tel. +358-13-162 9234  
Email: forename.surname@mol.fi

**Employment office**  
P.O.Box 70  
FIN-87101 Kajaani  
Tel. +358-8-616 3656  
Email: forename.surname@mol.fi

**Employment office**  
Torikatu 34-40  
FIN-90100 Oulu  
Tel. +358-8-888 40 11  
Email: forename.surname@mol.fi

**Employment office**  
P.O.Box 8235  
FIN-96101 Rovaniemi  
Tel. +358-16-338 169  
Email: forename.surname@mol.fi

**Employment office**  
P.O.Box 372  
60101 Seinäjoki  
Tel. + 358-6-419 4352  
Email: forename.surname@mol.fi

**Helsinki School of Economics**  
P.O.Box 1210  
00101 Helsinki  
Tel. + 358-9-431 38800

## Employment and Economic Development Centres

(Internet: <http://www.te.keskus.fi>)

(joint regional service centres of the Ministry of Trade and Industry, Ministry of Agriculture and Forestry and Ministry of Labour)

**Employment and Economic Development  
Centre of Etelä-Pohjanmaa**  
Huhtalantie 2  
FIN-60220 Seinäjoki  
Finland  
Tel. +358-6-416 3111

**...of Etelä-Savo**  
Mikonkatu 3, P.O. Box 164  
FIN-50101 Mikkeli  
Tel. +358-15-415 511

**... of Häme**  
Rauhankatu 10  
FIN-15110 Lahti  
Tel. +358-3-851 51

**...of Kainuu**  
Kalliokatu 4  
FIN- 87101 Kajaani  
Tel. +358-8-616 31

**...of Keski-Suomi**  
Cygnæuksenkatu 1, P.O.Box 44  
FIN-40101 Jyväskylä  
Tel. +358-14-4104 600

**...of Kaakkois-Suomi**  
Salpausselänkatu 22, P.O.Box 041  
FIN-45101 Kouvolaa  
Tel. +358-5-311 7741

**...of Lappi**  
Ruokasenkatu 2  
FIN-96101 Rovaniemi  
Tel.+358-16-3687 2000

**...of Pirkanmaa**  
P.O.Box 467  
FIN-33101 Tampere  
Tel. +358-3-2565 300

**...of Pohjanmaa**  
Hovioikeudenpuistikko 19 A, P.O.Box 131  
FIN-65101 Vaasa  
Tel.+358-6-3296 300

**...of Pohjois-Karjala**  
Kauppakatu 40 B, P.O.Box 8  
FIN-08101 Joensuu  
Tel. +358-13-246 111

**...of Pohjois-Pohjanmaa**  
Viestikatu 1, P.O.Box 86  
FIN-90101 Oulu  
Tel.+358-8-5368 000

**...of Pohjois-Savo**  
Käsityökatu 41, P.O.Box 2000  
FIN-70101 Kuopio  
Tel.+358-17-6175 111

**...of Satakunta**  
P.O.Box 266  
FIN-28101 Pori  
Tel.+358-2-6204 000

**...of Uusimaa**  
Maistraatinportti 2, P.O.Box 15  
FIN-00241 Helsinki  
Tel.+358-9-2534 2111

**...of Varsinais-Suomi**  
Ratapihankatu 36, P.O.Box 236  
FIN-20101 Turku  
Tel.+358-2-2100 400

## Important addresses in Finland

### A

#### **Confederation of Unions for Academic Professionals in Finland**

##### **AKAVA**

Rautatieläisenkatu 6  
FIN-00520 Helsinki  
Tel. +358-9-141 822  
Internet: <http://www.akava.fi>

#### **Association of Finnish Local and Regional Authorities**

2 linja 14  
FIN-00530 Helsinki  
Tel. +358-9-77 11  
Internet: <http://www.kuntaliitto.fi>

### B

#### **Bank of Finland**

Snellmaninaukio  
FIN-00170 Helsinki  
Tel. +358-9-18 31  
Internet: <http://www.bof.fi>

