



LUND
UNIVERSITY

Getting settled

STEP BY STEP, THE COMPLETE GUIDE





Things you need to know

Swedes generally have faith in agencies. You could have too. As long as you register with them, inform them about things when various events take place in your life (moving, changes in your family situation etc), and all should be well. You will also find that the agencies usually can provide you with information in English (and other languages). One thing though: Swedish agencies don't necessarily communicate with each other – it's up to you to double check. Also, remember that all family members need to register individually and sometimes in person.

SWEDISH MIGRATION AGENCY (MIGRATIONSVERKET)

Perhaps you've already acquainted with the Swedish Migration Agency when getting a work permit, a residence permit, a visa and now thought that this means that contact with this particular agency is over. It might not be. If you bring your family, they perhaps need a residence permit (card) or you'll need to extend or change your residence permit, get a permanent residence permit or if you want to become a Swedish citizen – then it's important to know how to go about it. We urge you to read up on the various rules at the Swedish

Migration Agency website. [Residence permit \(card\)](#), within 3 months after arrival.

[Application for extended residence permit etc.](#)

or here regarding _

Helpful tips:

- Your permit can not last longer than the expire date on your passport
- Apply online – paper applications take longer to process
- Make sure that all of your documents in your application are in order. You may need certain documentation from Lund University as well. Incomplete applications take more than twice as much time to process. The waiting period for e.g. a permanent residence permit is more than a year (2019)
- Each member of your family will be processed individually – make sure that all documents for all individuals are in order
- While waiting for your extended or permanent residence permit, you're allowed to work but not travel, not even when it's work-related as you won't be allowed into Sweden when you return without a valid permit.

Swedish Tax Agency (Skatteverket)

Upon arrival in Sweden, you need to register with the Swedish Tax Agency (Skatteverket) for a population registration (Folkbokföring) and to apply for a personal identity number (personnummer) if you intend to stay (actually staying, not only employed) in Sweden for more than 365 days. The application (for each family member) is made in person at local tax office. At this meeting, you are required to provide your home address in Sweden, as well as your passport and residence permit, and if you are married, bring your marriage certificate. You'll

soon be aware that the personal identity number is the key to many doors in Sweden!

Submitting a tax registration certificate

When you start working at Lund University, you must submit a Tax registration certificate to the SSC salary services so that the correct amount of tax is deducted from your salary.

[Log in to SSC service portal](#)

[Order an A Tax registration certificate on the Swedish Tax Agency website \(in Swedish\)](#)

Population registration (Folkbokföring)

At the Tax Office you will be given a form called "Application to move to Sweden" (Anmälan om flyttning till Sverige). The staff at the Tax Office can help you.

You are obliged to inform the Tax Office when you move to a new address or are leaving Sweden for a longer period of time or for good. If you are relocating within Sweden, inform the Swedish Tax Agency and they will communicate your new address to other agencies.

Application for a Swedish personal identity number (Personnummer)

A Swedish personal identity number consists of 10 digits: your date of birth and four check digits. The number is important in Sweden as it is used for all official transactions, such as opening a bank account, the to receive healthcare, register a car, etc.

It takes the Tax Office about two weeks to process your application.

Personal registration certificate (personbevis)

While you're at the Tax office ask them to issue and send you a copy of your personal registration certificate (personbevis) as soon as your personal identity number and population registration have been issued. If you haven't

received it within a couple of weeks of receiving your personal identity number, you might need to remind them.

ID card

Once you have received your personal identity number, you should apply for a [Swedish national ID card](#). The ID card is helpful to have in all future contacts with Swedish agencies, healthcare, etc., and necessary when opening a bank account.

Taxation

(Please note: Scholarship holders do not pay taxes in Sweden)

In Sweden, income taxes are almost always automatically submitted to the Swedish Tax Agency, as employers are obliged to deduct taxes from the salaries paid to their employees.

There are some exceptions to the ordinary tax system, such as [tax relief for foreign key personnel](#), a special [income tax for non-residents \(SINK\)](#), and possibilities for [tax deduction due to dual residence](#).

Skatteverket in Lund
Folkbokföring (population registration)
Stora Södergatan 45
Box 10, 221 00 Lund
Tel. 0771-567 567

Skatteverket in Malmö
Folkbokföring (population registration)
Kattsundsgatan 7
205 30 Malmö
Tel. 0771-567 567

[The Swedish Tax Agency website](#)

The Tax Agency plays an important part in every Swede's life. [Here's why](#).

