

NEWCOMERS IN LUXEMBOURG



PRACTICAL GUIDE 2024/2025



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NEWCOMERS IN LUXEMBOURG

PRACTICAL GUIDE

Welcome to Luxembourg!

Every year, expats from all over the world decide to settle in the Grand Duchy of Luxembourg. This guide, produced in collaboration with the website lesfrontaliers.lu, was created to help you get to know your new country better. It provides you with the main information needed as a new resident in Luxembourg.

The Guide for newcomers in Luxembourg is available in French and English on the website: expat-luxembourg.lu.

LUXEMBOURG

Official name : Grand Duchy of Luxembourg.
Capital : Luxembourg City.

Superficie : 2.586 km².
Population : 672.050 inhabitants (2024) of which 47% are foreigners.
Altitude : maximum: 560 metres - minimum: 130 metres.
Official languages : Luxembourgish, French and German.
Currency : Euro (€).
National day : 23rd of June.
Political system :
Parliamentary democracy in the form of a constitutional monarchy.

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This **practical guide** was created to provide concise answers to the main questions that expats in Luxembourg may have. The content is not exhaustive and only the legal texts are authentic. For more details on most of the topics covered, please consult the administrative portal of Luxembourg: www.guichet.lu.

Guide produced in April 2024.

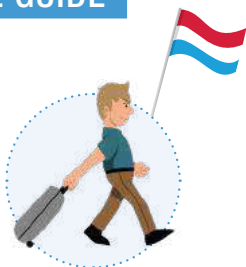
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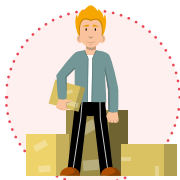
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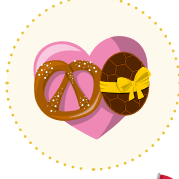
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ARRIVING IN LUXEMBOURG

What are the conditions for staying in Luxembourg for more than 3 months?

As a citizen of the **European Union** (EU) or of an assimilated country, you have the right to free movement, provided you are in possession of a valid identity card or passport.

You are allowed to stay in Luxembourg if you are an employee, self-employed, enrolled in a public or private educational establishment, a family member of an EU citizen, and if you can prove that you have sufficient resources and a health insurance.

As a **third-country** national you must have a valid passport, a temporary residence permit and, depending on your origin, a visa.

Before your arrival in Luxembourg, you must apply for a residence permit from Ministry of Foreign and European Affairs (Ministère des Affaires Étrangères et Européennes (MAEE)).

After your arrival, you must undergo a medical examination and a tuberculosis test in order to apply for a **residence permit**. The procedures are different depending on your intended activity in the Grand Duchy: employee, self-employed, highly qualified employee, researcher, athlete, student, etc.

Specific procedures and rules apply to third-country nationals who are family members of an EU citizen or a Luxembourgish national.

Good to know: Since the 1st of January 2021, British nationals meet the same conditions as third-country nationals (with some exceptions).

What are the first steps?

- **Within 8 days** (3 days if you are a third-country national) : declare your arrival to the population office in your commune of residence. If it is Luxembourg-City, contact the Bierger-center.
- **Within 3 months** (if you are a citizen of the European Union or an assimilated country) : fill in a **declaration of registration** at your local commune.



Bring your identity papers and those of any family members accompanying you (family record book, marriage certificate, children's birth certificates). If you are a third-country national, please also present your residence permit, and if you are a citizen of the European Union (depending on your status): a work contract, a promise of employment, a residence permit, a declaration of sufficient resources, etc. For further information, visit www.guichet.lu (section Citizens - Immigration).

TRANSLATION OF OFFICIAL DOCUMENTS

Administrative documents must be in English, French, German or Luxembourgish. Otherwise, these must be translated by a certified translator.

Do I have to register at the embassy or consulate?

It is advisable to register at the consulate or embassy of your country of origin in Luxembourg, in order to facilitate administrative procedures: in case of marriage, birth, loss of your papers, etc. Find the addresses on the MAE : www.mae.lu.

What other formalities are important?

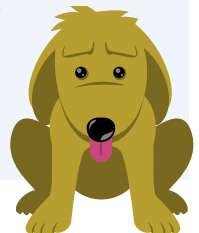
You must obtain certain **insurance policies** when you arrive in Luxembourg (see p.56), such as personal liability insurance, which covers unintentional damage caused to third parties, home insurance and car insurance, if you own a vehicle.

It is also recommended that you open a **bank account** in the Grand Duchy (see p.46), in order to make it easier for you to receive your salary, pay your rent, make purchases, etc. Several banks have special offers for newcomers.

Good to know: If you are moving with your pet (dog, cat), it must be equipped with an electronic chip and be **vaccinated**.

If you own a **dog**, it must be registered with your local authority within one month of your arrival.

You will have to pay an annual tax and take out civil liability insurance to cover any damage the pet may cause.



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LIVING IN LUXEMBOURG

How do you find accommodation?

Demand is greater than supply and properties for sale or rent do not stay on the market for long. It is therefore advisable to start your housing search at the beginning of your moving process:

- By consulting the classified **real estate advertisement sites** in the Grand Duchy: www.athome.lu, www.immotop.lu, www.wortimmo.lu, www.lesfrontaliers.lu, etc.
- By contacting a **real estate agency** that will take care of your needs and your budget. The agency fee is usually equivalent to one month's rent.
- By contacting a **relocation agency**, which can advise you on the administrative procedures involved in your arrival.

Average rental price in central Luxembourg :

Rent of a flat : € 1.980

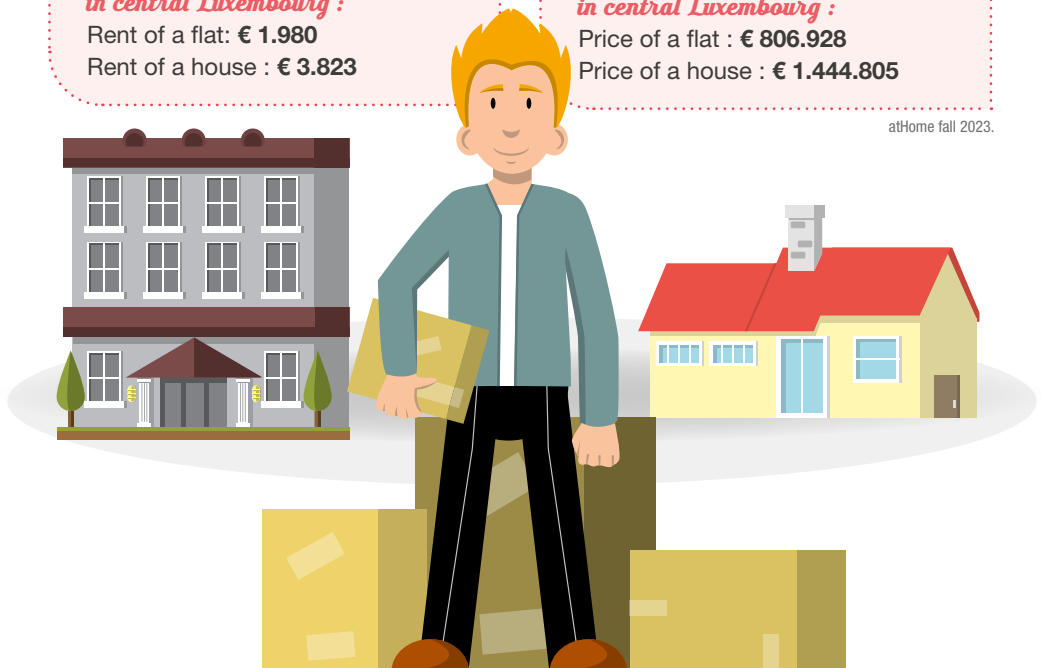
Rent of a house : € 3.823

Average purchase price in central Luxembourg :

Price of a flat : € 806.928

Price of a house : € 1.444.805

atHome fall 2023.



Good to know: The owner of a rental property can request a security deposit of up to 2 months' rent (following a legislative change in 2024). They also have the right to refuse to rent to pet owners. Ask for information before visiting the flat!

HOUSING BENEFITS

When buying or renting, the *Guichet unique des aides au logement* (www.logement.lu) informs you about the benefits you can claim: rent subsidy, financing of a rental guarantee, etc.

What are the steps to take concerning water, electricity and gas?

When you move in, remember to take out a gas and/or electricity subscription. You are free to choose your supplier. The *ILR, Institut Luxembourgeois de Régulation*, offers a price comparison service at www.calculix.lu. To connect to the water network, contact your municipality of residence.

Good to know: In Luxembourg, residents sort their waste. Ask your local authority for information on which type of bin to dispose of your rubbish.

How do I set up a phone and internet connection?

To open a fixed line, you can contact either **Post Luxembourg** or **Eltrona**. Several services can be combined: landline, internet and television. Generally, homes are connected to ultra-high-speed Internet, either by optical fibre or by coaxial cable.

FREE WIFI IN MAJOR CITIES

Many cities and towns in the country offer free Wi-Fi in the main streets and in some public buildings.





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LIVING TOGETHER IN LUXEMBOURG



Sign the Biergerpakt and discover Luxembourg

The Biergerpakt (Citizen's pact) is a moral commitment which highlights its members' willingness to actively participate in intercultural living together. It was implemented in January 2024, following the intercultural living together programme. Anyone of legal age that lives or works in Luxembourg can join for free.