### C

#### **Centre for International Mobility (CIMO)**

Hakaniemenkatu 2,  
PO.Box 343  
FIN-00530 Helsinki  
Tel. +358-9-774 77 033  
Internet: <http://www.cimo.fi>

#### **Central Pension Security Institute**

Opastinsilta 7  
FIN-00520 Helsinki  
Tel. +358-9-15 11  
Internet: <http://www.etk.fi>

#### **Customs:**

##### **National Board of**

Customs Visiting  
address: Erottajankatu 2  
FIN-00120 Helsinki  
Postal address: PO Box 512,  
00101 Helsinki  
Tel. +358-9-61 41  
Internet: <http://www.tulli.fi>

#### **The Central Union of Tenants**

Mannerheimintie 118 A 1  
FIN-00270 Helsinki  
Tel. +358-9-477 1301  
Fax: +358-9-477 1387  
Information Service: +358-600-9-1515  
(FIM 9,95/min + local call charge) Internet:  
<http://www.vuokralaistenkeskusliitto.fi>

#### **Confederation of Finnish Industry and Employers**

Visiting address: Eteläranta 10  
FIN-00130 Helsinki  
Postal address: PO Box 30  
Tel. +358-9-68 681  
Internet: <http://www.tti.fi>

#### **Crisis Prevention Center for Foreigners**

Simonkatu 12 B 13  
FIN-00100 Helsinki  
Tel. +358-9-685 28 28  
Internet: <http://www.mielenterveysseura.fi>

#### **Central Organization of Finnish Trade Unions (the SAK)**

Visiting address: Siltasaarenkatu 3 A  
FIN-00530 Helsinki  
Postal address: PO Box 157,  
00531 Helsinki  
Tel. +358-9-772 11  
Internet: <http://www.sak.fi>

#### **Civil Service Centre of Lapinjärvi Educational Centre of Lapinjärvi**

Latokarttanontie 97  
07800 LAPINJÄRVI  
Tel. +358-19-530 600  
Internet: <http://www.sivarikeskus.fi>

### D

#### **Directorate of Immigration**

Visiting Address: Siltasaarenkatu 12 A  
FIN-00530 Helsinki  
Postal Address: PO Box 92  
FIN-00531 Helsinki  
Tel. +358-9-4765 500  
Internet: <http://www.uvi.fi>  
Email: [ulkomaalaisvirasto@uvi.fi](mailto:ulkomaalaisvirasto@uvi.fi)

### E

#### **Employers Confederation of Service Industries**

Eteläranta 10 FIN-00130 Helsinki  
Tel. +358-9-172 831  
Internet: <http://www.palvelutyonantajat.fi>

### F

#### **Finpro**

Visiting Address: Arkadiankatu 2  
00100 Helsinki  
Postal Address: P.O.Box 908  
00101 Helsinki  
Tel. +358-20-46951  
Internet: <http://www.finpro.fi>

#### **Finnish Association of Translators and Interpreters**

Museokatu 9 B 23  
00100 Helsinki  
Tel. +359-9-445 927  
Fax: +358-9-445 937  
Internet: <http://www.megabaud.fi/~sktl/>  
Email: [sktl@megabaud.fi](mailto:sktl@megabaud.fi)

#### **Finland Society**

Mariankatu 8  
FIN-00170 Helsinki  
Tel. +358-9-174 255  
Email: [suomis@suomi-seura.fi](mailto:suomis@suomi-seura.fi)  
Internet: <http://www.suomi-seura.fi>

#### **Finnish Folk High School Association**

Pohj. Rautatiekatu 15 B 12  
FIN-00100 Helsinki  
Tel. +358-9-454 2330  
Fax: +358-9-4542 3330  
Email: [toimisto@kansanopistot.fi](mailto:toimisto@kansanopistot.fi)