SWEDISH SOCIAL INSURANCE AGENCY (FÖRSÄKRINGSKASSAN)

Social insurance is an important part of the Swedish social security system. Swedish social insurance covers most people who live or work in Sweden, and is administered by the Swedish Social Insurance Agency (Försäkringskassan). You will need to contact Försäkringskassan to confirm that you have been registered at Skatteverket.

In order to find out whether or not you are entitled to benefits (see below for more information), please contact Försäkringskassan.

Försäkringskassan (customer service)
Stora Södergatan 45
Box 104, 221 00 Lund
Switchboard: 0771 52 45 24 (be prepared for a long wait)
Email: fk.lund@fk12.sfa.se
www.fk.se/sprak/eng

You are obliged to inform Försäkringskassan when you move from Sweden.

Benefits through Försäkringskassan

If your stay in Sweden exceeds 365 days, you are generally entitled to **residence-based benefits**. Examples of residence-based benefits are child allowance and housing allowance.

Child allowance

Children who are resident in Sweden are entitled to child allowance. This is paid from and including the month after the birth of the child, or when the child moves to Sweden. The child allowance is tax free and is paid until the child the age of 16.

Parental benefits

When a child is born, the parents of the child will receive parental benefits for 480 days. The days of parental allowance are divided equally



between the parents. All but 60 days per parent can be transferred to the other parent.

Study allowance

Children over the age of 16 receive an extended child allowance, referred to as study allowance (studiebidrag) and is paid until the student completes or discontinues his or her schooling.

If you are employed in Sweden you are generally covered by **employment-based benefits**, which include sickness benefits and parental benefits.

Pregnancy benefits

Certain work can be difficult or impossible to perform during pregnancy. In such cases, your employer should assign you with other tasks, but if this is not possible, you may receive pregnancy benefits.

Temporary parental allowance
Commonly used Swedish abbreviation: VAB (vård av barn).

This allowance may be claimed by a parent for loss of income, for instance when caring for a sick child. It can be paid for a maximum of 60 days per year until the child is 12.

Försäkringskassan offers booklets in several languages for further information.

THE SWEDISH PUBLIC EMPLOYMENT AGENCY (ARBETSFÖRMEDLINGEN), EURES AND UNEMPLOYMENT BENEFITS

If you're going to be working in Sweden for more than 365 days and are perhaps considering a long working future in Sweden, we recommend that you register for unemployment insurance, in case you become unemployed for a period of time. Most academics

choose to register with Akademikernas Arbetslöshetskassa (AEA). More information about benefits from AEA and the requirements you need to fulfill in order to become eligible for benefits can be found [here](#). If you become unemployed, it's important to register with Arbetsförmedlingen on the very first day of unemployment. More information on how and why [can be found here](#).

Arbetsförmedlingen has a special unit responsible for information for job-seekers about work, working conditions and living conditions in Sweden and in other EU/EEA countries called [EURES](#):

Arbetsförmedlingen in Lund:
Stora Södergatan 49, Lund
Switchboard: 0771-60 00 00

SWEDISH PENSIONS AGENCY (PENSIONSMYNDIGHETEN)

As a government employee in Sweden, you will receive pension from several sources. You will receive a basic pension from the Swedish National Government Employees Pensions Board (SPV), as well as a special government employee pension. Most people have also set up a private savings scheme with an insurance company or bank. We recommend that you start by visiting [the Swedish Pensions Agency's website](#) for information about exactly what to do and how. For information in person, call to schedule an appointment.

You can also read more about pensions on the [Lund University Staff Pages](#).

Pensionsmyndigheten in Lund:
Stora Södergatan 45
Switchboard: 0771-776 776

Please note: It's important that you inform the agency when or if you are leaving

Sweden, otherwise they won't be able to transfer your Swedish pension when the time comes. The Swedish Pensions Agency and the Swedish Tax Agency work together – best way to find out how is to ask either of them and [read more here](#).

MORE REGISTRATION AWAITS...

...NEXT UP: THE BANK

Swedish banks recommend that you wait to open a bank account until you have received your personal identity number and your Swedish ID card. Some banks can issue an interim account but this is getting harder every year. As soon as you have received your personal identity number from Skatteverket and your Swedish ID card, notify your bank.

NB! *Your salary from Lund University is usually paid on the 25th of each month. If you have an account in a bank other than Nordea, you need to provide Nordea with your bank detail for a future automatic transfer of your salary. We recommend that you visit Nordea in person, located on Stora Södergatan 2 in Lund.*

In order to open a bank account in Sweden you need to show a Swedish ID card. You also need a letter of invitation showing that you are currently working at LU. Plus, you need to have a Swedish address and present your residence permit and your personal registration certificate (personbevis), which you can get from the Tax agency. An ID issued by your home country is not accepted by Swedish banks when you want to open a bank account.