How does it work?

By signing up to the Biergerpakt, you will gain access to the intercultural living together programme, which provides information about the Grand Duchy, guides you and encourages your civic participation.

- **An orientation day** to help you take on everyday life in Luxembourg.
- **A language course** to learn Luxembourgish, German or French, on an online platform.
- **A course to learn about the Grand Duchy of Luxembourg**, with an insight into the country's history, geography, heritage, values, intercultural and multilingual context, political, economic, social and educational systems, etc.

You also benefit from a catalogue with individual modules from which you can choose courses or activities that you would like to explore further: languages, civic engagement and active participation,

understanding administrative procedures, combating racism and all forms of discrimination, discovering Luxembourg's values and providing activities in the social, economic, political or cultural fields, learning more about life in Luxembourg, its history and cultural heritage, and much more!

Why join?

The Biergerpakt gives you the opportunity to meet and exchange ideas with people from different backgrounds and experiences, who live and work in Luxembourg. It gives you the opportunity to get involved and make an active contribution to the social and cultural life of the country.

In addition, completion of the introduction to life in Luxembourg course will be taken into account when applying for long-term resident status and will give you access, under certain conditions, to the (optional) Luxembourgish citizenship application procedure.

More information on the Biergerpakt and the intercultural living together programme at www.biergerpakt.zesummeliewen.lu

AN ONLINE PLATFORM FOR NEWCOMERS

The www.infolux.lu platform of the Ministry for the Family, Solidarity, Living Together and Reception gives you quick access to information on daily life in Luxembourg and aims to make it easier for you to participate in intercultural living together in the Grand Duchy.





LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère de la Famille, des Solidarités,
du Vivre ensemble et de l'Accueil

Zesummé Liewen

BIERGERPAKT

PARTICIPATE

Get involved
Learn the official languages
Discover Luxembourg and its values
Get to know Luxembourg's customs and history



biergerpakt.zesummeliewen.lu

Hotline 8002 0044 | E-mail bp@fm.etat.lu

HEALTHCARE IN LUXEMBOURG

How to get healthcare insurance?

In order to benefit from your healthcare insurance and to get coverage for sickness, maternity, pension, accident and addiction, you must be registered at the *Centre Commun de la Sécurité Sociale (CCSS)*. This registration is carried out by your employer if you are an employee. If you are self-employed, you must take the necessary steps yourself by filling in an entry declaration form.

Good to know: If you are not eligible for healthcare insurance (e.g., unemployed person not receiving compensation) you can, under certain conditions, **voluntarily join** the sickness and maternity insurance by contacting the CCSS : www.ccss.lu.



Healthcare insurance for my family?

The members of your family (spouse, partner, children), can under certain conditions, benefit from your healthcare insurance as **co-insured**.

SOCIAL SECURITY CARD

When you register in Luxembourg, you will receive a social security card with a 13-digit identification number (registration number). Present it when interacting with healthcare providers.



Where do I go if I need treatment?

→ For a **consultation**, go to a general practitioner. Several sites list doctors and specialists in Luxembourg: www.esante.lu, doctena.lu, etc.

- **Outside the usual doctor's consultation hours** (nights, weekends, holidays), you can go to one of the three medical centres in the country which provide on-call service (not emergency service): Luxembourg, Ettelbruck and Belval.
To check the addresses, go to :
sante.public.lu (Urgences et gardes - Maisons Médicales de garde).
- In case of emergency or after midnight, you should call **112**.

More information: www.sante.lu.

SHARED CARE FILE

Anyone affiliated to the Luxembourgish social security system can benefit from a Dossier de soins partagé (DSP). This is an electronic health record containing essential information about your health.
For more information, visit www.esante.lu.



How do I get reimbursed for medical expenses incurred?

Once registered, you can request reimbursement for part of medical expenses from your health insurance fund. For the private sector, this is the *Caisse nationale de santé (CNS)* : www.cns.lu.

To do this, send the original receipts of **fees or medical expenses**, with proof of payment (make sure that the documents state your contact details and registration number). If this is your first claim for reimbursement, include your bank details.

Send the package to the Caisse nationale de santé (CNS - Service remboursements L-2980 Luxembourg). If you are sending the package from Luxembourg, you do not need to apply postage.

At the **pharmacy**, present your medical prescription and your social security card to benefit from the third-party payment system: you only pay the costs that are not covered by the health insurance. List of pharmacies on: www.pharmacie.lu.

Good to know: You can take out supplementary or mutual insurance to reimburse costs that are not covered by the health insurance.



CHAMBRE DES SALARIÉS
LUXEMBOURG



LUXEMBOURG LIFELONG
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LA FORMATION CONTINUE DE LA CHAMBRE DES SALARIÉS

THE CHAMBER OF EMPLOYEES

is your voice in the legislative process and in an important number of socio-economic institutions in the country

DEFENDS YOUR INTERESTS

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WORK
ALONE.**

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WORKING IN LUXEMBOURG

How to find a job?

- Register as a job seeker at the *Agence pour le développement de l'emploi* (ADEM) : www.adem.lu.
- Register at a temporary work agency and/or a recruitment agency.
- Look at job offers in newspapers or on specialised websites:

www.moovijob.com, www.monster.lu, www.jobfinder.lu, jobs.lu, etc.

Good to know: You can find useful information for employees, on the website of *Chambre des Salariés* : www.csl.lu.



74% of the working population is non-Luxembourgish :

47 % cross-border workers, 21,5 % foreigners from the EU, 5,5 % from third countries.

Legal working hours :

8 hours per day and 40 hours per week. 26 days of paid holidays and 11 public holidays.

EXPORTING UNEMPLOYMENT BENEFITS

As a citizen of the EU or an assimilated country, you can under certain conditions, apply for a temporary export (for 3 months) of the unemployment benefits received in the country you are leaving. To do this, you must apply for a U2 form from the institution in the country that pays your benefits before you move to Luxembourg. As soon as you arrive in the Grand Duchy, submit this form to ADEM and register as a jobseeker, within 7 days of the form being issued.

How much is the social minimum wage?

Luxembourg has the highest minimum wage in Europe. For a full-time, unqualified, worker it amounts to € 2,570.93 gross per month, and € 3,085.11 for a qualified worker (as of 1 January 2024). Generally, earnings are expressed gross (before payment of taxes and social security contributions).

Good to know: The tax calculator available on the website www.lesfrontaliers.lu allows you to calculate your net salary based on your gross salary.

WAGE INDEXATION

Wages in the Grand Duchy are indexed to the cost of living. In the event of high inflation, all wages, salaries, and pensions increase by 2.5%!



Do I need to have my diploma recognised?

In order to enter certain professions (doctor, pharmacist, lawyer, veterinarian, etc.) or to continue your studies, you must apply for recognition of your diplomas or your level of study with the *ministère de l'Éducation Nationale et de la Formation professionnelle*. Please note that all recognition is subject to a fee.

Good to know: Remember to bring copies of your diplomas with you. They may be requested by ADEM or at a job interview.

Can I take training courses?

If you want to develop your skills or change your career, you will have no trouble finding a course that meets your needs in Luxembourg. There is a wide range of courses that covers all work sectors.

You can also, under certain conditions, benefit from aid in the form of:

- Special paid leave.
- Organisation of working hours.
- Financial assistance.

See the training courses available and the conditions for granting them on the portal www.lifelong-learning.lu of the *Institut national pour le développement de la formation professionnelle continue (INFPC)*.

LANGUAGES IN LUXEMBOURG

Luxembourg has **three official languages**: **Luxembourgish** (Lëtzebuergesch) the national language, **French** and **German**, the administrative languages.



Native residents are frequently trilingual and languages play an important role in the working world. You will often be asked to speak at least two languages, including French. It is mainly the working sector that determines which languages are used, for example: French and Luxembourgish in the health sector, English in finance or IT, etc.

**I want
to develop
my skills.**



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BECOMING AN ENTREPRENEUR IN LUXEMBOURG

How to start a business?

Do you have a business idea and would like to embark on the adventure of entrepreneurship? Every year, Luxembourg welcomes new companies to its territory and offers a favourable environment for entrepreneurs: geographical location, economic dynamism, state aid, etc.

Good to know: If you are a third-country national, contact the *Ministère des Affaires étrangères* (MAEE) to check whether your residence permit allows you to work as an entrepreneur.

To set up your business, you will need to go through several stages: choosing the legal form (sole trader, SA, SARL, SARL-S, etc.); applying for an establishment permit or approval; registration with the Commerce and Companies Register; compulsory affiliations, etc.

SUPPORT FOR ENTREPRENEURS

The *House of Entrepreneurship* of the *Chambre de Commerce* and the “Contact Entreprise” team of the *Chambre des Métiers* can support you throughout the stages of setting up your business, including finding premises, financing, recruiting and training staff, etc. www.houseofentrepreneurship.lu and www.cdm.lu



Can I take over an existing business?

Taking over a business can be an interesting opportunity to start your business more quickly: the staff are trained and the clientele established, suppliers are known, etc. The *Chambre de Commerce*, in partnership with the *Chambre des Métiers* and the *Ministère de l'Économie* offers a platform that brings together all the offers for sale and takeover of all companies established in the Grand Duchy: www.businessstransfer.lu.