#### **Finnish Association of Summer Universities**

Hämeenkatu 26 B  
FIN-33200 Tampere  
Tel. +358-3-2147 626

#### **Finnish Confederation of Salaried Employees (the STTK)**

Pohjoisranta 4  
FIN-00170 Helsinki Tel. +358-9-131 521  
Internet: <http://www.sttk.fi>

#### **Federation of Accident Insurance Institutions**

Bulevardi 28  
FIN-00120 Helsinki  
Tel. +358-9-680 401  
Internet: <http://www.vakes.fi>

### G

#### **General Military Headquarters**

Fabianinkatu 2  
FIN-00130 Helsinki  
Tel. +358-9-181 0111  
Internet: <http://www.mil.fi>

### H

#### **Helsinki Workers' Institute Main office**

Helsinginkatu 26  
00530 Helsinki  
Tel. +358-9-310 88 530  
Internet: <http://www.tyovis.fi>

**Helsinki Register Office**

Albertinkatu 25  
00180 Helsinki  
Tel: +358-9-695 441  
Email: helsingin.maistraatti@eslh.intermin.fi

**Helsinki local office/International affairs**

Visiting Address: Koskelantie 5  
Postal Address: PO Box 82  
FIN-00601 Helsinki  
Tel: +358-20-43 53443  
Fax: +358-20-43 53444  
Email: inter.helsinki@kela.memonet.fi

**Helsinki Tax Bureau**

Haapaniemenkatu 7-9 A  
FIN-00530 Helsinki  
Tel: +358-9-731 120  
Internet: <http://www.vero.fi>

**I****Inkerikeskus ry.**

Hämeentie 103 A  
00550 Helsinki  
Tel: +358-7534464

**J****Joint Organization of  
Unemployment Funds**

Mäkelänkatu 2 C  
FIN-00500 Helsinki  
Tel: +358-9-7744 0022 Internet:  
<http://www.tyj.fi>

**K****KVS-Institute****(Institute for public education)**

Museokatu 18 A 2  
FIN-00100 Helsinki  
Tel: +358-9-5491 8800  
Fax: +358-9-5491 8811  
Internet: <http://www.kvs.fi/kvs/etaopisto/eta.htm>

**L****Lingua Nordica Oy**

Visiting Address: Suvelahdenkatu 7  
00500 Helsinki  
Postal address: PO Box  
12 00501 Helsinki  
Tel: +358-9-7740 180 (interpretations)  
Tel: +358-9-7740 1825 (translation)  
Fax: +358-9-7740 1888 Internet:  
<http://www.linguanordica.fi>  
Email: [Tulkkipalvelu@linguanordica.fi](mailto:Tulkkipalvelu@linguanordica.fi)  
(Community interpreting)  
[Translation@linguanordica.fi](mailto:Translation@linguanordica.fi) (translations)  
[Interpretation@linguanordica.fi](mailto:Interpretation@linguanordica.fi)  
(interpretations)

**Lappeenranta Customs District**

Visiting address: Terminaalikatu 5  
PO Box 66  
FIN-53501 Lappeenranta  
Tel: +358-5-621 5600

**M****Ministry of Trade and Industry**

PO Box 239 and 230  
FIN-00171 Helsinki  
Tel: +358-9-16 01 Internet:  
<http://www.vn.fi/ktm/>

**Ministry of Social Affairs and Health**

Visiting address: Meritullinkatu 8,  
FIN-00170 Helsinki  
Postal address: P O Box 33,  
00023 Valtioneuvosto  
Tel: +358-9-16 01  
Internet: <http://www.stm.fi>  
Email: [forename.surname@stm.vn.fi](mailto:forename.surname@stm.vn.fi)

**Mariehamn Customs District**

Visiting address: Torggatan 16  
Postal address: PO Box 40  
FIN-22101 Mariehamn  
Tel: +358-18-63 50

