

# NEWCOMERS IN LUXEMBOURG

PRACTICAL GUIDE 2023/2024

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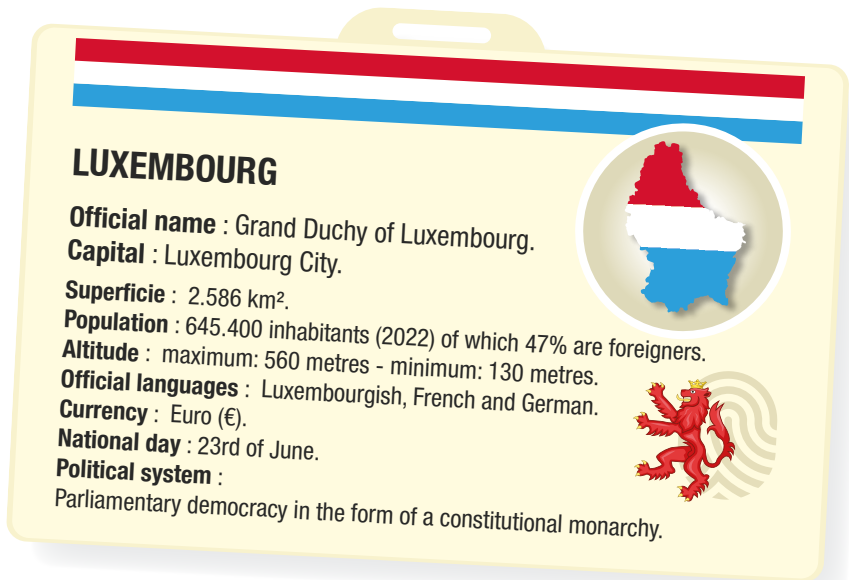
# NEWCOMERS IN LUXEMBOURG

## 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](#).



**Editor** : Audrey Laurent [audreylaurent.lu](#)

**Proof reader** : Arlette Zeoli

**Advertising agency** : [pub@lesfrontaliers.lu](#)

**Layout** : Fred Kempf [fkweb.net](#)

**Illustrations** : Laurent Doré [kalugostudio.com](#)

**Translator** : Sara Sigurðardóttir

**Publisher** : Mediaweb Editions SA  
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The information contained in this guide is not binding to ministries, administrations or their authors.



PRINTED IN  
LUXEMBOURG

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 2023.

In partnership with :



Guide  
des Impôts

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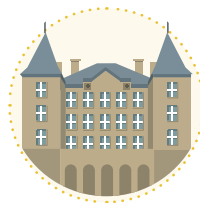
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# ARRIVING IN LUXEMBOURG

## 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 the Immigration Department of the *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 if you are a family member of an EU citizen and depending on your intended activity in the Grand Duchy: employee, self-employed, highly qualified employee, researcher, athlete, student, etc.

***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 from a third country): 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're from an EU country or similar): Fill in a **declaration of registration** at your local commune.





Bring your identity papers and those of the people accompanying you (family records, marriage certificate, children's birth certificates, residence permit if applicable, etc.) and, depending on your status: a work contract, a promise of employment, a residence permit, a declaration of sufficient resources, etc. More information on the [www.guichet.lu](http://www.guichet.lu) portal (heading Citizens - Immigration).

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### TRANSLATION OF OFFICIAL DOCUMENTS

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

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## 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 MAEE : [www.maee.lu](http://www.maee.lu).

## What other formalities are important?

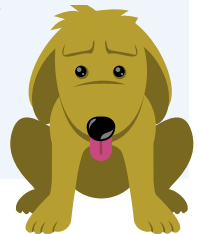
You must obtain certain **insurance policies** when you arrive in Luxembourg, such as personal liability insurance, which covers unintentional damage caused to third parties, home insurance and car insurance, if you own a vehicle.

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](http://www.athome.lu), [www.immotop.lu](http://www.immotop.lu), [www.wortimmo.lu](http://www.wortimmo.lu), [www.lesfrontaliers.lu](http://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.