What financial support can I get?

Starting or taking over a business can represent a significant financial investment, depending on the legal form you choose and the type of business you want to run. Find out about the various financing solutions on the www.guichet.lu portal (under the heading Business - Financial aid).

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OR

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choices
lead
to**



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HOLIDAYS IN LUXEMBOURG

Which are the public holidays in Luxembourg?

There are **11 official public holidays** in the Grand Duchy, during which employees are exempt from working:

- › **New Year's Day (1 January)**
- › **Easter Monday**
- › **Labour Day (1 May)**
- › **Europe Day (9 May)**
- › **Ascension Day**
- › **Whit Monday**
- › **Celebration of the Grand Duke's birthday / National Day (23 June)**
- › **Assumption Day (15 August)**
- › **All Saints' Day (1 November)**
- › **Christmas Day (25 December)**
- › **Second Day of Christmas (26 December)**



Good to know : When a public holiday falls on a weekend, the employer must grant the employee a day of compensatory leave to be taken within 3 months.

ADDITIONAL PUBLIC HOLIDAYS

Some collective agreements may grant additional public holidays. This is the case, for example, in the banking sector, where Good Friday and the afternoon of 24th of December are considered public holidays.

How many days of paid holiday are granted to employees?

All employees are entitled to paid holiday in Luxembourg. To benefit from it, you must have worked for at least 3 months without interruption for the same employer. The legal duration of annual recreation leave is **26 working days**. If you work part-time, the leave is calculated in proportion to the weekly working time in your contract.

Good to know : Depending on the agreement and the working sector, additional paid holidays may be granted. The same applies, under certain conditions, to disabled employees, those injured in the workplace and war veterans.

What is extraordinary leave?

In certain specific situations, you can be absent from work for personal reasons. This extraordinary leave must be taken at the time of the event, except in the case of a birth or adoption (the leave can then be taken within 2 months).



REASONS	EXTRAORDINARY LEAVE DAYS
Employee's marriage	3 days
Employee's declaration of partnership	1 day
Relocation (over a period of 3 years of employment with the same employer, unless the move is for professional reasons)	2 days
Birth of a child (granted to the father or person recognized as second parent)	10 days
Adoption of a child under the age of 16	10 days
Wedding of child	1 day
Death of the spouse, partner, parents, relative of the 1st degree or parents-in-law, children-in-law	3 days
Death of a relative within the 2nd degree (grandparents, grandchildren, sister, brother, sister-in-law, brother-in-law, grandparent-in-law) of the employee or of their spouse/partner	1 day
Death of a minor	5 days
Leave due to unforeseeable events (over a 12-month period)	1 day
Caregiver leave (over a 12-month period)	5 days

THE MAIN EMPLOYERS IN LUXEMBOURG

Each year, STATEC (l'Institut national de la statistique et des études économiques du Luxembourg) publishes a list of the country's main employers. It covers industry, construction, trade and most service sectors.



Data from STATEC as of 1 January 2023.

COMPANIES	ACTIVITIES	NUMBER OF EMPLOYEES
1 Groupe CFL	Intercity rail transport of passengers	4.790
2 Amazon.com	Headquarter operations	4.500
3 Groupe Post Luxembourg	Wireline telecommunications	4.500
4 Groupe Dussmann Luxembourg	Cleaning operations	4.460
5 Groupe Cactus	Retail store and supermarket	4.290
6 BGL BNP Paribas	Monetary intermediation	3.970
7 Groupe ArcelorMittal	Steel industry	3.540
8 Goodyear Dunlop Tires Operations SA	Manufacture of rubber goods	3.540
9 Groupe PricewaterhouseCoopers	Accounting activities	3.310
10 Luxair SA	Air passenger transport	2.970
11 Centre Hospitalier de Luxembourg	Hospital operations	2.760
12 Groupe Deloitte à Luxembourg	Accounting activities	2.500

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NEW



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Renault Luxembourg | Diekirch

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Luxembourg

SICK LEAVE IN LUXEMBOURG

What should I do if I get sick?



As an employee, if you are unable to go to work because you are ill or the victim of an accident, you must notify your employer and the national health fund, Caisse nationale de santé (CNS).

To benefit from sick leave and be protected against dismissal :

- **On your first day of absence**, notify your employer or their representative (by phone, e-mail, message, etc.). You may do this yourself or through a third party
- If you are absent for more than two working days, you must send a medical certificate stating that you are unable to work, to your company and to the health fund **by the third day of your absence at the latest** (proven by the date of the post stamp). This deadline is extended to eight days in the event of hospitalisation.

Good to know:

Your employer is entitled to ask for the doctor's certificate from the first day of your absence!

Where should I send my medical certificate?

The medical certificate must indicate your inability to work and its foreseeable duration. In Luxembourg, it consists of three parts:

- The first section must be sent to the national health fund, either by post (Caisse nationale de santé, Indemnités pécuniaires, L-2980 Luxembourg), or by e-mail in PDF format to cit.cns@secu.lu (indicate your 13-digit national number in the subject line of the e-mail).
- Send the second section to your employer and keep the third.

Good to know: If your sick leave is extended, you must again notify your employer immediately and send them and the CNS the new medical certificate within three days.

ILLNESS AND ADEM

If you are registered with the l'Agence pour le développement de l'emploi (ADEM) and are unable to work due to illness or accident, inform your advisor as soon as possible by e-mail or phone. Send them a medical certificate dated the first day of illness, as soon as possible (within 7 days at the latest).

Can I leave my home if I'm sick?

You may not go out during **the first five days of your inability to work**, even if the medical certificate states otherwise. You are, however, authorised to attend appointments with the social security medical inspection, the doctor, the pharmacy or a health care provider.

From the sixth day, you are free to go out, but only between 10am and 12pm and between 2pm and 6pm (including weekdays and weekends). However, you may not take part in sporting activities (unless instructed to do so by your doctor), engage in any activity that is incompatible with your state of health, or visit a bar or restaurant (except in cases where otherwise agreed with the CNS, at the start of the sick leave.)

Good to know: The CNS can organise official check-ups to ensure that you are at home from the first day of illness.

DIFFERENT PLACE OF RESIDENCE DURING SICK LEAVE

If, during your sick leave, your place of stay is different from your usual place of residence, you must indicate the exact address on the medical certificate or inform the CNS. If you are staying in a country other than the one in which you are officially resident, you must obtain prior authorisation from the CNS. This is only possible in certain specific situations: serious illness, entitlement to palliative care, the passing of a relative or 1st degree relative (partner) abroad, etc.

Do I get paid while I'm on sick leave?

As an employee, you continue to receive your salary for the duration of your illness. It is your employer who pays your salary until the end of the month, in which the 77th day of your inability to work occurs, over a reference period of 18 successive months.

After that, the CNS will pay you sickness benefit for a maximum of 78 weeks over a reference period of 104 weeks. After that, your employment contract is automatically terminated.

Further information is available on the National Health Fund website: www.cns.lu.



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TAXES IN LUXEMBOURG

How are taxes deducted?

Taxes are deducted from salaries and pensions: you receive a net salary, with taxes fully or partially deducted, depending on your situation.

The amount is calculated according to your income, your family situation (single, married, divorced, with or without children, etc.) and your tax class (1, 1a or 2) or the average tax rate calculated by the *Administration des contributions directes* (ACD). If you are married, you can choose, under certain conditions, to be taxed individually or jointly with your spouse.

The withholding tax is determined either by the tax class or by the estimated tax rate indicated on the tax deduction form sent by the ACD.

Do I have to fill in a tax declaration?

The amount deducted at source does not always take into account your entire tax situation. This is why it is sometimes necessary to submit a tax return to the ACD. This is particularly the case if:



- In your household, there is a Luxembourgish taxable income of more than € 100.000.
- If you have got several incomes (two salaries, a salary and a pension, a salary and an ADEM allowance, etc.) and they exceed € 36.000 (if you are in class 1 or 2) or € 30.000 (if you are in class 1a).
- If you receive an additional income of more than € 600 per year on which there is no withholding tax (capital income, rent in Luxembourg, etc.).
- If your monthly income in Luxembourg exceeds € 1,500, it is subject to withholding tax.

A tax expert can inform and advise you on your tax obligations.

Good to know: It is now possible, under certain conditions, to fill in your tax declaration on [MyGuichet.lu](https://myguichet.lu), if you receive income from salaried employment, business profits, professional profits, pensions, annuities or rental income.

Why might it be worthwhile to submit a tax declaration when it's optional?

Submitting a tax return declaration with the CDA can help you save on your taxes by deducting certain expenses, extraordinary expenses and special expenses.

For example, you can deduct part of your special expenses: premiums paid for life insurance, death, outstanding balance, accident or disability, personal contributions to a supplementary pension scheme, savings premium, retirement savings, interest on personal credit (car, furniture, etc.), the civil liability of certain insurances (vehicle, home, private life, etc.), interest on current accounts, donations to approved organisations, etc.

Interest on real estate loans, for the acquisition or construction of your residence, can also be deducted in part, as can certain expenses related to the rental of a property.

The tax return also allows you to obtain an allowance for extraordinary expenses: domestic service expenses, childcare costs, costs of assistance and care due to dependency, costs of divorce proceedings, etc.

