

NEWCOMERS IN LUXEMBOURG

PRACTICAL GUIDE 2025/2026

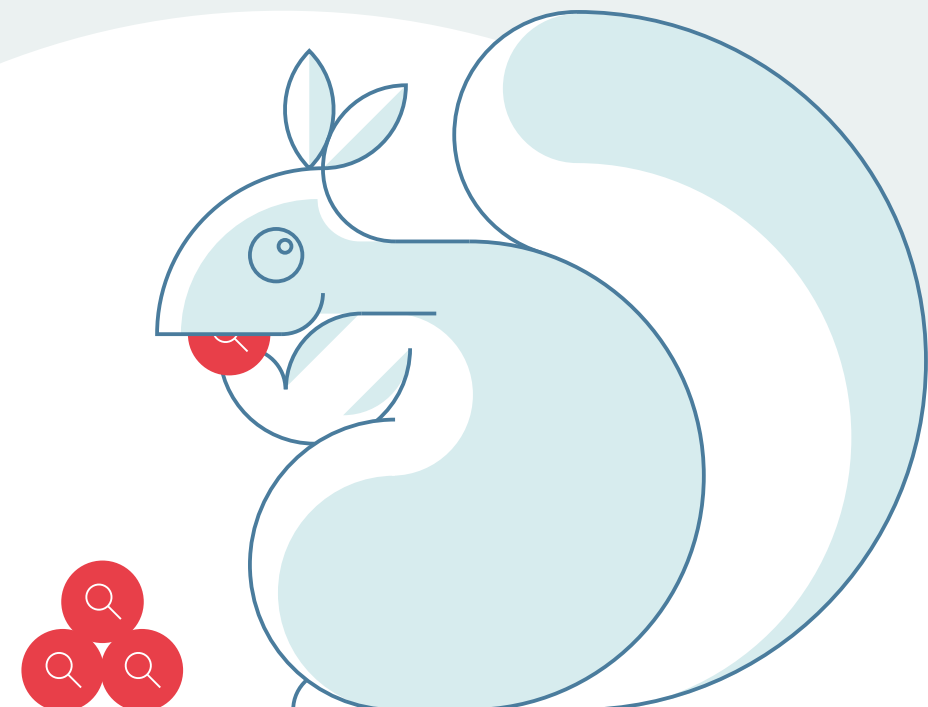


EXPATS

**ALL THE INFORMATION YOU
NEED ABOUT LUXEMBOURG !**

ÉDITION 2025/2026
MEDIA **w**EB
ÉDITIONS

Kawee...???