**Rental:** On average,  
Rent of a flat: € 1.551  
Rent of a house : € 2.789

**Buying:** On average,  
Price of a flat : € 727.835  
Price of a house : € 1.174.164

atHome spring 2022 (the whole country)



***Good to know:*** The owner of a rental property can ask for a deposit of 2 to 3 months' rent. They also have the right to refuse to rent to pet owners. Ask for information before visiting the flat!

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## HOUSING BENEFITS

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

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## 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](http://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.

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## 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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# 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](http://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](http://www.esante.lu), [www.medecins-generalistes.lu](http://www.medecins-generalistes.lu), [www.collegemedical.lu](http://www.collegemedical.lu), [doctena.lu](http://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 :

<https://sante.public.lu/fr/urgences-gardes/services-garde/maisons-medicales.html>

→ In case of emergency or after midnight, you should call **112**.

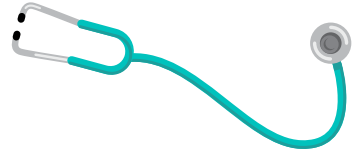
More information: [www.sante.lu](http://www.sante.lu).

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#### AVAILABLE DOCTORS

The mobile application “DispoDoc” allows you to find open general practitioners (GPs), located near you.

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## 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](http://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](http://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  
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- œuvre en faveur de la juste reconnaissance et de la valorisation du statut de salarié et de retraité
- contribue à la conception et à l'organisation de la formation professionnelle
- offre des formations pour adultes par le biais du Luxembourg Lifelong Learning Centre (LLLC).



Plus d'informations :  
[www.csl.lu](http://www.csl.lu)  
[www.LLLC.lu](http://www.LLLC.lu)

18 rue Auguste Lumière | L-1950 Luxembourg  
T. (+352) 27 494 200





# 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](http://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](http://www.moovijob.com), [www.monster.lu](http://www.monster.lu), [www.jobfinder.lu](http://www.jobfinder.lu), [jobs.lu](http://jobs.lu), etc.

**74% of the working population is non-Luxembourgish :**

**47 %** cross-border workers, **22 %** foreigners from the EU, **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**.



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



## 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 € 2,508.24 gross per month, and € 3,009.88 for a qualified worker (as of 1 April 2023). 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](http://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](http://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.



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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](http://www.houseofentrepreneurship.lu)



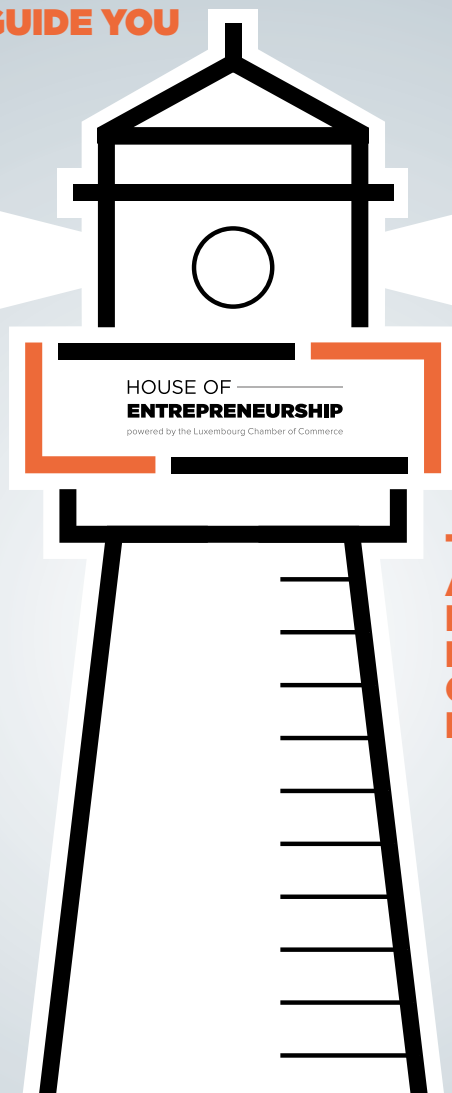
## Can I take over an existing business?

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.businesstransfer.lu](http://www.businesstransfer.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](http://www.guichet.lu) portal (under the heading Business - Financing & Support measures).