Swedes generally do their banking online with an electronic bank ID, and we strongly recommend you to do the same. Ask your bank for more information on how to get started.

The banks' opening hours are (generally): Monday–Friday 10:00–15:00, with sometimes slightly longer hours on Thursdays. All banks are closed on weekends and national holidays.

Major credit cards are widely accepted at most shops and restaurants in Sweden. You can withdraw cash with your Visa, MasterCard, Maestro or Cirrus card at any ATM. The use of cheques is very limited in Sweden (and sometimes complicated and pricey).

Most bills are paid through one of two Swedish transaction systems known as plusgiro or bankgiro, in which case you will receive an in-payment form. Sometimes, there are charges associated with certain bank transactions such as transfers between different banks, cashing cheques, bankgiro or plusgiro payments, and postal orders. These charges vary between banks and over time. By using online banking services, you can avoid many of these charges and save time not having to wait in line.

Helpful tips:

- Contact your bank to transfer money from your home country to Sweden
- Notify your bank if you change your address or leave Sweden (in order to close your bank account).
- ID cards from other countries are not accepted by Swedish banks.

Banks in Lund

Handelsbanken

Visiting address: Stora Södergatan 15, Lund
Switchboard: 046-15 99 00
Customer service: 0771-77 88 99

Nordea

Visiting address: Stora Södergatan 2, Lund
Customer services: 0771-22 44 88

SEB Lund

Visiting address: Kyrkogatan 1-3 in Lund
Switchboard: 046-3981220



Sparbanken Skåne

(In cooperation with Swedbank)
Visiting addresses: Kyrkogatan 9, Lund or Emdalavagen 4, Lund (Ideon Gateway), Edison Park. Switchboard: 0771-12 20 00

HEALTH CARE CENTRE

You and your family should register at a local healthcare centre (Vårdcentral). There are a number of centres to choose from, but they are largely similar in terms of fees and booking procedures. [A complete list of centres \(in Swedish\)](#).

You'll need to fill in a form and thereby officially choose your healthcare provider. **NB: For small children there are separate clinics ("Barnvårdcentral, BVC"), often located within the healthcare centre.**

If you move to a different address, you can remain with your healthcare centre or change to another – it's up to you.

If you need medical care, call to schedule an appointment at your healthcare centre. All healthcare centres in Lund have English-speaking staff. If you do not speak Swedish, you should inform them of this when scheduling your appointment, especially if you need to have an interpreter present for languages other than English.

Bring your ID (Swedish ID card is ideal) and insurance documents/cards (if you have any).

For all emergencies, dial 112!

112 is the emergency telephone number for all emergency service (fire, ambulance and police).

Medical information hotline

The Swedish medical information hotline (dial 1177) is available 24/7 - be patient and stay on the phone. Experienced medical staff will give you advice in English or other languages if needed. The hotline also has a [website](#).

Dental care

Dental care is not part of the general Swedish healthcare system. You will therefore need to register with a dentist as well. The Swedish Dental Service (Folktandvården) is one option, which has [several clinics \(in Swedish\)](#).

There are also a large number of private dental clinics, several of which can be [found here](#) (in Swedish).

Even though the dental care costs are partially subsidised by the Swedish government for everyone with a Swedish personal identity number, the costs are still high (except for children who are treated for free).

In case of a dental emergency, after hours, on weekends or during national holidays, call 1177 and ask for the dentist on call (jourhavande tandläkare).

LEARNING SWEDISH

We strongly recommend that you learn some Swedish during your stay here. Knowing just a little will simplify your everyday life, your contact with students and colleagues as well as help you to feel at home.

Lund University offers Swedish courses for international staff. For more info about registration, levels etc., as well as available options for spouses, visit [the Lund University Staff pages](#).

INSURANCES

Försäkringskassan (Social Insurance Agency) does not deal with actual insurances which you and your family will need. We know this is confusing, hence the following information:

Insurance of personal belongings can be obtained from one of several available companies. As for home insurance when renting a place, the landlord is responsible for the property insurance, but the tenant must always have his/her own insurance as well. Purchase travel insurance for all private trips. Car insurance, child insurance and accident insurance could also be of interest. All of these insurances can be acquired from the same insurance company (which usually offer different insurance packages). Private health insurances are very unusual in Sweden because of the Swedish healthcare system.

Unfortunately, the insurance companies' websites are rarely in English. Best is to calling them directly to compare packages and prices (all insurance companies can accommodate English-speakers).

On the Lund University Staff Pages you can find information about [work-related insurances](#).