lod.lu

Lëtzebuenger Online Dictionnaire

The Reference Dictionary for Luxembourgish

4 translation languages
German, French, English,
Portuguese

33.500 entries
58.000 examples
11.500 synonyms
185.000 translations

with audio files, infoboxes
and videos in sign language

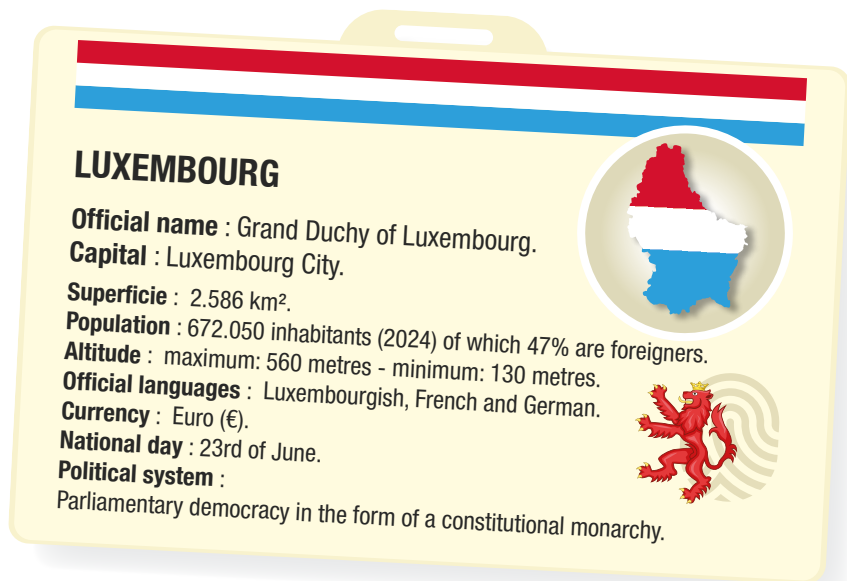
NEWCOMERS IN LUXEMBOURG

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](#).



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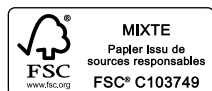
Translator : Sara Sigurðardóttir

Publisher : Mediaweb Editions SA

86 Route de Luxembourg L-4876 LAMADELAINE

Special thanks to the administrations for their information, as well as to all the advertisers who have made it possible to finance this guide.

The information contained in this guide is not binding to ministries, administrations or their authors.



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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 March 2025.

In partnership with :



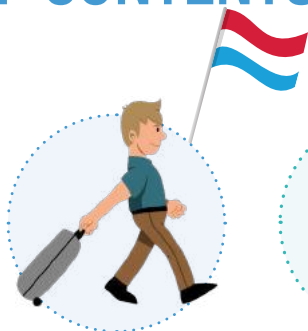
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des **Impôts**

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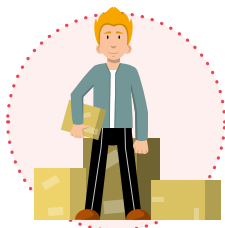
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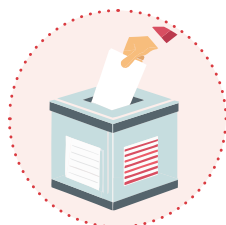
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Moien !

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LUXEMBOURGISH
TRADITIONS



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.

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.38), 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.60), 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.





In Luxembourg, we don't have the Tower Bridge.
But we have an excellent insurance.



Thanks to Foyer and the newcomer's guide,
prepare your move to Luxembourg with
peace of mind. Download the guide at
foyer.lu/expats-luxembourg



Einfach fir
lech do

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.

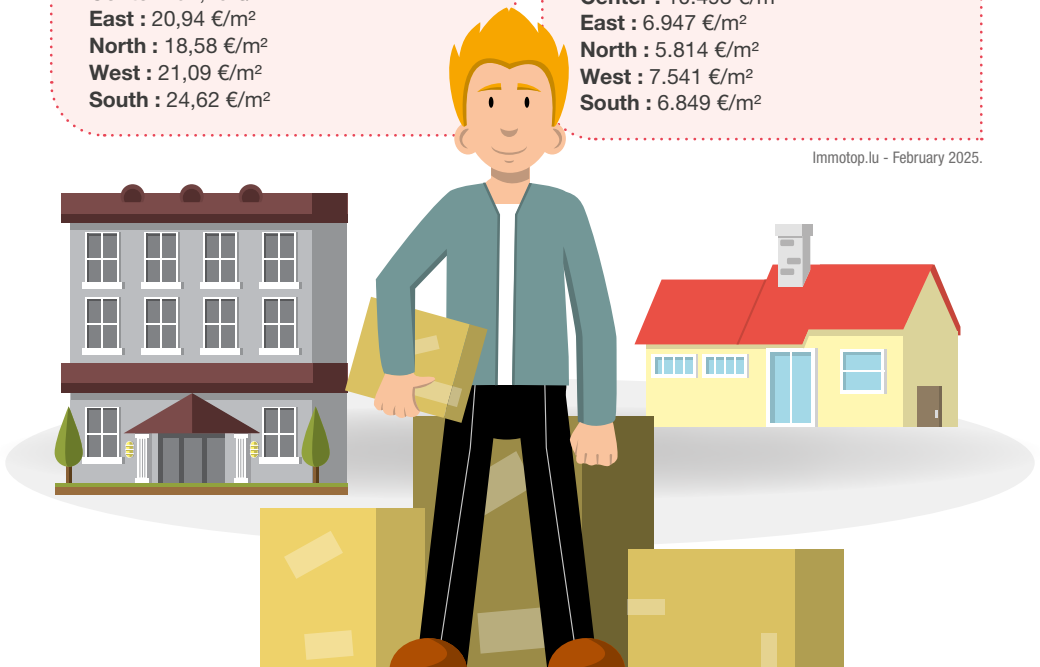
Average rental price in central Luxembourg :