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For further information or to make an appointment:

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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	10 days for the father
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

A woman with curly hair is shown from the chest up, looking down at a laptop. She is wearing a striped shirt and a tan blazer. The background is a blurred outdoor setting with trees and a building. A dark red semi-transparent banner covers the bottom half of the image.

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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 an income from an employed occupation, a profit from a liberal profession, a pension, an annuity 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](http://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. From 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.



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

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Administration de l'environnement



**CHAMBRE  
DES MÉTIERS**  
LUXEMBOURG

**CHAMBER  
OF COMMERCE**  
LUXEMBOURG

# 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](http://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.

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## 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](http://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.

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### 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.

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# 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](http://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:** € 292.54 per child per month, plus an extra € 22.11 from age 6 to 11, and € 55.19 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 April 2023.

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

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### 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](http://www.cns.lu).

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## 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 a child admitted to a collective childcare facility and € 3.75 per hour for a child in the care of a parental assistant during the day. In addition, the State contributes to 5 meals per week.

To benefit from the childcare service voucher, you must request a personalised membership card in your child's name from your local authority. A membership contract, valid for 12 months, will then be given to you and must be renewed every year.

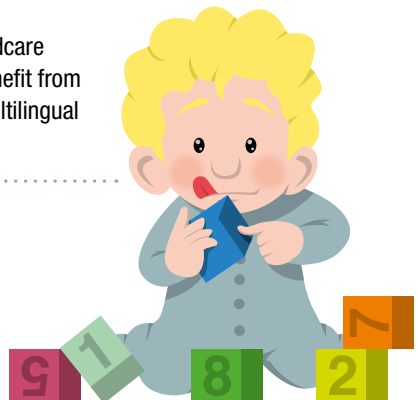
For more information, contact the local authority in your place of residence or on the website [www.men.public.lu/fr/enfance/](http://www.men.public.lu/fr/enfance/).

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### 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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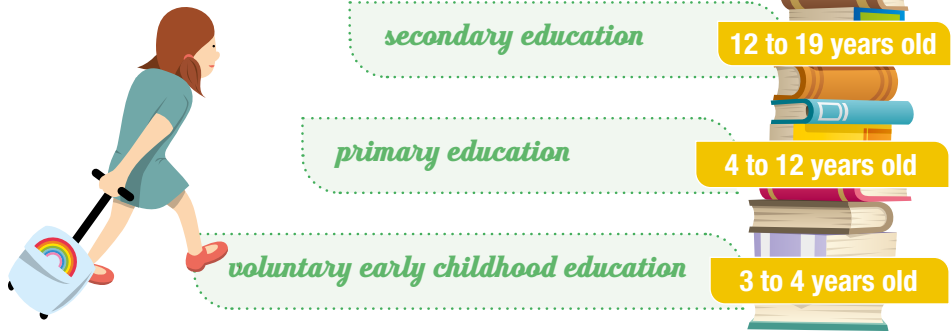
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# EDUCATION IN LUXEMBOURG

## How do I enrol my child in school?



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 (usually 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 your commune of residence for the enrolment of children up to the age of 11, or the *Cellule d'accueil scolaire pour élèves nouveaux arrivants* aged 12 and over. 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](http://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](http://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, lessons are mainly in Luxembourgish (with an introduction to French). In the following years, teaching is in German, then 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. Find out more from the *Service de la scolarisation des enfants étrangers (SECAM)* or the *Cellule d'accueil scolaire pour élèves nouveaux arrivants (CASNA)*.

## 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.

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### 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 (€ 1,142 per semester).
- › **Social criteria grant:** depends on the total annual taxable income of the student's household (up to € 2,210 per semester).
- › **Mobility grant:** awarded to students who study outside their country of residence and are paying rent (€ 1,420 per semester).
- › **Family grant:** awarded to students when other children from their household are studying in higher education studies eligible for AideFi (€ 274 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](https://www.mengstudien.lu).

Amounts in effect for the academic year 2022/2023.



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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](http://www.mobiliteit.lu).

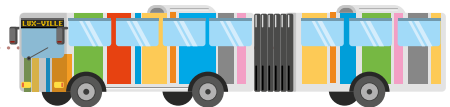
Find available parking in the capital, in real time, on [parking.vdl.lu](http://parking.vdl.lu).