UNION MEMBERSHIP

Being a member of a union is very common in Sweden and is entirely voluntary. Union membership will give you additional benefits in many areas (discounts on certain loan interest rates and home- and accident insurances). Membership fees have gone up over the last years, so you might want to find out what's in it for you before becoming a member. Most academics join SULF (a branch of the Swedish Confederation of Professional Associations, SACO), but other unions are represented at Lund University as well. A list of unions can be found on the Lund University [Staff Pages](#) and more information about SACO is available [here](#).

INTERNATIONAL CITIZEN HUB IN LUND

"The Hub" is run by the City of Lund (in close cooperation with Lund University) and

supports our international staff by providing information, arranging activities, initiating and encouraging networking etc. They welcome both employees and their families and have special job-seeking-programmes for spouses. Sign up for their newsletter and Facebook page for upcoming events and information about visiting hours. [Link to website](#).

Visiting address: St Petri Kyrkogata 4 (Ekska huset)





Things that are good to know

Here we have compiled some of the peculiarities typical of many Swedes that you might want to know about.

MOST PEOPLE SPEAK ENGLISH

You may have already noticed that (practically) everyone in Sweden speaks English and will often automatically switch from Swedish to English if we notice that the other person is struggling. If you prefer to practice your Swedish, just say so and we'll switch back.

KEEP TALKING...

Some complain that it is difficult to meet Swedes socially. Swedes often take longer before

inviting people home or going out with them in the evening. If you want to make Swedish contacts, you might as well take the initiative.

...BUT LISTEN TOO

When talking, Swedes usually do not interrupt. When you speak, people are normally interested in what you have to say and listen, so do not forget to listen to them!

DO ASK FOR HELP

We're happy to help you, but we don't want to "impose on you". If you need help, simply ask.

PUNCTUALITY

Punctuality is big in Sweden, in both professional and social settings. A major exception is the "academic quarter" (how lectures begin 15 minutes past the hour during daytime) and the "double quarter" (30 minutes in the evenings), which only apply to the academic world.

WEEKS HAVE NUMBERS IN SWEDEN

In Sweden, the weeks of the year are numbered (which is also marked in the calendar). If you want to organise a meeting with a Swede, that person might ask "Is week 36 OK for you?".

200101

In Sweden, dates are written in the following order: Year, month, day.

QUEUES

Whenever you are waiting for something: at the cinema, when about to purchase something in a shop, etc., you are expected to wait in a proper queue. There is no excuse for cutting in line. Many places, such as banks, post offices, shops, etc. use queuing tickets.

KICK OFF YOUR SHOES!

Here, outdoor shoes are generally not worn inside people's homes, but on such an occasion you could always bring a pair of light shoes with you to wear indoors.

LAUNDRY

If you're living in an apartment building with a community laundry room, you are expected to book a time slot according to the instructions, and to only use the room during this time, and leave it (including the lint filter of the dryer) clean behind you. This is known to be a major cause of irritation between Swedish neighbours.

USEFUL LINKS

More useful tips on what to expect in Sweden (and from the Swedes) has been listed by the [Swedish Institute](#).

An academic glossary for words and phrases you will come across is [found here](#).

GETTING SETTLED – STEP BY STEP QUICK GUIDE

Take a trip to Stora Södergatan, Lund’s “Agency Avenue” (but make appointments first).

- Swedish Tax Agency (Skatteverket), Stora Södergatan 45
When you need help with your personal identity number, personal registration certificate, national ID card and information about declaring income tax.
- Swedish Social Insurance Agency (Försäkringskassan), Stora Södergatan 45
To find out what benefits you are entitled to through the Swedish social security system and how to receive such benefits.
- The Swedish Pensions Agency (Pensionsmyndigheten), Stora Södergatan 45
When you need help to start saving for your pension, and other information related to your retirement.
- Swedish Public Employment Agency (Arbetsförmedlingen) , Stora Södergatan 49
To find out about unemployment benefits and job opportunities. You can also learn more about working in Sweden, and in other parts of the world, through EURES.
- Nordea Bank, Stora Södergatan 2
Regardless of whether or not this is where you would like to open a personal bank account, you must inform Nordea of where your salary is to be paid.
Two other banks are also located at or near Stora Södergatan: Handelsbanken and SEB (Kyrkogatan 1)

If you need a break from dealing with all these practicalities, you might want to visit the main city park in Lund, Stadsparken, which is located nearby for a coffee and a stroll. You can also walk down Stora Södergatan and check out the two large second hand shops where you can find furniture, kitchen utensils and other things you might need for your new home, which can be delivered straight to your door.