Center : 32,10 €/m²
East : 20,94 €/m²
North : 18,58 €/m²
West : 21,09 €/m²
South : 24,62 €/m²

Average purchase price in central Luxembourg :

Center : 10.493 €/m²
East : 6.947 €/m²
North : 5.814 €/m²
West : 7.541 €/m²
South : 6.849 €/m²

Immotop.lu - February 2025.



Good to know: The owner of a rental property can request a security deposit of up to 2 months' rent. 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** (see p.66). 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.





Green electricity and
natural gas provider

Need some energy to move in?

kWh



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your consumption
on MyEnovos



Online subscription
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Energy for today. Caring for tomorrow. enovos.lu



FINDING AFFORDABLE HOUSING IN LUXEMBOURG



Affordable rental housing, affordable homes for sale, or housing at moderate cost

Given the difficulty of finding housing in Luxembourg, the Grand Duchy has developed a system of affordable housing. These homes benefit from government subsidies and offer the opportunity for low-income households to access rental or ownership options.

Only the Housing Fund, the National Society for Low-Cost Housing (SNHBM), and the municipalities develop homes for sale at affordable or moderate costs.

What are the rental conditions for this type of housing ?

Among the requirements to apply for affordable housing:

- Be an adult individual on the day of the application.
- Not be the owner, usufructuary, or emphyteutic holder of another property in Luxembourg or abroad.
- Have a right of residence of more than 3 months at the time of the application.
- Not have the right to reside in another property.
- Not exceed the following annual income:

TYPE OF HOUSEHOLD	NET ANNUAL INCOME
1 adult without dependent children	44.728,20 €
2 adults without dependent children	67.092,31 €
1 or 2 adults + 1 child	84.979,81 €
1 or 2 adults + 2 children	102.876,76 €
1 or 2 adults + 3 children	120.764,26 €
Additional dependent child	+ 13.420,35 €
Additional adult	+ 17.887,50 €

Index : 944,43

Good to know: Rents for affordable rental accommodation are calculated on the basis of your household's net disposable income. The social landlord is the organisation that manages the rental of affordable rental accommodation.

What are the conditions for purchasing affordable or moderate-cost housing?

One of the particularities of affordable or moderately cost housing for sale is that they are sold with a long lease of up to 99 years and during this entire period, the developer has a right of repurchase on the housing.

To make an application, you must meet the following conditions:

- Be an adult individual on the day of the application.
- No member of your household should be the owner, usufructuary, or emphyteutic holder of another property in Luxembourg or abroad no later than 9 months after receiving the keys.
- Have a right of residence for more than 3 months at the time of the application.
- Hold a certificate of eligibility from the Housing Assistance Desk.
- Not exceed the following income:

TYPE OF HOUSEHOLD	AFFORDABLE SALE NET ANNUAL INCOME	MODERATE-COST SALE * NET ANNUAL INCOME
1 adult without dependent children	60.415,19 €	71.153,36 €
2 adults without dependent children	90.627,5 €	106.739,48 €
1 or 2 adults + 1 child	114.795,47 €	135.195,15 €
1 or 2 adults + 2 children	138.963,43 €	163.660,27 €
1 or 2 adults + 3 children	163.131,39 €	192.125,39 €
Additional dependent child	+18.123,61 €	+21.344,11 €

** Unlike affordable housing sales, in a moderate-cost housing sale, the costs for site development and studies are your responsibility.*

Good to know: You must occupy the property as your main residence and you will not be allowed to rent it out.