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

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### 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](http://MyGuichet.lu), or by sending the form “Application for a registration number” to the email address [nplaques@snca.lu](mailto:nplaques@snca.lu).
- Pay the “**Chancery duty**” tax stamp amounting to € 50, to the **Administration de l’Enregistrement et des Domaines** ([pfi.public.lu](http://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](http://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](http://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](http://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.



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 motorways. You can check prices, as well as the traffic conditions on the ACL website and the ACL social networks.

### 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.

#### THE AUTOMOBILE CLUB OF LUXEMBOURG ACCOMPANIES YOU IN YOUR MOVEMENTS

The *Automobile Club du Luxembourg* (ACL) is an association offering 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](http://www.acl.lu).



# ACL

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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 € 2,165.58 gross and is capped at € 10,025.84 gross (as of 1 April 2023).



## 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.

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### 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.

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# 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 varying degrees of branch networks, you will need to choose the one that suits your needs the best.

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

## Which documents are needed?

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

**Good to know:** In Luxembourg, the tax identification number (TIN) is made up of 13 digits and can be found 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](https://ec.europa.eu/taxation_customs/tin/tinByCountry.html)

## A bank account to get settled in Luxembourg?

When arriving in Luxembourg and starting the first steps of relocating (water, electricity, renting a property), service providers will generally 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 can be 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 spending 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](mailto: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](https://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.



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### 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.

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## Are there other ways of obtaining a Luxembourgish citizenship?

Luxembourgish citizenship can also be acquired, under certain conditions, by **reclaiming**: for people who have lost their nationality. Or by **option**, which includes 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](http://www.guichet.lu) under Citizenship - Luxembourgish nationality - 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 189 countries!

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



## 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.

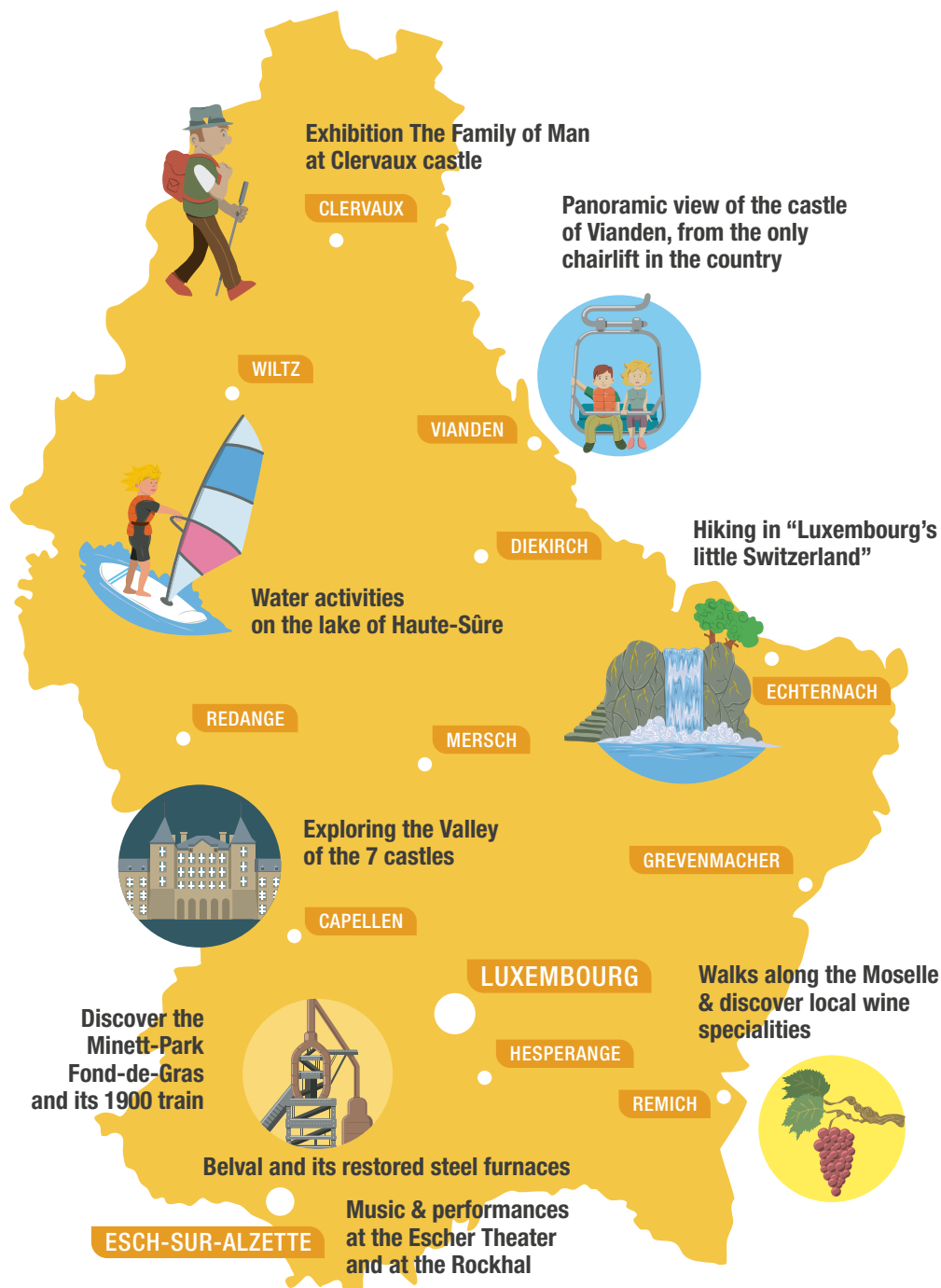
Luxembourg also has a rich industrial heritage, particularly in the Terres Rouges region in the south of the country. You can experience a journey through time at Minett Park with the 1900 train and a visit to the old mine, or enjoy a concert in the vibrant Belval district, which combines rehabilitated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