Good to know: The CIM cannot be granted when both parents share a common home with the child. In addition, the amount may be reduced if maintenance support (costs of maintenance, care, education and vocational training, etc.) are paid for the child.

TAX GUIDE



The Tax Guide contains information on the tax system in Luxembourg. It presents the obligations of the taxpayer, explains how to fill in the Luxembourgish, French and Belgian tax returns, explains the various deductions to be made in the three countries, etc.

www.guidedesimpots.lu

What is the single parent tax credit?

If you are not married and are listed in tax class 1a with one or more dependent children, you benefit from a child tax reduction or a bonus. You can, under certain conditions, apply for a single-parent tax credit (CIM) via the tax return or an annual statement.

The amount of the CIM is calculated on the basis of your adjusted taxable income. Since the tax year of 2023, it amounts to:

- € 2.505 per year if your annual income is less than € 60.000 per year.
- Between € 2.505 and € 750 if your annual income is between € 60.000 and € 105.000.
- € 750 per year if your annual income is more than € 105.000.



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COUPLES IN LUXEMBOURG

How can I get my civil union recognised in Luxembourg?

If you have entered into a marriage or partnership abroad, you can benefit from tax advantages (collective taxation, increase in certain deductible limits etc.), social benefits (extraordinary leave, survivor's pension, accompanying leave etc.) and an easier transfer of assets, by having them **recognised** in the Grand Duchy.

- **Recognition of your marriage:** go together with your spouse to the population office of your residence, with the following documents: identity cards (for foreigners from the EU and Luxembourg nationals) or passports (for third-country nationals) and the marriage certificate.
- **Recognition of your partnership:** apply to the Public Prosecutor's Office for registration in the civil register. The requirements and the list of supporting documents to be provided are specified on the portal of the judicial administration: www.justice.lu.



Which steps should I take to get married in Luxembourg?



To get **married** in Luxembourg, you must be at least 18 years old and at least one of the spouses must be legally resident in Luxembourg.

A marriage file must be compiled: identity cards or passports, birth certificates, certificate of residency, certificate of matrimonial capacity, etc. Contact the civil registrar in your municipality to find out about the details and deadlines of providing these documents.

SAME-SEX MARRIAGE

Since establishing a law on the 18th of June 2014, same-sex marriage is authorised and recognised in Luxembourg. It grants the same rights and duties as a heterosexual marriage.



Can I enter into a partnership in Luxembourg?

In order to enter into a **partnership** in Luxembourg, you must legally reside together in the Grand Duchy, have the legal capacity to enter into a partnership, not be bound by another partnership or marriage and have no family ties with your future partner (according to the provisions of the civil code on marriage).

Go together with your partner to the municipality of your place of residence with your supporting documents: identity cards or passports, birth certificates, attestation on your honour that there are no obstacles to the partnership, certificate of non-commitment to a partnership, etc.

Good to know: In order to benefit from tax and social security advantages, additional conditions may be required: existence of the partnership for a full year, proof of sharing the same residence for at least one year, etc.



MATERNITY LEAVE IN LUXEMBOURG



Can I get maternity leave?

You can get maternity leave if you are pregnant and working in Luxembourg as an employee, self-employed or apprentice. You must also have been affiliated with the social security system for at least 6 months, during the 12 months preceding the start of your leave.

What is the procedure for obtaining maternity leave?

You must inform your employer by sending them, by registered mail or by hand (with signature), a medical certificate stating that you are pregnant. You must also notify the *Caisse nationale de santé* (CNS) by sending them a medical certificate, drawn up within the last 12 weeks of the pregnancy, stating the expected delivery date.

How long is the maternity leave?

In Luxembourg, maternity leave is composed as follows:

- **Prenatal leave** : 8 weeks before the expected delivery date.
- **Postnatal leave** : 12 weeks after the birth.

If you give birth prematurely, the days of prenatal leave that have not been taken, are added to the postnatal leave. If the birth takes place after the expected date, the length of the prenatal leave is extended, without reducing the length of the postnatal leave.

Good to know: The *Caisse nationale de santé* offers a tool for calculating maternity leave on its website: www.cns.lu, under Tools/Calculators.



How much compensation will I receive?

You will receive a cash allowance from the *Caisse nationale de santé* (CNS) corresponding to the highest salary you received in the last 3 months before the leave (if you are an employee or an apprentice) or calculated on the basis of the contribution base applied at the time of your leave (if you are self-employed). The allowance may not exceed the limit of 5 times the minimum social wage nor be combined with sick pay or other professional income.

Can I get fired during my pregnancy?

If you have submitted your medical certificate to your employer within the time limit, you are protected against dismissal for the duration of your pregnancy and until 12 weeks after the birth (except in the case of serious misconduct).

Can I resign at the end of my maternity leave?

If you wish to devote yourself to the raising of your child, you can resign without having to give notice. You will then benefit from, for one year, a priority for re-employment: your employer is obliged to take you back as a priority and under the same conditions as before your departure if he/she recruits for a similar post. Please note that if you resign to change employer, then the notice period must be respected.

What are the formalities after the birth?

After giving birth, you must declare the birth of your child within 5 days to the civil registrar of the commune where the child was born. The extracts of the birth certificate should be sent to the various institutions: employer, CAE, health insurance fund, CNS, embassy, etc.

MATERNITY HOSPITALS IN LUXEMBOURG

There are four maternity hospitals in Luxembourg: The Maternité Grande Duchesse Charlotte, the Clinique Bohler des Hôpitaux Robert Schuman, the Centre Hospitalier Emile Mayrisch and the Centre Hospitalier du Nord.



PARENTAL LEAVE IN LUXEMBOURG

Can I get parental leave?

Parental leave gives you the opportunity to reduce your working hours or to take a temporary break from your career to care for your child. This leave is granted once per parent, for the same child.

To benefit from it, you must be in employment (at least 10 hours per week), have a work contract for the duration of the leave and been registered at the Luxembourg social security system for at least 12 continuous months before the start of the parental leave (an interruption of maximum 7 days is tolerated).

Each parent can take parental leave and can choose:

- Either the **first parental leave** to be taken directly after the maternity leave or the fostering leave (in case of adoption), otherwise it will be lost.
- Or the **second parental leave** to be taken by the parent who did not benefit from the first leave, before the age of 6. In the case of adoption, this leave is to be taken within 6 years of the end of the fostering leave or the date of the adoption judgment and until the child is 12 years old.

Good to know: In the case of multiple births (or multiple adoptions) the right to parental leave is available for each child.

Both parents can take their leave simultaneously. However, it is not possible for one parent to transfer their parental leave days to the other parent.

What compensation is paid during parental leave?

For the duration of your parental leave, the *Caisse pour l'avenir des enfants* (CAE) pays you a replacement income (subject to tax and social security contributions). The amount is based on the average monthly professional income received during the 12 months prior to the start of the leave and the average number of hours worked during that period. For a full-time job, it cannot be less than the social minimum wage (SSM) and is capped at 5/3 of the SSM.

Good to know: The CAE has a calculator on its website to estimate the amount of parental leave allowance.

What are the different types of parental leave?

The type of leave varies according to the number of hours indicated in your work contract at the time you inform your employer.

- If you work **40 hours a week**, you can choose between:
 - › Full-time parental leave of 4 or 6 months.
 - › Half-time parental leave 8 or 12 months.
 - › Split parental leave of 4 months, for a maximum period of 20 months.
 - › Split parental leave of 1 day per week, for a maximum of 20 months.
- If you work **20 hours or more** per week, you can choose between:
 - › Full-time parental leave of 4 or 6 months.
 - › Half-time parental leave 8 or 12 months.
- If you work **10 hours or more** per week or you are on an apprenticeship contract:
 - › You are only eligible for full-time parental leave of 4 or 6 months.

Good to know: If you have more than one employer or if you are self-employed, you can only claim the full-time parental leave of 4 or 6 months.

How do I apply for parental leave?

Your request for parental leave should be sent to your employer by registered letter, with confirmation of receipt:

- For the **first parental leave**: at least 2 months before the the start of the maternity leave or the fostering leave.
- For the **second parental leave**: at least 4 months before the desired date for the start of the parental leave..



The application for compensation must be sent to the CAE within 15 days of the notification of the application to the employer (for the first leave) or the notification of the employer's decision (for the second leave).

Your employer cannot refuse you full-time parental leave if you have notified them in time. However, they can refuse half-time or split parental leave and can force you to take full-time leave. Under certain conditions, the employer may also request a postponement of the second parental leave.

More information on the CAE website: www.cae.lu.

CHILDREN IN LUXEMBOURG



What family benefits are available in Luxembourg?

In Luxembourg, you can receive child allowance until your child is 18 years old. If your child is in secondary or higher education, or has a disability, financial benefits can be received until they reach 25 years old.

- **Child allowances:** € 299.86 per child per month, plus an extra € 22.67 from age 6 to 11, and € 56.57 from age 12.
- **Back to school allowance:** € 115 from age 6, then € 235 from age 12 (allowance paid once a year in August).
- **Special supplementary allowance:** € 200 per month for a child suffering from a permanent disability of at least 50% of physical or mental capacity.
- **Childbirth allowance:** paid to the mother under certain conditions, it is divided into € 580.03 for each: prenatal allowance, birth allowance and postnatal allowance.