**Ministry for Foreign Affairs**

Merikasarmi/Laivastokatu 22 A  
FIN-00160 Helsinki  
Postal address: PO Box 176,  
00161 Helsinki  
Tel: +358-9-134 151  
Internet: <http://www.formin.fi>

**Ministry of Labour**

Visiting address: Mikonkatu 4/  
Eteläesplanadi 4  
Postal address: PO Box 34  
FIN-00023 Valtioneuvosto  
Tel: +358-9-185 61  
Internet: <http://www.mol.fi>

**Ministry of Education**

Visiting Address: Meritullinkatu 10  
FIN-00170 Helsinki  
Postal Address: PO Box 29,  
00023 Valtioneuvosto  
Tel: +358-9-134 171 I  
Internet: <http://www.minedu.fi>  
Email: [forename.surname@minedu.fi](mailto:forename.surname@minedu.fi)

**Ministry of the Environment Housing and  
Building Department**

Eteläesplanadi 18  
FIN-00120 Helsinki  
Tel: +358-9-199 11  
Internet: <http://www.vyh.fi>

**Ministry of Agriculture and Forestry  
Veterinary and Food Department**

Kluuvikatu 4 A  
FIN-00100 Helsinki  
Tel: +358-9-16 01  
Internet: <http://www.mmmeo.fi>

**Ministry of the Interior**

Visiting address: Kirkkokatu 12,  
Helsinki  
Postal address PO Box 26  
FIN-00023 Government, Finland  
Tel: (exchange) +358 9 1601 I  
Internet: <http://www.intermin.fi>

**N****National Board of Education**

Hakaniemenkatu 2  
FIN-00530 Helsinki  
Tel: +358-9-774 775  
Internet: <http://www.oph.fi>

**National Board of  
Medicolegal Affairs**

Visiting address: Lintulahdenkatu 10,  
FIN-00500 Helsinki  
Postal address: PO Box 265,  
FIN-00531 Helsinki  
Tel: +358-9-3967 280

**The Norden Association**

Sibeliuksenkatu 9 A  
FIN-00250 Helsinki  
Tel: +358-9-454 2080  
Internet: <http://www.Pohjola-Norden.fi>  
Email: [pn@pohjola-norden.fi](mailto:pn@pohjola-norden.fi)

**National Board of Patents and  
Registration**

Visiting Address: Arkadiankatu 6 A  
FIN-00100 Helsinki  
Postal Address: PO Box 1140,  
FIN-00101 Helsinki  
Tel: +358-9-693 9500  
Internet: <http://www.prh.fi>  
Email: [forename.surname@prh.fi](mailto:forename.surname@prh.fi)

**National Board of Taxation/  
Local tax offices Helsinki tax office**

PO Box 200  
FIN-00052 Verotus  
Tel: +358-9-73 11 20  
Internet: <http://www.vero.fi>

**O****Office for the Parliamentary Ombudsman**

Visiting Address: Aurorankatu 6  
Postal address: FIN-00102 Eduskunta  
Tel: +358-9-43 21  
Email: [eo-kirjaamo@eduskunta.fi](mailto:eo-kirjaamo@eduskunta.fi)  
Internet: <http://www.eduskunta.fi>

**Office for Ministry to Finns Abroad**

Visiting Address: Satamakatu 9  
Postal Address: PO Box 185  
FIN-00161 Helsinki  
Tel: +358-9-18021 Internet:  
<http://www.evl.fi/kua/>  
Email: [forename.surname@evl.fi](mailto:forename.surname@evl.fi)



**Ombudsman for Aliens Ministry of Labour**

Visiting address: Mikonkatu 4  
Postal Address: PO Box 34,  
FIN-00023 Valtioneuvosto  
Tel. +358-9-18561  
Internet: <http://www.vn.fi>

**P****Population Register Center**

Kellosilta 4  
FIN-00520 Helsinki  
Tel. +358-9-229 161  
Internet: <http://www.vaestorekisteri-keskus.fi>

