A man with a beard, wearing a dark blue suit, white shirt, and dark tie, is smiling and holding a black umbrella. It is raining, and the background shows a blurred city street.

Looking  
for a warm  
welcome...

Welcome to  
Luxembourg





# Summary

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## FACTS AND FIGURES ABOUT LUXEMBOURG



### POPULATION

+/- 600 000

### NATIONALITIES

+/- 170

In Luxembourg city, around 65% of the inhabitants are from a foreign country.

➔ +/- 53% Luxembourgers.

➔ +/- 47% Foreigners.



### LANGUAGES

**National language:** Luxembourgish

Administrative languages: French, German and Luxembourgish.

With so many foreigners, most locals speak English fluently.



### GEOGRAPHY

Length: 82 km North to South

Width: 57km East to West

Borders: German (East), France (South), Belgium (West and North).

Luxembourg is well situated in the center of Europe. Moreover, Luxembourg is a European center as Brussels or Strasbourg with EU Institutions.

+/- 200 000 workers are cross-border workers.



## HISTORY

Independence in 1839.

One of the 6 founding members of the CECA, precursor of the European Union.

National Day: 23rd June.



## ECONOMY

- › The **financial sector** remains Luxembourg's main economic asset.
- › Research and development are heavily funded by the Government.
- › Many international corporations set their European headquarters in Luxembourg.

Luxembourg stands for stability, multilingualism, ideal infrastructures, and an attractive legal and fiscal framework.



## POLITICAL SYSTEM

- › Grand Duchy of Luxembourg: Representative democracy in the form of a constitutional monarchy.
- › Head of State: Grand Duc Henri.
- › Head of Government: Prime Minister Xavier Bettel (current mandate until October 2023).

# 2

## GOOD TO KNOW

1. *Administration*

2. *Social Security*

3. *Health*

4. *Taxation*

5. *Housing*

6. *Family*

7. *Cars*

8. *Insurance*

9. *Transport*

10. *Leisure*

11. *Banking*



## 1. ADMINISTRATION

### Guichet.lu

- Online and transparent service from the state with all you need to know about administrative procedures.
- Download forms and request documents online via MyGuichet on the secured eSpace. [www.guichet.public.lu](http://www.guichet.public.lu)

### Biergercenter (not available in every city)

- Information centre for all administrative support upon your arrival or for the process to acquire Luxembourgish citizenship.

### Commune

Registration at your arrival. Example: [www.vdl.lu](http://www.vdl.lu)

### Voting rights

- Commune: over 18 years old, Luxembourgish or EU citizen, minimum 5 years of legal residence in Luxembourg.
- Parliament: over 18 years, Luxembourgish.
- European: over 18 years old, legal residence in Luxembourg, registered on electoral register at least 86 days prior to election, Luxembourgish or EU citizen.



## 2. SOCIAL SECURITY

### CNS (Caisse Nationale de Santé)

- As a private employee working in Luxembourg, you are **automatically insured** by the CNS (a state compulsory social security insurance).
- Healthcare, pension and unemployment benefits.
- To cover your family, you will need to enroll/contact the CNS.
- You receive a **card** with your social security number. It is important to carry this card with you as you will need it when you visit doctors, go to the pharmacy, ...
- To get the reimbursement of health costs (doctors), you have to send the invoice and the proof of payment to the CNS. For medicine, you only pay a part of the bill at the pharmacy if you have a prescription.
- Your CNS number is your **Tax Identification Number (TIN)** for Luxembourg residents.