Amounts in place since 1 January 2024.

To claim your child benefits, contact the *Caisse pour l'avenir des enfants (CAE)* : www.cae.lu.

LEAVE FOR FAMILY REASONS

In the event of illness, serious accident or other compelling health reason of your child under 18, you may under certain conditions, be granted leave for family reasons: 12 days for a child under 4 years of age, 18 days for a child between 4 and 18 years of age, 18 days for a child aged between 4 and 13 and 5 days in the event of hospitalisation of a child aged between 13 and 18. These periods may be extended for children receiving the special supplementary allowance or in the event of very serious illness.

To qualify for this, you must send a medical certificate to the *Caisse de Maladie* within 3 days, notify your employer on the day of your absence and present a copy of the certificate as soon as possible. The certificate must state the child's illness, the need for and duration of your presence, and contain your two Luxembourgish identification numbers.

Family leave may also be granted in the event of quarantine or isolation of a child under the age of 13 on the recommendation of the national or foreign authority. More information at: www.cns.lu.

Where can I get childcare?

Crèches, day care centres, childcare centres, parental assistants, at home childcare, the choice is vast in Luxembourg and depends on your budget, the hours of care and on availability.

Please note, demand is very high. Contact your local municipality in advance to find out about the possibilities of childcare in your area.

What is the childcare service voucher?

It is a government grant for children up to the age of 12 (or even older if they are still in primary education after that age).

Under certain conditions, it allows children to benefit from reduced rates for childcare in facilities recognised by the *ministère de l'Éducation nationale, de l'Enfance et de la Jeunesse* : crèches, halfway houses, homes and parental assistants.

Good to know: The amount of aid is calculated on a case-by-case basis. It takes into account the household income, the number of children receiving child allowances, the type of childcare facility, the number of hours the child is in care for, etc.

The State's financial contribution is capped at 60 hours per week: € 6 per hour for welcoming a child into an education and care service and € 5.40 per hour for care provided by a parental assistant. In addition, the State contributes to 5 meals per week.

To benefit from the childcare-service voucher scheme, you need to apply for membership in your child's name with your local council. Your membership will be valid from the date you sign the contract until the expiry date indicated.

For more information, contact the local authority in your place of residence or on the website www.men.public.lu/fr/enfance/.

FREE SUPERVISION FOR CHILDREN AGED 1 TO 4

Children aged 1 to 4 years, who attend a collective childcare facility that accepts childcare service vouchers, can benefit from 20 hours of free supervision per week as part of the multilingual education programme.





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EDUCATION IN LUXEMBOURG

How do I enrol my child in school?



secondary education

12 to 19 years old

primary education

4 to 11 years old

voluntary early childhood education

3 to 4 years old



School in Luxembourg is open to all and compulsory from the age of 4 to 16. You can choose to enrol your child in a public school (free) or a private school. Depending on the school, they can follow the official Luxembourgish curriculum or a foreign curriculum: French, British, European, etc.

Contact the Service de l'intégration et de l'accueil scolaire (SIA) for the enrolment and orientation of children between 4 and 24 years old who have recently moved to Luxembourg. This service advises and guides pupils and their parents on all matters relating to Luxembourg's educational opportunities. Make sure to look into this in advance, as places in some schools are limited. Information on the website of the *ministère de l'Éducation nationale, de l'Enfance et de la Jeunesse* : www.men.lu.

Good to know: The **Meng Schoul** platform can help you find the right high school, college or higher education that matches your child's needs: www.mengschoul.lu.



What languages are spoken in school?

Luxembourgish schools are multilingual. Language teaching has a fundamental place in the education system and children are introduced to it from a very young age.

Up to the age of 6, schools follow the Luxembourgish curriculum meaning that lessons are mainly in Luxembourgish (with an introduction to French). In the following years, teaching is in Luxembourgish, German and/or in French. However, the education in the international schools is in French, English or German.

Good to know: Newly arrived children who do not speak the language used in school can be placed in an adaptation class with language support. Contact the SIA for more information.

What about the University of Luxembourg?

Founded in 2003, the University of Luxembourg is open to the international community, is multilingual and research oriented. As the only public university in the country, it welcomes many foreign students and offers its courses in several languages (English, French and German). It consists of three faculties:

- Science, Technology and Medicine.
- Law, Economics and Finance.
- Humanities, Education and Social Sciences.

FINANCIAL SUPPORT FOR HIGHER EDUCATION

Students enrolled in an officially recognised course of higher education can, under certain conditions, receive financial aid (AideFi) from the Luxembourgish State. It consists of an optional student loan (basic amount: € 3,250) and various grants that can be accumulated:

- › **Basic grant:** automatically granted to eligible students (€ 1,199 per semester).
- › **Social criteria grant:** depends on the total annual taxable income of the student's household (up to € 2,321 per semester).
- › **Mobility grant:** awarded to students who study outside their country of residence and are paying rent (€ 1,491 per semester).
- › **Family grant:** awarded to students when other children from their household are studying in higher education studies eligible for AideFi (€ 287 per semester).

A supplement for tuition fees (maximum € 3,800) may also be granted.

The application for aid must be submitted for each semester via [MyGuichet.lu](https://myguichet.lu).

More information at MengStudien : www.mengstudien.lu.

Amounts in effect for the academic year 2023/2024.



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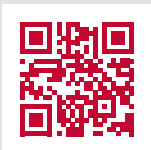
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TRANSPORTATION IN LUXEMBOURG

What are the means of transport in Luxembourg?



Luxembourg has a well-developed transportation network: local and regional buses, tram in the capital, taxis and self-service bicycles in several cities. A wide range of rail services is available in the country and to the countries in the region. Finally, Findel International Airport serves the major European cities.

Good to know: Plan your journeys and combine the different modes of transportation in real time on www.mobiliteit.lu.

Find available parking in the capital, in real time, on parking.vdl.lu.

Be smart and use the P+R (Park & Ride). All the facilities and services for cycling in Luxembourg City on velo.vdl.lu.

FREE PUBLIC TRANSPORT IN LUXEMBOURG

Since March 2020, Luxembourg is the first country in the world to offer free public transport for everyone, throughout the country: train, bus and tram. Only first-class train tickets and season tickets remain to be paid for, as well as cross-border transport (for the part of the journey made abroad).



Can I drive my car in Luxembourg?

You must register your vehicle in Luxembourg within 6 months of your arrival (the declaration of arrival at the commune is taken into account, for the date of arrival). To do this, you must:

- Apply for a **registration number**: either via MyGuichet.lu, or by sending the form “Application for a registration number” to the email address nplaques@snca.lu.
- Pay the “**Chancery duty**” tax stamp amounting to € 50, to the *Administration de l’Enregistrement et des Domaines* (pfi.public.lu) or directly to the SNCA with a supplement of € 3 for an administration fee.

- **Customs clearance** of your vehicle to obtain the 705 sticker (contact *Administration des Douanes et Accises*: www.douanes.lu).
- Take out **insurance** with a Luxembourgish insurance company, to obtain an insurance certificate.
- Present a valid technical inspection certificate for vehicles, subject to periodic technical inspection.
- Complete the «Application for a registration certificate» form.

The documents, together with supporting documents (proof of ownership of the vehicle, latest registration documents, etc.) must be sent to the **Société Nationale de Circulation Automobile (SNCA)**. More information at www.snca.lu.

In order to be allowed to drive in Luxembourg, you will have to pay an **annual tax** based on the engine capacity of your vehicle or its CO2 emissions. A vehicle tax simulator is available on the website of **Automobile Club du Luxembourg (ACL)**.

Good to know: Several Luxembourgish municipalities offer a **residential parking sticker**, allowing you to park for free (excluding the annual cost of the sticker) and for an unlimited period of time in the restricted parking zones in your neighbourhood. Contact your municipality for more information.

How does the Luxembourgish licence points work?

In Luxembourg, every driving licence has a total of 12 points. In the event of a traffic offence violation and depending on the violation committed, these points can be withdrawn. When all the points are lost, the licence is suspended for a period of 12 months. This system applies to all drivers travelling in the country.

If you live in the Grand Duchy and hold a Luxembourgish licence, or a licence obtained in the European Economic Area (EEA), the loss of all your points leads to a withdrawal of your licence and a driving ban, regardless of the country.

A virtual licence is issued to non-residents driving on the country's roads. If they lose all their points, the driving ban only applies to Luxembourgish territory.

You can view your points balance in the private section on MyGuichet.lu.

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MOBILITY IN LUXEMBOURG AND ABROAD

How do I get my driving license recognised?

Your driving license is automatically recognised in all member states if you obtained it in a country of the European Economic Area (EEA). However, having it registered in the Grand Duchy will facilitate your procedures in the event of theft or loss.

If you obtained your license outside the EEA, it must be transcribed from the SNCA into a Luxembourgish driving license within one year of your arrival.

What is an international driving licence?

To drive a vehicle (rental or personal) outside of Europe, some jurisdictions require you to have an International Driving Permit. This document, recognised by local foreign authorities, is a certified translation of your driving licence.

It is issued by the Automobile Club du Luxembourg (ACL) and is valid for a maximum of 3 years. To be valid, the international permit must always be accompanied by your national driving licence.