**S****Social Insurance Institution (KELA)**

Visiting Address: Nordenskiöldinkatu 12  
FIN-00250 Helsinki  
Postal Address: PO Box: 450,  
FIN-00101 Helsinki

**Social Insurance Institution (KELA)**

Visiting Address: Nordenskiöldinkatu 12  
FIN-00250 Helsinki  
Postal Address: PO Box: 450,  
FIN-00101 Helsinki  
Tel. +358-20-434 11  
Internet: <http://www.kela.fi>  
Note: KELA has local offices in most municipalities in

**The Summer High School Association in Finland**

Meritullinkatu 1 C  
FIN-00170 Helsinki  
Tel. +358-9-666 121  
Internet: <http://www.kesalukioseura.fi>

**Support Center for Foreigners in Turku**

Yliopistonkatu 24 A  
6 FIN-20100 Turku  
Tel. 358-2-2333 442

**State Treasury**

Sörnäisten Rantatie 13, PO Box 14  
FIN-00531 Helsinki  
Tel: +358-9-77251  
Internet: <http://www.valtiokonttori.fi>

**The Social Insurance Institution Centre for Student Financial Aid**

PO Box 228  
FIN-40101 Jyväskylä  
Tel. +358-20-434 6611 Consultation service: +358-20-434 6770  
Fax: +358-20-434 6710  
Email: [opintotuki@kela.fi](mailto:opintotuki@kela.fi)  
Internet: <http://www.kela.fi>

**T****Turku Customs District**

PO Box 386  
FIN-20101 Turku  
Tel. +358-2-468 4000

Tampere Customs District  
Visiting address: Uimalankatu 1  
PO Box 133  
FIN-33101 Tampere  
Tel. +358-3-275 500

**V****Vehicle Administration Center**

Fabianinkatu 32,  
PL 120  
FIN-00530 Helsinki  
Tel. +358-100 7800 (FIM 0,49/min + local call charge) Internet: <http://www.ake.fi> 68

**Vaasa Customs District**

Visiting address: Sisäsatama  
PO Box 261  
FIN-65101 Vaasa  
Tel. +358-6-324 0511

**Y****Tornio Customs District**

Visiting address:  
Hallituskatu 1 PO Box 47  
FIN-95401 Tornio  
Tel. +358-16-2117 500

## Finnish embassies

**Norway**

Embassy of Finland  
Thomas Heftyes gate 1  
N-0264 Oslo  
Tel. 47-22-430 400  
Internet: <http://www.finland.no>

**Iceland**

Embassy Of Finland  
Túngata 30, Box 1060  
IS-121 Reykjavik  
Tel. 354-5-621 577

**Denmark**

Embassy of Finland  
Sankt Annae Plads 24  
DK-1250 Copenhagen K  
Tel. +45-33-134 214  
Internet: <http://www.finamb.dk.index.html>

**Sweden**

Embassy of Finland  
Jagobsgatan 6, 6tr.  
Box 7423  
S-10391 Stockholm  
Tel. +46-8-676 67 00  
Internet: <http://www.finlandemb.se>

**Germany**

Embassy of Finland  
Friesdorferstrasse 1  
D-53173 Bonn  
Tel. +49-228-382 980  
Internet: <http://www.finlandemb.de>

**Great Britain**

Embassy of Finland  
38 Chesham Place  
GB-London SW1X8HW  
Tel. +44-171-838 62 00  
Internet: [http://www.finemb.org.uk/S\\_Psuomi](http://www.finemb.org.uk/S_Psuomi)

**France**

Embassy of Finland  
1 Place de Finlande  
F-75007 Paris  
Tel. +33-1-4418 1920  
Internet: <http://www.pages.pratique.fr/-finlande/index.html>

**Belgium**

Embassy of Finland  
Avenue des Arts 58  
B-1000 Bruxelles Belgique  
Tel: +32-2-287 1212  
Fax: +32-2-287 1200  
Email: [bry@formin.fi](mailto:bry@formin.fi)