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#### UNESCO HERITAGE

Several Luxembourgish sites and monuments are listed as UNESCO heritage sites: the old quarters and fortifications of the City of Luxembourg (World Heritage), the Family Of Man photo exhibition in Clervaux (Memory of the World), the Minett Unesco Biosphere project, the Echternach Dance Procession and the musical art of the trumpet players, Haupeschléiser (Intangible Cultural Heritage) and finally the Natur- & Geopark Mëllerdall (World Geopark).

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# 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 ÉIMAISCHEN

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

## DIVE INTO THE DEPTHS OF THE CITY



**Tickets**

[luxembourg-city.com](https://luxembourg-city.com)

Luxembourg City Tourist Office - Place Guillaume II

# USEFUL ADDRESSES

## ARRIVING IN LUXEMBOURG

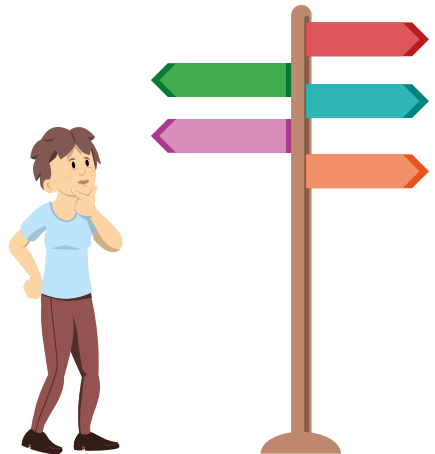
- » Association de Soutien aux travailleurs immigrés (ASTI) : [www.asti.lu](http://www.asti.lu)
- » Bierger-center de Luxembourg-Ville :  
[www.vdl.lu/fr/la-ville/les-services-a-votre-ecoute/bierger-center](http://www.vdl.lu/fr/la-ville/les-services-a-votre-ecoute/bierger-center)
- » Comité de liaison des associations des Étrangers (CLAE) : [www.clae.lu](http://www.clae.lu)
- » Administrative guide of the Luxembourg state : [www.guichet.lu](http://www.guichet.lu)
- » Ministère des Affaires Étrangères et Européennes : [www.mae.lu](http://www.mae.lu)
- » Office National de l'Accueil (ONA) : [www.ona.gouvernement.lu](http://www.ona.gouvernement.lu)
- » Website for cross-border workers and residents of Luxembourg : [www.lesfrontaliers.lu](http://www.lesfrontaliers.lu)