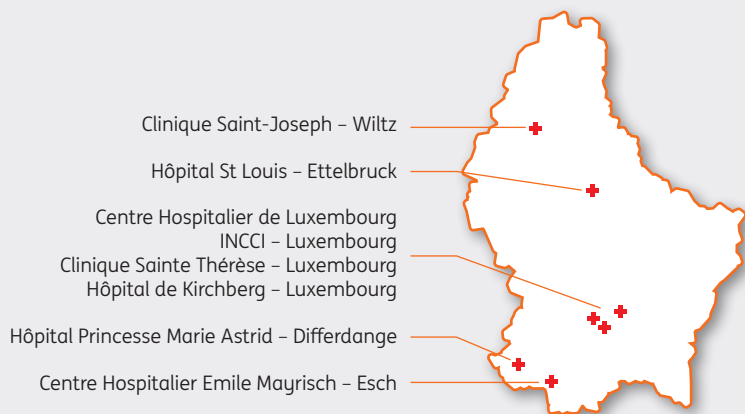
### Private Insurance

CNS will only reimburse a part of health costs, depending on the treatment you received.

#### **Solution:**

- You can subscribe to a **private health insurance** (Axa, CMC, DKV, Foyer,...) as a complement.





### 3. HEALTH

- Hospitals and clinics.
- **Emergency: call 112.**  
Service on duty: [www.sos.luxweb.com/garde](http://www.sos.luxweb.com/garde)
- Pediatric emergency:
  - CHL or Clinique Bohler.
- Pharmacies:
  - Open weekdays during working hours.
  - On duty: [www.pharmacies.lu](http://www.pharmacies.lu)
- Medical centers:
  - Esch-sur-Alzette,
  - Ettelbruck,
  - Luxembourg + Kirchberg.
- Blood sample: for example the blood collection center Ketterthill ([www.ketterthill.lu](http://www.ketterthill.lu)).
- Legal obligations if you are ill or have an accident:
  - Inform your employer,
  - Inform the CNS.



## 4. TAXATION

### Withholding tax on wages and salaries (RTS)

- › Favorable tax framework.
- › Tax card: delivered by the Luxembourg Inland Revenue (RTS office) to your home address and to be sent to your employer as soon as possible.
- › Your wage tax is withheld each month by your employer.

### Tax declaration (taxation on an assessment basis)

- › 2 cases: **Mandatory** or **Optional**.  
*(Remark: in certain situations, it can be interesting to file a tax declaration on a voluntary basis and to benefit from taxation on an assessment basis)*
- › When? By the end of March.

Dependent on your family situation (married, single, children,...). You will find all the information related to the different tax classes in:


[www.impotsdirects.public.lu](http://www.impotsdirects.public.lu)





Online  
calculation

[www.impotsdirects.public.lu](http://www.impotsdirects.public.lu)



LE GOUVERNEMENT  
DU GRAND-DUCHÉ DE LUXEMBOURG

[luxembourg.lu](#) [guichet.lu](#) [gouvernement.lu](#) [Autres sites](#)

Administration des contributions directes

[Barèmes](#)

PERSONNES PHYSIQUES

Calcul en ligne

Spécifiez le montant en chiffre entier (pas de points, ni virgules, ni blancs).

CalculerRéinitialiser



## Tax deductible products

- › Home savings plan.
- › Liability and life insurances (car, home, loan, health).
- › Pension scheme.
- › Debtor and loan interest (home loan + personal loan).
- › Specific deductions the year you buy a property in Luxembourg.
- › Extraordinary expenses like housekeeping, nursery, ...
- › Donations.
- › ...

## VAT

- › 17% – standard rate.
- › 3% – for example: food, books, clothes, water, medicines, restaurants, transport as buses, trains, ...
- › 8% – for example: gas, electricity, heating, ...
- › 14% – for example: some wines, ...



## 5. HOUSING

### Short-stay

- › Hotels or aparthotel or residence.

### Long-stay

- › Renting a room, studio or apartment (furnished or not).

### Be aware of

- › Rent to be paid one month in advance.
- › Rental guarantee with the bank (in average: 2 or 3 months' rent).
- › Agency's fees (in average: 1 month + VAT).
- › Local conditions at entrance and leaving.
- › Insurance.
- › Electricity, gas and water connections.
- › Telephone, TV and Internet.
- › Parking.