**Italy**

Embassy of Finland  
Via Lisbona 3  
I-00198 Roma  
Tel. +39-6-85 2231  
Internet: <http://www.finland.it/>

**United States**

Embassy of Finland  
3301 Massachusetts Avenue NW  
Washington D.C. 20008  
Tel. +1-202-298 58 00  
Internet: <http://www.finland.org>

**Canada**

Embassy of Finland  
55 Metcalfe Street  
Suite 850  
Ottawa, Ontario K1P 6L5  
Tel. +1-613-236 2389  
Internet: <http://www.finemb.com>.

**Australia**

Embassy of Finland  
10 Darwin Avenue  
Yarralumla  
Canberra A.C.T.2600  
Tel. +61-6-273 3800  
Internet: <http://www.finland.org.au>

**Russia**

Embassy of Finland  
Posolstvo Finljandii  
Kropotkinskij pereulok 15-17  
119034 Moskva G-34  
Postal Address from outside Russia:  
MOW  
PO Box 176, FIN-00161 Helsinki  
Tel: +7-095-2464027  
Internet: <http://www.finemb-moscow.fi>  
Email: [sanomat.mos@formin.fi](mailto:sanomat.mos@formin.fi)

**The Finnish Consulate General**

Generalnoje konsustvo Finljandii  
Ul.Tshaikovskogo 71,  
191194 St.Petersburg D-194  
Postal Address:  
The Finnish Consulate  
General in St. Petersburg  
PO Box 45-46  
FIN-53501 Lappeenranta  
Tel: +7-812-273 7321  
Internet: <http://www.pietari.com>  
Email: [sanomat.pie@formin.fi](mailto:sanomat.pie@formin.fi)

Contact information of the Finnish embassies and other missions in other countries is available on the Internet e.g. on the home page of the Finnish Ministry for Foreign Affairs: <http://www.formin.fi> or <http://virtual.finland.fi/kalenteri/maat.html>.

## Other useful addresses

**Sweden**

Finnjob Information Service  
(in the Finnish embassy in Sweden)  
Jacobsgratan 6, 6 tr.  
PO Box 7423  
S-103 91 Stockholm  
Tel. +46-8-676 67 00  
Internet: <http://www.finlandemb.se>

Arbetsmarknadsstyrelsen  
(National Board of Labour)  
Insurance Unit  
Sundbybergsvägen 9  
S-17199 Solna  
Tel. 46-8-7306 000

The Finnish Congregation in Stockholm  
Slottsbacken 2 C  
S-11130 Stockholm  
Tel. 46-8-230 660

The Church of Sweden/  
Work in Finnish language  
S-75170 Uppsala  
Tel: +46-8-230 660

**Denmark**

Direktoratet for Arbejdloshedsfor-  
sikringen (National Board of Unemploy-  
ment Insurance)  
Finsensvej 78  
DK-2000 Fredriksberg  
Tel. 45-31-106 011

**Den finske Kirke i Danmark**

Nyhavn 31 K  
DK-1051 Copenhagen  
Tel: +45-33-93 12 82

**Norway**

Arbeidsdirektoratet  
(National Board of Labour)  
Mariboegate 8  
PO Box 8127 Dep.  
N-0032 Oslo  
Tel. +47-22-942 400

**Great Britain**

The Finnish Seamen's Mission  
33 Albion Street  
GB-London SE161JG  
Tel. 44-171-237 4668  
Internet: <http://www.merimieskirkko.fi>

**Germany**

Finnische Seemannsmission  
Ditmarkoelstrasse 6  
D-20459 Hamburg  
Tel. 49-40-316 971  
Internet: <http://www.merimieskirkko.fi>  
Email: [Hampurin.Merimieskirkko@t-on-line.de](mailto:Hampurin.Merimieskirkko@t-on-line.de)