How can I submit an application?

If you are interested in affordable rental housing, you must meet the eligibility and socio-economic allocation criteria and submit your application to one or more social landlords. For more information, visit www.logement.lu.

If you are interested in purchasing a home intended for affordable or moderate-cost sale, you must also meet the socio-economic criteria and submit an application to the relevant public developer (Housing Fund, SNHBM, or the local municipality). For more information, visit www.logement.lu.

ZESUMMELIEWEN - INTERCULTURAL LIVING TOGETHER

Join 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 introduced in January 2024, following the entry into force of the law on intercultural living together. All adults who live or work in Luxembourg can join free of charge.

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 of Luxembourg, guides you and encourages your civic participation. The intercultural living together programme comprise three introductory modules:

- **An orientation day** to help you find your way around daily life in Luxembourg.
- **A language module** to learn Luxembourgish, German or French, on an online platform.
- **A module "Discovering 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 system, etc.

You also benefit from a **catalogue of advanced modules** on key topics of

the intercultural living together. You can choose from the following offers: learning and practicing languages, understanding administrative procedures, deepening your knowledge of Luxembourg, committing to diversity and against racism and discrimination, participating actively as a citizen, and much more!

Why join?

The Biergerpakt gives you the chance 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 intercultural living together of the country.

In addition, the completion of the three introductory modules is taken into account under certain conditions, in the context of an application for long-term resident status and as part of an application to acquire Luxembourgish nationality by option.

Further information about 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 of Family Affairs, Solidarity, Living Together and Reception of Refugees gives you quick access to information on daily life in Luxembourg and aims to make it easier for you to participate in the intercultural living together in the Grand Duchy of Luxembourg.





THE GOVERNMENT
OF THE GRAND DUCHY OF LUXEMBOURG
Ministry of Family Affairs, Solidarity,
Living Together and Reception of Refugees

Zesummeliewen

BIERGERPAKT

PARTICIPATE

Get involved

Learn the languages of the country

Discover Luxembourg, its values, traditions and customs

Meet new people and expand your network



biergerpakt.zesummeliewen.lu

Hotline **8002 0044** | Email **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?

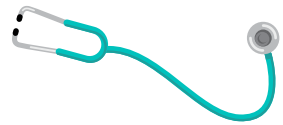
- For a **consultation**, go to a general practitioner. Several sites list doctors and specialists in Luxembourg: www.esante.lu, doctena.lu, etc.

- **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 : santese.lu.
- In case of emergency or after midnight, you should call **112**.

More information: santese.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?

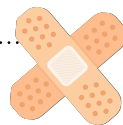
Once registered, you can request reimbursement for part of medical expenses from your health insurance fund. For the private sector, this is the *Caisse nationale de santé (CNS)* : www.cns.lu.

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, provide your bank details to the CNS via the online procedure: « Request to change bank/postal account with a health insurance fund ».

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 (see p.20) to reimburse costs that are not covered by the health insurance.



HEALTH MUTUAL IN LUXEMBOURG

How are my medical expenses reimbursed in Luxembourg?

Luxembourg offers a high-quality healthcare system, often ranked among the best in the world. Access to care is facilitated by a wide range of general practitioners and specialists, which you can freely choose from.

Affiliation with the Common Social Security Centre (see p.18) allows you to benefit from full or partial coverage of your healthcare, whether you are a resident of Luxembourg or a foreigner. Thus, consultations with general practitioners, certain specialists, and outpatient treatments in hospitals (without hospitalization) are reimbursed up to 88% for adults and 100% for children under 18.



To benefit from a reimbursement for your **medications**, you must present a medical prescription from your doctor, and the treatments must be listed on the «positive list of medications» from the National Health Fund (CNS). The coverage ranges from 40% to 100% of the medication price depending on their nature. For more information, visit the CNS website: www.cns.lu.