## Thinking about buying ? Things you should know about

- › Home loans and their rates (variable, fixed or reviewable).
- › Notary fees (more information on [www.guichet.lu](http://www.guichet.lu) and [www.notariat.lu](http://www.notariat.lu)).

### **Buying act**

- › Notary fees linked to a scale depending on the price.
- › Registration (6%) and transcription (1%).
- › Possibility to benefit from tax credit.

### **Loan act**

- › Notary fees linked to a scale depending on the mortgage amount.
- › Registration (0.24%) and mortgage inscription (0.05%).
- › File fees.

- › Insurances (e.g. credit protection insurance).
- › State help.

[www.logement.lu](http://www.logement.lu)



## 6. FAMILY

### Family allowances

- › You have to register your family with the **CNS**.
- › To receive allowances, you have to fill in an application form you can find in your **local commune** or on the **CAE** (Caisse pour l'Avenir des Enfants).  
[www.cae.public.lu](http://www.cae.public.lu)
- › Chèque-service for childcare (apply to your local commune for kids under 13 years old or still in primary education).

### Types of family allowances

- › **Child**: EUR 265 per month per child < 6 years, EUR 285 per month per child > 6 years, EUR 315 per month per child > 12 years.
- › **School**: EUR 115 per year per child > 6 years old and EUR 235 per year per child > 12 years old.
- › **Childbirth**: EUR 1,740.09.
- › Specific allowances in case of disabled child.

### Parental leaves

Possibility for the parents with an affiliation to the Grand-Duchy of Luxembourg to benefit from a parental leave for each child.





## School system

- › **State schools** are free in Luxembourg.
- › **Private schools** are fee paying (French, English International schools).
- › School is **compulsory** from 4 to 16 years old.

### State school programm

- › From 3 to 4: early education (non compulsory).
- › From 4 to 6: pre-school (in Luxembourgish).
- › From 6 to 12: primary school (the first 2 years in German and then in French and German).

**ELEMENTARY  
SCHOOL**

*Education department  
of your commune*

- › From 12 to 19: secondary school (in French).
- › From 12 to 17 or 19: secondary technical school (in French).

**SECONDARY SCHOOL**  
*Ministry of Education*

- › High school and university in Luxembourg or abroad.

**Cedies: studentship and loans** [www.cedies.public.lu](http://www.cedies.public.lu)

## Pets (dogs only)

- › You have to register your dog(s) in your commune.
- › ID Chip.
- › Veterinary certificate and vaccine against rabies.
- › Insurance with your family insurance.



## 7. CARS

### Import

**Registration** – SNCT [www.snct.lu](http://www.snct.lu)

**Grey and yellow cards:** circulation certificate

### Driving License

- › With an EU driving license issued after 1996, you can keep your driving license. It is recommended to register your driving license. [www.snct.lu](http://www.snct.lu)
- › With a non EU driving license, it is important to arrive with an international driving permit issued by your country of origin. You have to apply for a Luxembourgish license at the Driving License Office (SNCT).

### Car Insurance

- › It is compulsory to obtain a car insurance before you start driving in Luxembourg.
- › You will get a green card to keep in your car.

### Tax

- › You have to pay tax every year.



## 8. INSURANCE

Brokers or Insurance agent

### Different types of insurance

#### › Mandatory

- › Car liability insurance.
- › “Liability Insurance” (not mandatory but most advisable.
- › “Home” (not mandatory but requested in rental contract).

#### › Optional

- › Life insurance (Asrd, ...).
- › Pension scheme.
- › Kids products.
- › Car.
- › Health.
- › ...



## 9. TRANSPORT

**Public transportation [www.mobiliteit.lu](http://www.mobiliteit.lu)**

- Rail. [www.cfl.lu](http://www.cfl.lu)
- Tram.
- Bus.
  - City network and local bus services.
  - City night Buses in Luxembourg City (free, Friday and Saturday nights from 21:30 to 3:30).

