

# Formalities when arriving in Finland (Nordic citizen)

## 1. Make the registration of a foreigner at the Digital and Population Data Services Agency (DVV) & apply for a Finnish ID code

- Physically the DVV service point is in International House Helsinki. Check the visiting address on this link <https://ihhelsinki.fi/fi/>
- Please read these links carefully. You may fill in the pdf format registration form, print it out and take it with you when visiting DVV.  
<https://dvv.fi/en/foreigner-registration>  
<https://dvv.fi/documents/16079645/39123197/The+registration+information+of+a+foreigner.pdf/d179dd2f-e279-8f32-1f8b-ee1fed610d90/The+registration+information+of+a+foreigner.pdf?t=1653981897447>
- NOTE\*\*: you are recommended to book an appointment for identification and registration already before arrival since DVV service point might have a queue. If you are moving together with a spouse and/or children, book separate appointments for each of them as well.
- You may book the appointment on this link:  
<https://secure.vihta.com/public-ng/dvv/#/home>
- Please apply for a Finnish personal identity code. Finnish personal identity code is used to identify Finnish citizens and people who reside in Finland permanently or for a longer period of time. The code consists of eleven characters, starting with your birthday (DDMMYY). Your departmental HR services will need this code also to Aalto personnel database. You will also need this ID code when handling any formalities in Finland.
- You can be assigned a municipality of residence in Finland under certain conditions. DVV will register your municipality of residence and the permanent address associated with it in the Population Information System. You may need a municipality of residence to use the municipal services (such as public healthcare, schools and daycare services), to be granted social benefits, to receive an identity card and to vote, for example. If you intend to live in Finland for more than a year and would like to get a municipality of residence, read instructions on getting it on DVV page on Municipality of residence. Registering your move also gives you for example the right to buy local public traffic monthly cards for lower local citizen price. Read more: <https://dvv.fi/en/municipality-of-residence>

## 2. Health care

- **If you stay in Finland permanently (=more than a year), please apply for a municipality of residence at DVV (see instruction in section nro 4)**
- Read more about health services in Finland <https://www.infofinland.fi/en/health/health-services-in-finland>

## 3. Apply for a tax card from Tax office VERO

- You can book an appointment\*\* to International House Helsinki tax office at Lintulahdenkuja 2 by phone: +358 029 497050 or go to walk-in -service at Hämeentie 15, Helsinki office: no appointment needed.
- Tax counselling: [https://ihhelsinki.fi/old\\_services/tax-card-number-tax-info/](https://ihhelsinki.fi/old_services/tax-card-number-tax-info/)
- **NOTE! If you are in a hurry to receive a tax card for salary payment, we recommend visiting Hämeentie 15 office, where you can also receive the Finnish personal identity code in case you do not have it yet (short term employment). Employment contract is needed with you at the visit.**

- You can also apply for the tax card before making the registration of a foreigner to Digital and Population Data Services Agency DVV (step 3).
- **Please send a copy of your tax card to payroll@aalto.fi** as soon as you receive it. If you do not send a tax card, the employer is obligated to withhold 60 % taxes of salary.
- Information you may need to provide at the tax office:  
Aalto University Business ID: **2228357-4**  
Aalto University visiting address: Otakaari 24, 02150 Espoo, Finland  
Aalto University postal address: P.O.Box 11000, 00076 AALTO, Finland

#### 4. If you wish to open a Finnish bank account

- When opening a Finnish bank account, you will need a Finnish personal identity code and notification of registration at DVV.
- Banks in Finland do not have customer service for new customers without a booked appointment. Please remember to book an appointment when you get a notification that your registration at DVV is completed.
- OP bank has clear instructions and path for their international customers. Please see more: <https://www.op.fi/private-customers/become-op-customer/foreigners>
- Please read more information on banks and other branches too: <https://www.expat-finland.com/finance/banking.html>  
<https://www.infofinland.fi/en/settling-in-finland/everyday-life-in-finland>
- In addition to Finnish bank account, you can use for example a European IBAN bank account or an international online bank Revolut, Wise or N26. In some cases, you might also be able to use other than the ones mentioned above.
- Please contact your HR person regarding receiving more information about informing your bank account details for salary payment.
- <https://www.aalto.fi/en/services/add-or-edit-bank-account-information-for-salary-payments>

#### 5. Apply for Finnish social security and a KELA card

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

#### 6. from the police

- Getting a ID card is recommended if you stay in Finland on a permanent basis. This will make your life easier for example when it comes to electronic registration on the internet, acquiring internet banking access or acquiring bonus cards for supermarkets.

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

- You can get the ID card from the Police. Please see the link below and follow the instructions. There is a very useful short video guide. <https://poliisi.fi/en/identity-card>
- You can submit your application online with bank credentials. However, if this is not possible, please book an appointment to visit the police: <https://asiointi.poliisi.fi/ajanvaraus-fe/reserve>

## 7. Home insurance

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

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### Please also see other useful information:

- Reliable and thorough guide of living in Finland: <https://www.infofinland.fi/en/settling-in-finland>
- Entry level housing <https://unihome.fi/en/home>
- Aalto University for incoming international employees [https://www.aalto.fi/en/services/international-mobility-of-our-staff-index?check\\_logged\\_in=1](https://www.aalto.fi/en/services/international-mobility-of-our-staff-index?check_logged_in=1)
- International House Helsinki for newcomer services <https://ihhelsinki.fi/>
- Newcomers Guide to Finland: <https://ihhelsinki.fi/wp-content/uploads/newcomersguide-2021.pdf>
- We highly recommend attending newcomer's information sessions (on-line): <https://ihhelsinki.fi/pre-arrival-support/newcomer-information-sessions/>
- Guide for International researchers and their families: <https://sway.office.com/ZkNBf2qCy2OVITsb?ref=Link>