Why take out health mutual?

Although healthcare coverage is generous in Luxembourg, some services are not covered, are only partially reimbursed by the health insurance fund, or may involve additional fees. Opting for complementary health mutual allows you to benefit from a broader coverage and to cover certain expenses not reimbursed by the CNS. For example, mutual can cover partly or fully the costs not reimbursed for orthodontic treatments, dental prosthetics, glasses or contact lenses, single-room hospitalization, certain therapies, consultations with an osteopath, or chiropractor, etc.

Good to know: Contributions paid to a health mutual can be deducted from your taxes by indicating them in the section dedicated to insurance premiums and contributions on your tax return, up to a limit of €672 per spouse and per child in the household.



LA CMCM À VOS CÔTÉS

As a health mutual provider, the Caisse Médico-Complémentaire Mutualiste (CMCM) supports and assists you throughout your medical journey. It welcomes all individuals insured with a Luxembourg health mutual fund, without restrictions based on age or health condition. The contribution covers your entire family and includes assistance abroad.

For more information, visit www.cmcm.lu.



ÄR GESONDHEETSMUTUELLE
ZANTER 1956



moskito.lu

With more than 280.000 members, CMCM is the N°1 health mutual in Luxembourg, a complementary to the social security (CNS). Everybody is welcome, regardless of your age or health condition and you benefit of a worldwide 24/7 medical coverage from the first day of your membership.

Feel like becoming a member? More info on www.cmcm.lu

MIR SINN DO. FIR JIDDEREEN.



CHAMBRE DES SALARIÉS
LUXEMBOURG



LUXEMBOURG LIFELONG
LEARNING CENTRE
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**

**INFORMS
YOU**

**HELPS YOU
PROGRESS**

More than 630,000 employees, apprentices, job seekers and pensioners, residents and cross-border workers, are affiliated members of the Chamber of employees.

**YOU'LL
NEVER
WORK
ALONE.**

Scan the QR code or
visit our website www.csl.lu



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.

74% of the working population is non-Luxembourgish:

47 % cross-border workers, 21 % foreigners from the EU, 6 % 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.



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 € 2.637,79 gross per month, and € 3.165,35 for a qualified worker (as of 1 january 2025). 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
boost
my career!**



What about you?

lifelong-learning.lu:
more than 12 000 training courses
and comprehensive information
for your training project.



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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 business Services advisors 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.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 portal.



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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 2024.

COMPANIES	ACTIVITIES	NUMBER OF EMPLOYEES
1 Groupe CFL	Intercity rail transport of passengers	4.990
2 Groupe Dussmann Luxembourg	Cleaning operations	4.710
3 Groupe Post Luxembourg	Wireline telecommunications	4.350
4 Groupe Cactus	Retail store and supermarket	4.290
5 Amazon.com	Headquarter operations	4.270
6 BGL BNP Paribas	Monetary intermediation	3.900
7 Groupe PricewaterhouseCoopers	Accounting activities	3.860
8 Groupe ArcelorMittal	Steel industry	3.520
9 Goodyear Dunlop Tires Operations SA	Manufacture of rubber goods	3.440
10 Luxair SA	Air passenger transport	3.010
11 Centre Hospitalier de Luxembourg	Hospital operations	2.820
12 Université de Luxembourg	Higher and post-secondary non-tertiary education	2.770

ALIMENTATION, MODE, BEAUTÉ & DÉCO

FOOD, FASHION, BEAUTY & HOME



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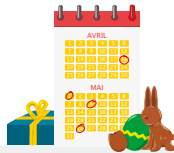
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HOLIDAYS IN LUXEMBOURG

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

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), via the online form on the CNS website: « Declaration of incapacity for work ».
- 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. You are also allowed to have a meal outside, provided you inform the CNS in advance via the online form.

From the sixth day, you are free to go out, if your doctor has indicated it on the certificate of incapacity for work, 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.