**Zentrum der finnischen kirchlichen Arbeit**

Grafenwerthstrasse 86  
D-50937 Cologne  
Tel. 49-221-463 260  
Internet: <http://www.sktk.de>

**United States**

Finland Conference  
1310 Brainerd Avenue  
Duluth  
MN 55811  
Tel. 1-218-728 6439

## Iceland

Arbejdsloshedsforsikringsfonden  
Hafnarhusio v/Tryvavagötu  
IS-150 Reykjavik  
Tel. 354-511 2500

## Belgium

Finse Zeemanskerk  
Italielei 67  
B-2000 Antwerpen  
Tel. 32-3-232 8047  
Internet: <http://www.merimies-kirkko.fi>  
Email: [antwerpen@merimies-kirkko.fi](mailto:antwerpen@merimies-kirkko.fi)

## The Netherlands

Finse Zeemanskerk  
's-Gravendijkwal 64  
NL-3014 EG Rotterdam  
Tel. 31-10-436 6164  
Email: [rotterdam@merimieskirkko.fi](mailto:rotterdam@merimieskirkko.fi)  
Internet: <http://www.merimieskirkko.fi> or  
<http://www1.tip.nl/~t443109/>

## Poland

Finska Misja dla Marynarzy  
Ul.Emilii Plater 13/3  
PL-80522 Gdansk-Brzezno  
Tel. 48-58-343 4496

## Canada

Finland Conference  
39 Summit Avenue  
Thunderbay  
Ontario P7B 3N7  
Tel. 1-807-768 9890

## Australia

Finland Conference  
11 Kendall Street  
West Pymble  
N.S.W.2073  
Tel. 61-2-9498 8816

## Other useful Internet sites

Links related to housing  
(<http://www.vyh.fi/asuminen/linkit.htm>)

Open university studying General:  
(<http://www.avoinyliopisto.fi>)

Open university studying,  
Helsinki University  
(<http://www.avoin.helsinki.fi>)

Information about being a  
EU-citizen in Europe  
(<http://citizens.eu.int/>)

Worker's institute in Helsinki  
(<http://www.hel.fi/tyovis/>)

Link library  
(<http://www.htk.fi/kirjasto/cool2.htm>)

Citizen's handbook  
(<http://www.opas.vn.fi>)

Citizen's electronic form service  
(<http://lomake.vn.fi>)

Immigrant issues at the  
Ministry of Labour  
(<http://www.mol.fi/migration/>)

Basic information for an immigrant  
(<http://www.lib.hel.fi/mcl/ulko-fin.htm>)

Guide for an immigrant moving to  
Helsinki  
(<http://www.helsinginsanomat.fi/muuttajanopas/>)

Migration institute  
(<http://www.utu.fi/erill/instmigr/>)

Genealogy in Finland  
(<http://www.genealogy.org>)

The Finnish language  
(<http://www.hut.fi/~jorpela/Finnish.html>)

National service provider of bus services  
(<http://www.matkahuolto.fi>)

Library for foreigners  
(<http://www.lib.hel.fi/ulkkirja/>)

The journal "Ulkosuomalainen"  
(<http://www.ulkosuomalainen.com>)

The Finnish State Railways  
(<http://www.vr.fi>)



## Immigrant's checklist

### Before immigration:

#### **Passport, visa, residence permit, work permit**

Make sure your permits and other necessary documents are in order well before you arrive in Finland. For further information, please contact your local Finnish embassy or consulate. See page 6 for further details on residence permits and work permits.

#### **Finding work in Finland**

Familiarize yourself with job opportunities available in Finland. Contact the Euroadviser in your country or placement officers at an employment office in Finland well before you move to Finland. Do not forget that Finnish job opportunities are displayed on the Internet at <http://www.mol.fi>. More information on finding a job can be found on page 8.

#### **Tax cards**

Remember to ask your employer to give your tax card back and give him or her your intended address in Finland, so as to ensure that you do not miss out on holiday pay, etc. Note down your employer's address.