## LIVING IN LUXEMBOURG

- » Housing assistance: [www.logement.lu](http://www.logement.lu)

## HEALTHCARE IN LUXEMBOURG

- » Caisse nationale de santé (CNS) : [www.cns.lu](http://www.cns.lu)
- » Centre commun de la sécurité sociale (CCSS) : [www.ccss.lu](http://www.ccss.lu)
- » Ministère de la Santé : [www.sante.lu](http://www.sante.lu)
- » Pharmacies in Luxembourg :  
[www.pharmacie.lu](http://www.pharmacie.lu)



## WORK IN LUXEMBOURG

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

## BECOMING AN ENTREPRENEUR IN LUXEMBOURG

- » House of Entrepreneurship : [www.houseofentrepreneurship.lu](http://www.houseofentrepreneurship.lu)

## HOLIDAYS IN LUXEMBOURG

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

## TAXES IN LUXEMBOURG

- » Administration des contributions directes : [www.impotsdirects.public.lu](http://www.impotsdirects.public.lu)
- » Tax Guide : [www.guidedesimpots.lu](http://www.guidedesimpots.lu)

## COUPLES IN LUXEMBOURG

- » Portal of the judicial administration : [www.justice.lu](http://www.justice.lu)

## CHILDREN IN LUXEMBOURG

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

## EDUCATION IN LUXEMBOURG

- » MengStudien : [www.mengstudien.lu](http://www.mengstudien.lu)
- » Educational web portal : [www.education.lu](http://www.education.lu)
- » Meng Schoul platform : [www.mengschoul.lu](http://www.mengschoul.lu)
- » University of Luxembourg : [www.uni.lu](http://www.uni.lu)

## MOBILITY IN LUXEMBOURG

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

## RETIREMENT IN LUXEMBOURG

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

## LUXEMBOURGISH CITIZENSHIP

- » Ministère de la Justice : [www.mj.gouvernement.lu](http://www.mj.gouvernement.lu)

## CULTURAL ACTIVITIES IN LUXEMBOURG

- » Luxembourg for Tourism : [www.visitluxembourg.com](http://www.visitluxembourg.com)

## 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](http://www.lesfrontaliers.lu) ou [www.residents.lu](http://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](http://www.diegrenzgaenger.lu).





*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

*I'm sorry, but I don't quite understand* : Entschëllegt, mee  
ech verstinn net gutt

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

*The city hall* : d'Gemeng / d'Stadhaus

*The pharmacy* : d'Apdik

*The post office* : d'Post

## 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 2022.

COMPANIES	ACTIVITIES	NUMBER OF EMPLOYEES
<b>1</b> Groupe CFL	Intercity rail transport of passengers	4.710
<b>2</b> Groupe Post Luxembourg	Wireline telecommunications	4.540
<b>3</b> Groupe Cactus	Retail store and supermarket	4.440
<b>4</b> Groupe Dussmann Luxembourg	Cleaning operations	4.420
<b>5</b> Amazon.com	Headquarter operations	3.960
<b>6</b> BGL BNP Paribas	Monetary intermediation	3.940
<b>7</b> Goodyear Dunlop Tires Operations SA	Manufacture of rubber goods	3.490
<b>8</b> Groupe ArcelorMittal	Steel industry	3.460
<b>9</b> Groupe PricewaterhouseCoopers	Accounting activities	3.040
<b>10</b> Luxair SA	Air passenger transport	2.850
<b>11</b> Centre Hospitalier de Luxembourg	Hospital operations	2.670
<b>12</b> Fondation Hôpitaux Robert Schuman	Hospital operations	2.390



# Welcome to Luxembourg

Need assistance at work? Problems with social security? Difficulty filling out your tax return?

**The OGBL, the largest trade union in Luxembourg, is there to listen and support you.**

**Contact us:**

**T. +352 2 6543 777 | [contact.ogbl.lu](mailto:contact.ogbl.lu)**

Become a member: [hello.ogbl.lu](mailto:hello.ogbl.lu) — [ogbl.lu](http://ogbl.lu) — [f ogbl](#) — [t ogbl\\_luxembourg](#)

**OGB•L**  
— THE TRADE UNION

DON'T WORRY  
*be happy*