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

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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. For the tax years 2024 and 2025, it amounts to:

- € 2.505 (for 2024) and € 3.504 (for 2025), per year if your annual income is less than € 60.000 per year.
- Between € 2.505 and € 750 (for 2024) and between € 3.504 and € 750 (for 2025), if your annual income is between € 60.000 and € 105.000.
- € 750 per year if your annual income is more than € 105.000.

EUROPE DAY



10 May 2025 | 12:00-18:00
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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.

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.



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 2025.

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/en/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.





VAUBAN

ÉCOLE ET LYCÉE FRANÇAIS
DE LUXEMBOURG



1-3 Albert Einstein street, Luxembourg

Vauban is the **only school in Luxembourg to offer the French educational curriculum from preschool to the end of high school**, in partnership with the AEFE network (Agency for French Education Abroad).

Students can choose from a **broad selection of language courses and options**, as well as a **wide range of support and complementary services**.

Each age group is offered a **substantial pathway to stimulate their interest** in literature, science, culture and the arts.

Our **modern campus**, located in the heart of the Cloche d'Or district, is designed to offer students a **large variety of facilities and equipment to help them learn and develop to their full potential**.

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of which **94.2%*** with distinction



aefe
Agence pour
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à l'étranger



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 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 (€ 1,228 per semester).
- › **Social criteria grant:** depends on the total annual taxable income of the student's household (up to € 2,379 per semester).
- › **Mobility grant:** awarded to students who study outside their country of residence and are paying rent (€ 1,528 per semester).
- › **Family grant:** awarded to students when other children from their household are studying in higher education studies eligible for AideFi (€ 294 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 2024/2025.





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* **Different together.** With its 27,500 citizens and 114 nationalities, Differdange is a multicultural city, which finds its strength in sharing and exchange. This diversity is what brings us together.
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CFL

www.cfl.lu

TRANSPORTATION IN LUXEMBOURG

What are the means of transport in Luxembourg?

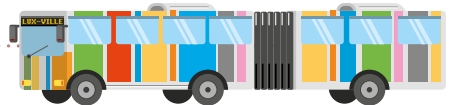


Luxembourg has a well-developed transportation network: local and regional buses, tram, taxis and self-service bicycles in several cities. A wide range of rail services is available in the country and to the countries in the region. Finally, Findel International Airport serves the major European cities.

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 www.vdl.lu (section Getting around – By car -Car parks and P+R). Be smart and use the P+R (Park & Ride). All the facilities and services for cycling in Luxembourg City on www.vdl.lu (section Getting around – By bike or on foot).

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 by mail (only when the vehicle does not need to be presented) or dropped off to the Société Nationale de Circulation Automobile (SNCA). The appointment must be made online on their website. 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.

DEN TRAM FIERT OP DE FINDEL !



Haalt Är Aen an Oueren op!
Ouvrez grand les yeux et les oreilles !
Halten Sie Ihre Augen und Ohren offen!
Keep your eyes and ears open!



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère de la Mobilité
et des Travaux publics



GETTING AROUND IN LUXEMBOURG

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, registration in the Grand Duchy is recommended: this will facilitate procedures in the event of loss or theft. If your licence was issued outside the EEA, you must have it transcribed into a Luxembourgish licence by the *Société Nationale de Circulation Automobile* within one year of your arrival.

What is an international driving licence?

To drive a vehicle (rental or personal) outside of Europe, some countries require an international driving licence. This document, issued by the *Automobile Club of Luxembourg (ACL)*, is a certified translation of your national licence. It is valid for a maximum of 3 years and must always be presented along with your original licence.

Which inspections should I carry out on my vehicle?

Before a long journey, check the general condition of your vehicle: tyres, lights, shock absorbers, battery, fluid levels (engine oil, brake fluid, coolant, windscreen washer). Have a full diagnostic carried out at your garage.