**City** - 30-50 km/h

**Rural** - 70-90 km/h

**Motorways** - 130 km/h

### Cycling

- Network of bicycles in cities (example: Vel'oh).
- Very nice cycle lanes in the country.

### Airport (Findel Airport)

[www.lux-airport.lu](http://www.lux-airport.lu)



## 10. LEISURE

### Language courses

(available at Ministry of Education, your commune, institutes, schools...)

### Culture

- › Museums as Mudam, Casino, Rotondes.
- › Theatres.
- › Cinemas as Kinopolis in Kirchberg or Belval.
- › Festivals as e-Lake in Echternach, Rock a Field, Rock um Knuedler, ...
- › Music at Rockhal, Philharmonie, ...

**Nightlife** (some hotspots in the City: Clausen, Grund, Hollerich ...)

### Sports

- › Contact your municipality.
- › Sport infrastructures well developed.
- › Running events: ING Night Marathon, ING Route du Vin, City Run ...

**Shopping** (pay attention to opening hours)

**Associations** (Internations, Chamber of Commerce ...)

**Magazines** (Just Arrived, Angloinfo, Delano, ...)



## 11. BANKING

### Open a bank account

- › ID or passport.
- › Employment contract.
- › Certificate of residence (if you already have it).

### Web banking and mobile banking

**Standing orders** to pay recurrent fees like rent,  
and **direct debits** to pay phone,

### Bank transfers

- › SEPA (IBAN, BIC, EUR, max. EUR 50,000, SHARED fees).
- › No cheques.

### Debit card (V PAY)

### Credit Card (Visa)

**ATM** (be careful and use your debit card)

Opening hours: working hours





## ING LUXEMBOURG



### WHO ARE WE ?

#### **ING Groep**

- › International financial group
- › Headquarters in Amsterdam
- › 40 countries
- › 51,000 employees
- › 35,000,000 customers

#### **ING Luxembourg**

- › Crédit Européen: First bank to commercialize Visa cards and personal loans in Luxembourg
- › Merger between Crédit Européen and ING Bank (Luxembourg) in 2003
- › Retail Banking, Private Banking, Wholesale Banking and ING Lease
- › 800 employees
- › 11<sup>th</sup> largest financial-sector employer in the Grand-Duchy
- › 16 branches





## WHAT DO WE STAND FOR?

Empowering people to stay a step ahead in life and in business.

- › We want you, as our customers, to be **self-driven** and take your **own decisions** with trust and confidence.
- › When more expertise is required, we're here to **help you** make the **right decisions**.
- › At ING, we believe banking doesn't have to be difficult or time consuming.
- › We promise to make banking possible **anytime, anywhere**. Everything has to be **simple** and **understandable**.



Clear and Easy



Anytime,  
Anywhere



Empower



Keep Getting  
Better

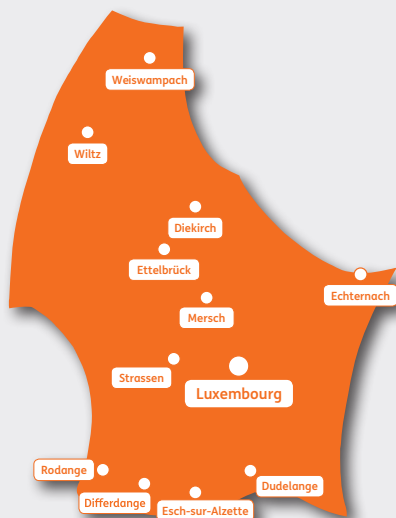
# 4

## ING OFFER

We open your bank account prior to your arrival in Luxembourg and without a Luxembourgish certificate of residence (we change your address later when you have registered with your luxembourgish commune).

### How do you need to proceed?

- Simply by sending an email to [expat@ing.lu](mailto:expat@ing.lu)
- Ask for more information in one of our branches (addresses on [ing.lu](http://ing.lu)).



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