#### **Tax returns**

Before emigrating, contact the population register and tax authorities in your country to report that you intend to settle in Finland permanently. Give your intended address in Finland. Remember to note down the address of the tax authorities in your country. If you intend to move during the tax year (beginning 1 January in Finland,) you will have to fill out a tax return in both countries. For further details on taxation, please see page 38.

#### **Work references**

Remember to ask your employer for a work certificate. Not all countries make a practice of giving references automatically (e.g. Canada, USA, Australia.) If you are arriving from one of these countries, make a point of asking your employer for a certificate showing the duration of your employment.

#### **Income/tax certificate**

Ask your employer for a certificate showing your pay: if you become unemployed, your daily allowance will be determined on the basis of your former income. If you are unable to obtain an income certificate, ask for a tax certificate showing your annual income.

#### **Trade unions**

Present yourself to the shop steward at your new place of work. See page 14 for further information on trade unions.

#### **Transferring to an unemployment benefit society in Finland**

Ask for a transfer certificate (form E301) from your former unemployment benefit society and hand it in to your new unemployment benefit society in Finland. See page 18 for further information.

#### **Changing schools**

Make sure that your child has got a school report from the previous school in order to help the new teachers to place your child in a appropriate grade.

#### **Reporting change of address and entering into the population register**

Contact the local population registration office in your country and report that you intend to emigrate permanently. They will inform you of the required procedure.

#### **Day care for children**

Find out preferably in advance about day care services in the district where you intend to move. Contact the local social welfare office. For more details, see page 32.

#### **Pets**

Remember to have your pets vaccinated if this is required. Also remember to ask for a vaccination certificate. For more information on bringing pets into the country, see page 55.

## After immigration:

### Residence permit of an EU/EEA citizen

If you are an EU/EEA citizen and you intend to work in Finland for longer than three months, please contact the local police, who gives you a residence permit. For further information see page 6.

### Reporting change of address and entering into the population register

On arrival in Finland, you must report your new address within a week to the local Register Office. Immigrants from the Nordic countries are additionally required to submit a special Nordic Migration Form. Non-Nordic immigrants should contact the Register Office for entry into the population register. Please inform also your house manager of the condominium you are planning to move in. For further information on change of address and entering into the population register, see page 8.

### Social insurance card

You can pick up your social insurance KELA card from your local branch of the Social Insurance Institution (KELA) after you have been entered into the population register (this is done by contacting a Register Office.)

### Tax card

In Finland you will be given a tax card by the tax office in the municipality where you live. For details on taxation, see page 38.

### Tax return

The Finnish tax year begins on 1.1. If you move to Finland during the tax year you will have to fill out a tax return in both countries.

### School

When registering for the new school your child should have a school report from the previous school, so that the teachers know what grade your child has

been in. You will go through the preceding studies with the teacher and plan the coming curriculum. Further information on page 22.

### Child benefit

If you had children before emigrating from Finland, inform the Kela office in your former place of residence about your new address. If your children were born after you emigrated from Finland, you must make a child benefit notification to the local Kela office of your new place of residence immediately after moving. For further information on child benefit, see page 32.

### Driving license

Make sure your driving license is valid in Finland. If it is not, contact the Vehicle Administration Centre or any local inspection service point to have it exchanged for a valid one. For further details, see page 54.

### Vehicle inspection and registration

If you bring in a vehicle registered in another country, you must have it inspected and registered in Finland. For details, see page 53.

### Television licenses

You will need a special license to watch television in Finland. Apply at your local post office.

### Opening a banking account

If you move permanently to Finland you will need a bank account. Banks need following information before they can open an account: personal data of the applicant, contact information of the applicant and the information about persons, who will have right to use the account. Further information on page 40.

This image shows a full page of blank, lined paper. It features approximately 20 evenly spaced horizontal blue lines across its entire width, typical of notebook or primary school writing paper. The background is a solid off-white color, and there are no margins, text, or other markings present.