Which inspections should I carry out on my vehicle?

Before taking the car for a long journey, make sure your vehicle is in good technical and mechanical condition.

Have a complete diagnosis carried out by ACL: check the tyres, lighting, shock absorbers, battery and fluid levels (brake fluid, engine oil, windscreen fluid), etc.



Note that winter tyres are compulsory in Luxembourg in case of winter conditions (snow, ice, frost), regardless of the vehicle's country of registration.

Good to know: The price of fuel is the same at all service stations in the Grand Duchy, both in the towns and on the on the motorways. You can check prices, as well as the traffic conditions on the ACL website and the ACL social networks.

THE AUTOMOBILE CLUB OF LUXEMBOURG ACCOMPANIES YOU IN YOUR MOVEMENTS

The *Automobile Club du Luxembourg* (ACL) provides a whole range of tailor-made services around mobility: 24-hour assistance in Luxembourg and in Europe, legal protection, vehicle inspections and diagnostics (ACL Diagnostic Centre), practical information for driving licence transcription, advice on travelling abroad, international driving licence, sale of road and environmental stickers, provision of rental cars (ACL Clubmobil), expert advice on electromobility, etc.

More information on www.acl.lu.



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RETIREMENT IN LUXEMBOURG

What is the retirement age in Luxembourg?

The legal retirement age in Luxembourg is 65. However, under certain conditions it is possible to take an early retirement from the age of 57 or 60.

How can I get a pension in Luxembourg?

To be entitled to a pension at the age of 65 in Luxembourg, you must provide proof of **120 months of compulsory, continuous, optional or retroactive insurance**, of which at least 12 months must have been in Luxembourg. You must have worked for at least 1 year in the Grand Duchy and have had a career of at least 10 years in Europe, or in a country in which Luxembourg has concluded a bilateral social security agreement

Good to know: If the qualifying period is not met at the age of 65 (career of less than 10 years after totalling the insurance periods completed in Luxembourg and abroad), you may request reimbursement from the *Caisse nationale d'assurance pension (CNAP)*.

How much is the pension in Luxembourg?

The pension depends on the amount contributed to the pension insurance (the flat-rate increases) and the contributory income earned during the career (proportional increases). The amount is indexed to the cost of living and adjusted according to the applicable revaluation and readjustment factor.

In Luxembourg, 40 years of contribution to the pension insurance, the minimum monthly pension is € 2,244.82 gross and is capped at € 10,392.67 gross (as of 1 January 2024).



What are the requirements for obtaining an early pension?

There are two possibilities for obtaining an early pension:

- Be 57 years old and have 480 months of **compulsory** insurance contributions.
- Be 60 years old and have 480 months of compulsory insurance contributions, including at least 120 months of compulsory, continuous, optional or retroactive insurance (without supplementary contributions).

The amount of the early pension is calculated in the same way as the old-age pension.

Good to know: If you receive an early retirement pension you can, in principle, continue to work, but this may affect the granting and calculation of your pension.

How do I apply for a pension?

To receive an old-age pension at the age of 65 or an early pension in Luxembourg, you must complete an application form and send it to the CNAP several months before your pension entitlement date. If you have worked in several countries, in addition to the Grand Duchy, the CNAP is responsible for submitting applications to the competent bodies abroad, provided that you are a resident in Luxembourg or were last registered in Luxembourg.

MIXED CAREER

If you have worked in more than one country during your career, all periods of employment in an EU country (but also in Switzerland, Iceland, Norway, Liechtenstein or a country that has a bilateral social security agreement with the Grand Duchy) are taken into account for the purpose of calculation your pension. The pension is paid in proportion to the years worked in each country and according to the country's applicable legislation (retirement age and length of contribution).

For example, provided that the conditions for receiving a pension in each country are met, a person who has worked in Luxembourg and in Italy, will be able to benefit from the Luxembourgish pension at the age of 65 and will have to wait until the age of 67 to be entitled to their Italian pension.

OPEN A BANK ACCOUNT IN LUXEMBOURG

Why open a bank account in Luxembourg?

This is one of the first steps you should take when moving to the Grand Duchy. Opening a bank account in Luxembourg will allow you to receive your salary, pay your rent or simply make your purchases.

As there are many banks in Luxembourg, with more or less extensive branch networks, you will need to choose the bank that best suits your needs.

Good to know: To open a bank account, you can go to a bank and meet with an advisor, or open an account online, using your smartphone or computer, even before you arrive in Luxembourg!

Which documents are needed?

- › **An identification document**
- › **Your employment contract or a recent payslip**
- › **Proof of address**
- › **Your tax number**

Good to know: In Luxembourg, the tax identification number (TIN) is composed of 13 digits and appears on the Social Security identification card. More information on the TIN of each country can be found on the European Commission's website:
https://ec.europa.eu/taxation_customs/tin/tinByCountry.html

A bank account to get settled in Luxembourg?

When you arrive in Luxembourg, service providers (water, electricity, renting a property) will usually ask you to have a bank account in Luxembourg.

Additionally, it is possible to rent a property by taking advantage of the rental guarantee (up to € 5,000 for newcomers).

If the bank of your choice offers this solution, it will act as a guarantor for your future landlord, and you don't have to advance them the funds for the deposit.

This way your cash flow remains available for your first purchases on the spot.

A bank account to keep the link with your home country?

A bank account in Luxembourg will open the doors to a world of products and services, including SEPA electronic transfers, which will allow you to make an unlimited number of euro transfers online, and if necessary instant transfers to most countries in Europe. In many cases, current accounts are available in multiple currencies.



Debit card or credit card? The choice is yours...

Between credit or debit card, delayed debit or immediate debit, choose the one that best suits your lifestyle and consumption habits. Your bank card will allow you to make withdrawals, payments online and in all shops in Luxembourg and abroad. Mastercard cards, in addition to offering you a means of payment that is widely accepted throughout the world, come with insurance and assistance that make them quality allies for your travels and for your daily life.

Most banks in Luxembourg offer smartphone payment solutions. No need to take out your wallet! It's simple, fast and just as secure as your bank cards. It is also important to note that some banks offer more environmentally friendly bank cards made from environmentally friendly materials.

Good to know: Track your expenses and manage your payments and bank accounts directly from the web or mobile banking platforms.

And for your future?

Your Luxembourgish account will also allow you to prepare for your future, in the short or long term, thanks to investment or credit alternatives. In addition, certain banking products will give you access to tax deductions, which are essential for reducing your annual tax bill. You will hold all the cards to build your future!

BGL BNP PARIBAS HELPS YOU SETTLE IN LUXEMBOURG



A dedicated welcome and expertise for newcomers to Luxembourg has been set up at the Royal branch in Luxembourg City and at the Kirchberg branch. Our advisors can welcome and guide you in many languages! You can also send an e-mail directly to expat@bgl.lu.

Discover all the advantages of opening a BGL BNP Paribas account at a branch or online at bgl.lu/fr/nouveaux-arrivants

LUXEMBOURGISH CITIZENSHIP

What are the requirements for applying for Luxembourgish citizenship?

To apply for citizenship at your commune of residence, you must meet the following criteria:

- Be of legal age and have been legally resident in the Grand Duchy for at least 5 years and for 1 year continuously, at the time of submitting the application.
- Know the Luxembourgish language: have obtained a certificate in the assessment examination of level B1 for oral comprehension and A2 for oral expression.
- Have participated in the course “Living together in the Grand Duchy of Luxembourg” or to have passed the exam for this course.
- Not have made false statements, concealed important facts or acted by fraud in the context of the citizenship procedure.
- Must not have been sentenced to a criminal penalty or imprisonment of 12 months or more, or a suspended sentence of 24 months or more.

If you meet the criteria and gather the required documents (copy of passport, birth certificate, criminal record, language certificate, etc.) your application will be forwarded to the *ministère de la Justice*, which has 8 months to respond.



DUAL NATIONALITY

Since 2009, it is possible to acquire dual nationality, i.e. Luxembourg nationality while retaining your original nationality, provided that your country of origin also applies this principle.

Are there other ways of obtaining a Luxembourgish citizenship?

Luxembourgish citizenship can also be acquired, under certain conditions, by **recovery** (for people who have lost their nationality) or by **option**, in 10 specific situations: marriage to a Luxembourgish citizen, parent of a minor resident in the country for more than 20 years, settled before the age of 18, etc.

Good to know: Obtaining Luxembourgish nationality is **automatic** by filiation, by adoption, by birth in Luxembourg (if one of the parents was born in Luxembourg) or if it can be proven that a person enjoys this “de facto status” (i.e. when a person **believes in good faith that they are Luxembourgish** and act as such, when in fact they are not).

More information on www.guichet.lu under Citizenship - Obtaining citizenship - Obtaining Luxembourgish nationality automatically.

Why obtain Luxembourgish nationality?



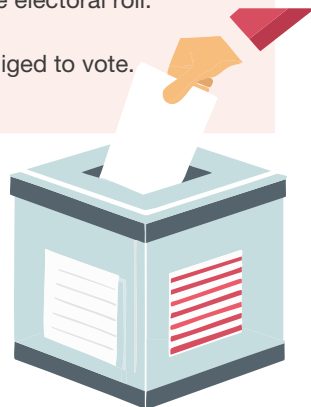
By becoming a full citizen of the Grand Duchy, you can participate in parliamentary elections, access certain jobs in the civil service and travel freely (without a visa) in 192 countries!