Please note : winter tyres are compulsory in winter conditions (snow, ice, frost), regardless of the country in which the vehicle is registered. When the warmer weather returns, remember to switch back to summer tyres to optimise road handling and braking distances.

Good to know: Fuel prices are regulated in Luxembourg and are the same at all stations, including those on the motorway.

Technical inspection of vehicles

All new vehicles must be registered and receive a registration certificate issued by the SNCA (see pages 53).

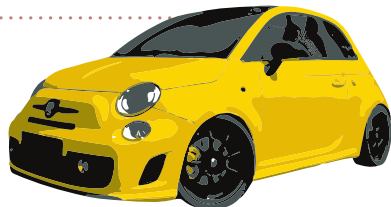
The technical inspections for cars, motorcycles, and trailers (750 kg to 3.500 kg) are carried out:

- 4 years after the first registration.
- 6 years after the first registration.
- Then, every year.

AUTOPOLIS SUPPORTS YOU IN YOUR MOBILITY IN LUXEMBOURG.

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To find out more: www.autopolis.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 € 2,293.55 gross and is capped at € 10,618.30 gross (as of 1 January 2025).

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/#/tin-country

A bank account to get settled in Luxembourg?

When you arrive in Luxembourg, service providers (renting a property, water, electricity) 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 various products and services, including SEPA (Single Euro Payments Area) 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 (SEPA). 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 eco-responsible 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 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/en/new-arrivals

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.

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 191 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 (see page 64).

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

More information on jepeuxvoter.lu.



ELECTIONS IN LUXEMBOURG



How does the political system work in Luxembourg?

You have just arrived in the Grand Duchy and would like to fully participate in civic life. You should know that Luxembourg is a parliamentary democracy in the form of a constitutional monarchy. Elected representatives are chosen through local, legislative, and European elections. The public may also be asked to give their opinion through the organisation of referendums.

Good to know: In Luxembourg, voting is compulsory for all individuals registered on the electoral rolls.

Can I take part in the elections organised in Luxembourg?

Si vous résidez au Luxembourg, mais que vous n'avez pas la nationalité luxembourgeoise, vous ne pourrez participer qu'aux élections communales et européennes.

- **Communal elections :** These are held every 6 years to elect the communal councillors. All residents of the commune, regardless of their nationality (Luxembourgish or foreign), aged 18 or over, registered on the electoral roll, and enjoying their civil and political rights may take part.
- **European elections :** These are held every 5 years and offer the opportunity to elect Luxembourg's 6 representatives to the European Parliament. Voters registered on the electoral roll may participate, whether they are Luxembourg nationals or citizens of another EU Member State. As with the municipal elections, you must be at least 18 years old, enjoy your civil rights, and reside in Luxembourg.

Good to know: As a non-Luxembourgish EU national, for the European elections, you can choose to vote for the representatives of your country of origin rather than those of the Grand Duchy. Contact the relevant authorities or your consulate for further details.

In addition to municipal and European elections, legislative elections and referendums are also held in Luxembourg. However, participation is restricted to residents of Luxembourg nationality. Therefore, if you are a foreign resident, you cannot take part.

- **Legislative elections** : These are held every 5 years to elect the 60 members of the Chamber of Deputies. These elections are only open to individuals aged 18 or over who enjoy their civil and political rights, reside in Luxembourg, are registered on the electoral roll, and hold Luxembourgish nationality.
- **Referendums** : The government can call on the population to give their opinion on a social issue. It can then organise a referendum. Only those registered on the electoral roll for parliamentary elections may take part.

How can I register for the elections as a newcomer?

You can register to vote electronically via [MyGuichet.lu](https://myguichet.lu) (you will need a LuxTrust certificate) or contact your municipality of residence, which will inform you about the forms to complete and the supporting documents to provide. The registration request must be submitted no later than the 55th day before polling day.

Once registered, you will receive an invitation letter at least 5 days before the election, indicating the location, date, and opening hours of the polling station.