For more information, contact the *Service de la nationalité luxembourgeoise*: general enquiries at +352 247-84 547.

Good to know: If you live in Luxembourg but don't have Luxembourgish nationality, you can, under certain conditions, take part in local and/or European elections. All you need to do is register on the electoral roll.

Please note that once you have registered, you are obliged to vote.

More information on jepeuxvoter.lu.



INSURANCE IN LUXEMBOURG



Which insurance should I get when moving to Luxembourg?

When you arrive in Luxembourg, you will need the assistance from an insurance company, to protect yourself, your family and your possessions. Only third-party vehicle insurance is compulsory in the Grand Duchy, but other protection solutions may be essential in your day-to-day life.

Recommended Luxembourgish insurances:

- › **Vehicle insurance:** if you have moved to Luxembourg with your vehicle (car, motorcycle, etc.) or have just bought one, you should at least take out third-party insurance (compulsory) to cover bodily injury and material damage that may be caused to third parties. You are strongly advised to supplement this with accident insurance to protect the driver, with cover against damage to your vehicle (fire, theft, glass breakage and material damage).
- › **Home insurance:** whether you rent or own, home insurance is often required to protect not only your home but also your personal belongings: furniture, electronic equipment, etc. It covers you in the event of an incident (fire, water damage, electrical problems, broken windows, bad weather, etc.) and can be extended to suit your needs: coverage for your multimedia equipment, your leisure items, your musical instruments, and even your travels.
- › **Family or private liability insurance:** this covers any damage that you, your family (spouse and children) or your pets may unintentionally cause to third parties. It can be taken out if, for example, you damage a vehicle with your bicycle, your child breaks your neighbour's window while playing, your dog damages a valuable object at a friend's house, etc.

Useful supplementary insurance:

- › **Health insurance:** to supplement reimbursements from the National Health Fund (CNS), which may be partial or not covered (hospitalisation, optical, dental, medical expenses abroad, etc.), you can opt for supplementary health insurance.
- › **Pension insurance:** if you want to improve your future income once you retire and also protect your loved ones in the event of your death, you can take out pension insurance. This has the advantage of being tax-deductible, so you can enjoy substantial tax savings every year.

Good to know: Depending on your needs, Luxembourgish insurance companies can offer you many other services: life insurance, insurance in the event of death, travel insurance, professional insurance, etc.

INSURANCE AND TAX BENEFITS

Certain insurance contributions and premiums are tax deductible, within the limits set by law. This applies in particular to all insurance premiums used to cover a person or their civil liability : vehicle liability, home insurance, life insurance, disability insurance, accident insurance, health insurance, old age pension, etc.

What are the special features of insurance in Luxembourg?

One of the special features of Luxembourg's insurance companies is the proximity they maintain with their customers thanks to their network of approved agents.

As an expert in his or her field, the agent you choose will be able to advise you as your situation evolves. He or she will guarantee you the best cover for yourself, your family and your possessions throughout the different stages of your life. Above all, you'll be able to contact them directly in the event of an incident, and they'll be at your side to support and assist you through the ordeal.

Another special feature of Luxembourg is that while insurance premiums may seem expensive at first glance, deductibles in Luxembourg are extremely rare, and damage is quickly dealt with and properly compensated.

How do I get insurance?

There are several insurance companies in the Grand Duchy. In principle, you can draw up a quote online, but don't hesitate to contact a branch near you for more information. The agents will be able to advise and guide you in choosing the services best suited to your personal situation.

LALUX ASSURANCES HELPS YOU PROTECT YOUR LOVED ONES AND YOUR PROPERTY

With more than 100 years of experience in Luxembourg, LALUX Assurances is today the leader in customer satisfaction and offers the largest network of agencies in the country. If you'd like help with your insurance needs, you're bound to find an agent who can help you and provide information in your own language. You can also take advantage of special offers for expats and new arrivals. For more information, visit www.lalux.lu.

CULTURAL ACTIVITIES IN LUXEMBOURG

Which are the cultural places not to be missed, in the capital?

Luxembourg is a multicultural country that is both modern and traditional, with plenty of places to discover. Here is a small selection of the must-see places to visit in the capital.

- › **The Grand Ducal Palace**
- › **The Lëtzebuerg City Museum**
- › **The Corniche path**
- › **The Casemates**
- › **The Pfaffenthal panoramic lift**
- › **Neumünster Abbey**
- › **The Philharmonie**
- › **MUDAM**

And in the rest of the Grand Duchy?

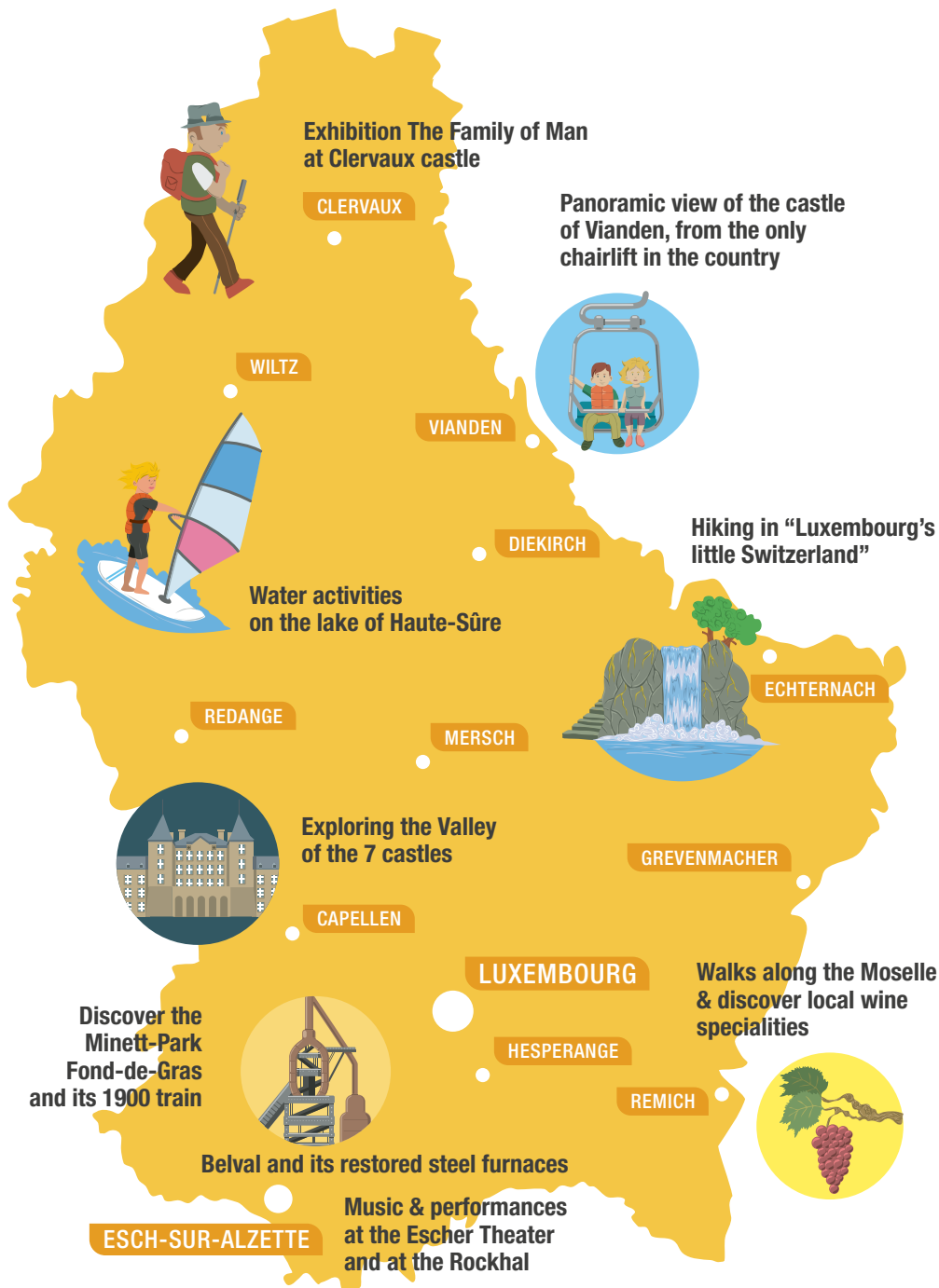
Away from Luxembourg City, you can discover the Valley of the Seven Castles in the Guttland region, enjoy water sports on the Haute-Sûre lake or visit the medieval town of Vianden.

Hiking enthusiasts should not miss the Mullerthal region, known as “Luxembourg’s Little Switzerland”, with its many paths and amazing rock formations. Beautiful walks also await you in the natural landscapes of the Luxembourg Ardennes (Éislek) in the north of the country or on the banks of the Moselle in the south.

Luxembourg also has a rich industrial heritage, particularly in the Terres Rouges region in the south of the country. You can experience a journey through time at Minett Park with the 1900 train and a visit to the old mine, or enjoy a concert in the vibrant Belval district, which combines rehabilitated iron and steel remains, shops, homes and places of culture.

UNESCO HERITAGE

Several Luxembourgish sites and legacies are UNESCO World Heritage Sites: the old quarters and fortifications of Luxembourg City (World Heritage), The Family Of Man photo exhibition in Clervaux (Memory of the World), the Minett Unesco Biosphere project (Man and the Biosphere), the Natur - & Geopark Mëllerdall (World Geopark), the Echternach Dancing Procession, the musical art of trumpet-playing, transhumance, the traditional method of irrigating pastures and maieutics (Intangible Cultural Heritage).



LUXEMBOURGISH TRADITIONS



What are the traditional festivities in Luxembourg?

A country of traditions, the Grand Duchy celebrates many holidays throughout the year. It is a good opportunity to discover Luxembourg's culture and enjoy a festive moment with family or friends.

› LIICHTMËSSDAG

The carnival period starts on Liichtmëssdag (Candlemas day), the 2nd of February, and children celebrate by walking through the streets with handmade lanterns and go from door-to-door singing, in exchange for sweets or coins.

› FUESENT

February is the month of carnival: masked balls, cavalcades, and parades in the streets of the country, bring joy to children and adults. A good time to dress up and enjoy delicious carnival pastries, such as the Fuesendkichelcher.

› BUERGBRENNEN

The first Sunday after carnival, Luxembourg celebrates the Brandon Festival. Large bonfires are lit and festivities are organised in the villages to chase away winter and to welcome spring.

› BRETZELSONNDEG



On Pretzel Sunday (4th Sunday of Lent), traditionally the men must offer a pretzel (a pastry covered in sugar and almonds) to the woman they love. If the feelings are shared, the woman gives him an egg on Easter Day.

› EASTER AND EIMAISCHEN

During the Easter holidays, chocolate bunnies and decorated eggs are the order of the day. It is also the time to

discover the famous Péckvillercher, small whistling birds in clay, sold on the occasion of the Éimaischen, a large traditional market, held in the capital and in Nospelt, on Easter Monday.

› OKTAV

The religious festival of the Oktav takes place for 15 days in April or May. Religious believers from all over the country go on a pilgrimage to the Cathedral in the capital, to pay homage to the Virgin Mary. An annual market is organised for the occasion, at Place Guillaume II.

› NATIONALFEIERDAG

On the occasion of the National holiday, the whole country is buzzing with excitement. There are festivities organised on the 22nd and 23rd of June: entertainment, concerts, parades, memorial ceremonies and magnificent fireworks.

› SCHUEBERFOUER

Luxembourg's largest funfair is organised every year between the end of August and the beginning of September, on the Champ du Glacis in Limpertsberg. Founded in 1340, the Schueberfouer is a must-attend event in the city.

› KLEESCHEN

According to tradition, a few days before December 6, the Kleeschen (Saint Nicholas), accompanied by the Houseker, visits the children to give them sweets, or twigs if they have been naughty. He then returns on the night of 5-6 December to hand out presents.

› CHRËSCHTDAG

December marks the opening of Christmas markets across the country: christmas lights, decorations, handcrafts and musical performances. The Christmas markets end on December 25th, Christmas Day, which is celebrated with a festive meal and presents.

luxembourg
city tourist office

LUXEMBOURG CITY UNDERGROUND

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NEWCOMERS IN LUXEMBOURG

Would you like to ask questions to expats in Luxembourg?

You can talk to a large community of cross-border commuters and new residents on the website of les frontaliers & résidents.



Les Frontaliers
& résidents

Housing, employment, healthcare, family, transport, etc. Share your experiences and ask all your questions on the forum at: www.lesfrontaliers.lu ou www.residents.lu.

What are the essential tools available on the site?

- **The tax calculator** : estimate the net salary offered by your future employer by starting from the gross salary. You can also use the calculator to determine the amount of tax that will be deducted if you get a salary increase.
- **The child allowance calculator**: calculate the amount of child allowances you can get depending on the number of children in your care and of their age.
- **The salary scope** : find out the average salaries in Luxembourg according to the profession and the years of experience. It is filled in by the users themselves.

DOWNLOAD THE APP LES FRONTALIERS ET RÉSIDENTS

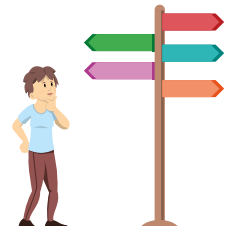


Good to know: The site is also available in German, for German speakers : www.diegrenzgaenger.lu. or www.bewohner.lu.

USEFUL ADDRESSES

ARRIVING IN LUXEMBOURG

- » Association de Soutien aux travailleurs immigrés (ASTI) : www.asti.lu
- » Bierger-center (Citizen Service Center) : www.vdl.lu/en/the-city/city-departments-at-your-service/bierger-center
- » Biergerpakt : www.biergerpakt.zesummeliewen.lu
- » Comité de liaison des associations des Étrangers (CLAE) : www.clae.lu
- » Administrative guide of the Luxembourg state : www.guichet.lu
- » Ministry of Foreign and European affairs, Defence, Development Cooperation and Foreign trade : www.mae.lu
- » Ministry of Home Affairs : www.maint.gouvernement.lu
- » Ministry of Family Affairs, Solidarity, Living Together and reception of Refugees : mfsva.gouvernement.lu
- » National Reception Office (ONA) : www.ona.gouvernement.lu
- » Website for cross-border workers and residents of Luxembourg : www.lesfrontaliers.lu



LIVING IN LUXEMBOURG

- » Housing assistance: www.logement.lu

HEALTHCARE IN LUXEMBOURG

- » Centre commun de la sécurité sociale (CCSS) : www.ccss.lu
- » Caisse nationale de santé (CNS) : www.cns.lu
- » Healthcare portal : www.sante.lu
- » Pharmacies in Luxembourg : www.pharmacie.lu

WORK IN LUXEMBOURG

- » Agence pour le développement de l'emploi (ADEM) : www.adem.lu
- » Chambre de Commerce Luxembourg : www.cc.lu
- » Chambre des Métiers : www.cdm.lu
- » Chambre des Salariés Luxembourg : www.csl.lu
- » House of Training : www.houseoftraining.lu
- » Lifelong Learning portal : www.lifelong-learning.lu

BECOMING AN ENTREPRENEUR IN LUXEMBOURG

- » House of Entrepreneurship : www.houseofentrepreneurship.lu

HOLIDAYS IN LUXEMBOURG

- » Inspection du travail et des mines (ITM) : www.itm.lu

TAXES IN LUXEMBOURG

- » Administration des contributions directes : www.impotsdirects.public.lu
- » Tax Guide : www.guidedesimpots.lu

COUPLES IN LUXEMBOURG

- » Portal of the judicial administration : www.justice.lu

CHILDREN IN LUXEMBOURG

- » Caisse pour l'avenir des enfants (CAE) : www.cae.lu
- » Ministère de l'Éducation nationale, de l'Enfance et de la Jeunesse : www.men.lu

EDUCATION IN LUXEMBOURG

- » MengStudien : www.mengstudien.lu
- » Educational web portal : www.education.lu
- » Meng Schoul platform : www.mengschoul.lu
- » University of Luxembourg : www.uni.lu

MOBILITY IN LUXEMBOURG

- » Automobile Club Luxembourg : www.acl.lu
- » Centrale de mobilité (Mobilitéitzentral) : www.mobiliteit.lu
- » Customs and Excise portal : www.douanes.lu
- » Railways in Luxembourg : www.cfl.lu
- » Société Nationale de Circulation Automobile (SNCA) : www.snca.lu
- » Bicycles in Luxembourg : velo.vdl.lu
- » Tram : www.luxtram.lu

RETIREMENT IN LUXEMBOURG

- » Caisse nationale d'assurance pension (CNAP) : www.cnap.lu

LUXEMBOURGISH CITIZENSHIP

- » Ministry of Justice : www.mj.gouvernement.lu

CULTURAL ACTIVITIES IN LUXEMBOURG

- » Luxembourg city tourist office : www.luxembourg-city.com
- » Luxembourg for Tourism : www.visitluxembourg.com

*First words in
Luxembourgish*

*Good morning : Gudde Moien (all day),
Gudde Mëtteg (between noon and 2pm), Gudden Owend (good evening)*

Goodbye : Äddi / Awuer / Awar

Yes : Jo

No : Nee

Thank you very much : Villmools Merci

Please : Wann ech gelift

You are welcome : Gär geschitt

See you soon : Bis gläich

Have a nice weekend : E schéine Weekend

Bon Appétit : Gudden Appetit

My name is (...): Ech heeschen (...)

I am looking for (...): Ech sichen (...)

I am sorry : Et deet mir leed

Excuse me : Entschëllegt

I don't know : Ech weess et net

No problem : Kee Problem

*One moment please : Een Ament,
wann ech gelift*

*I speak english : Ech schwätze Englesch
ech verstinn net gutt
wat dat kascht*

The Airport : de Fluchhafen

The bank : d'Bank

The office : de Büro

The nursery / day care centre : d'Crèche

The school : d'Schoul

The train station : d'Gare

The hospital : d'Spidol

I'm sorry, but I don't quite understand : Entschëllegt, mee

I'd like to know how much this costs : Ech géif gär wëssen,

The city hall : d'Gemeng / d'Stadhaus

The pharmacy : d'Apdikt

The post office : d'Post



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