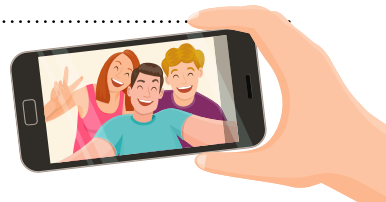
On election day, don't forget to bring your ID card, passport, or residence permit.

WHAT YOU NEED TO KNOW ABOUT ELECTIONS IN LUXEMBOURG

- Voting is compulsory for everyone on the electoral roll.
- People over the age of 75 are exempt from this obligation.
- Registration is permanent, and if you move to another municipality within the country, it is automatically transferred.
- Proxy voting is not permitted, but you can request to vote by post from your municipality of registration.

Attention : Please note: the procedures for the European elections are different. To participate, you need to re-register. For more information, contact your local authority or visit jepeuxvoter.lu.

STAY CONNECTED WITH LOVED ONES IN LUXEMBOURG



Internet, television, telephone: how do I connect my home?

You've just moved and are wondering how to connect your new home to the internet, television, and telephone. The good news is that Luxembourg offers high-quality landline and mobile services that are constantly improving.

To connect your home, you can contact POST Luxembourg, the main telecommunications infrastructure operator in the Grand Duchy.

You are then free to choose your operator from those available in the Grand Duchy. While internet, TV, and fixed-line telephone connections can be set up separately, operators generally offer all-inclusive packages.



→ **Internet connection:** The main Internet service providers in Luxembourg offer high-speed and even ultra-high-speed plans, and the fiber-optic network is rapidly expanding. You'll enjoy a stable, fast, and very smooth connection.



→ **Television:** You'll have access to a wide range of local and international channels, via satellite or the internet. The various operators offer a variety of services, often supplemented by additional options such as thematic channel bundles, video-on-demand (VOD), TV apps, and more.



→ **Landline Phone:** An internet plan usually includes a fixed phone line. However, you can also opt for a basic landline subscription without internet connectivity.

Good to know: It's advisable to request the activation of a new line well in advance, as the process can take up to a month. However, some operators, such as POST Telecom, offer alternative connection solutions to keep you connected in the meantime.

What types of mobile subscriptions are available in Luxembourg?

The mobile network enjoys extensive, high-quality coverage throughout the country. 4G is available across most of the country, and 5G technology has developed significantly in recent years.

Operators offer plans tailored to your needs, as well as bundled offers that include different types of services: calls, SMS, Internet (data), through unlimited, fixed, or prepaid plans

To subscribe to a plan and, if necessary, purchase a mobile phone, visit the website of the operator you have chosen or go directly to a store with an ID, proof of address, and a bank statement.

Good to know: Mobile phone plans can be combined with Internet, fixed-line, and TV services. This allows you to benefit from discounts or perks, for example: www.pop.lu.



How does Luxembourg's postal system work?

Another way to stay in touch with loved ones is through the postal service. Well-developed and reliable in the Grand Duchy, it is managed by POST Luxembourg, which guarantees the sending and receipt of your national and international mail and parcels.

Our extensive distribution network offers numerous solutions to make your life easier. You can receive your parcels at home (even if you're away), at service stations, in shops, at one of the 160 PackUp stations (secure lockers), or at a POST collection point.

Carriers such as DHL, DPD, FedEx, GLS, UPS, and Mondial Relay are also present in the country to deliver your parcels.

Good to know: If your current home is temporary and you're planning to move soon, POST Luxembourg can help you with the relocation and provide a personalized offer that will enable you to easily transfer all your services: mail, telephone line, mobile plan, Internet connection, TV, etc. Visit your nearest Espace POST or go to www.post.lu.



STAY CONNECTED WITH POST LUXEMBOURG

POST Luxembourg is the leading operator of postal and telecommunications services in Luxembourg, offering its services to both private and business customers. With over 100 of its own outlets or those operated by partners, POST offers a wide range of local services to its customers. For more information, visit www.post.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?

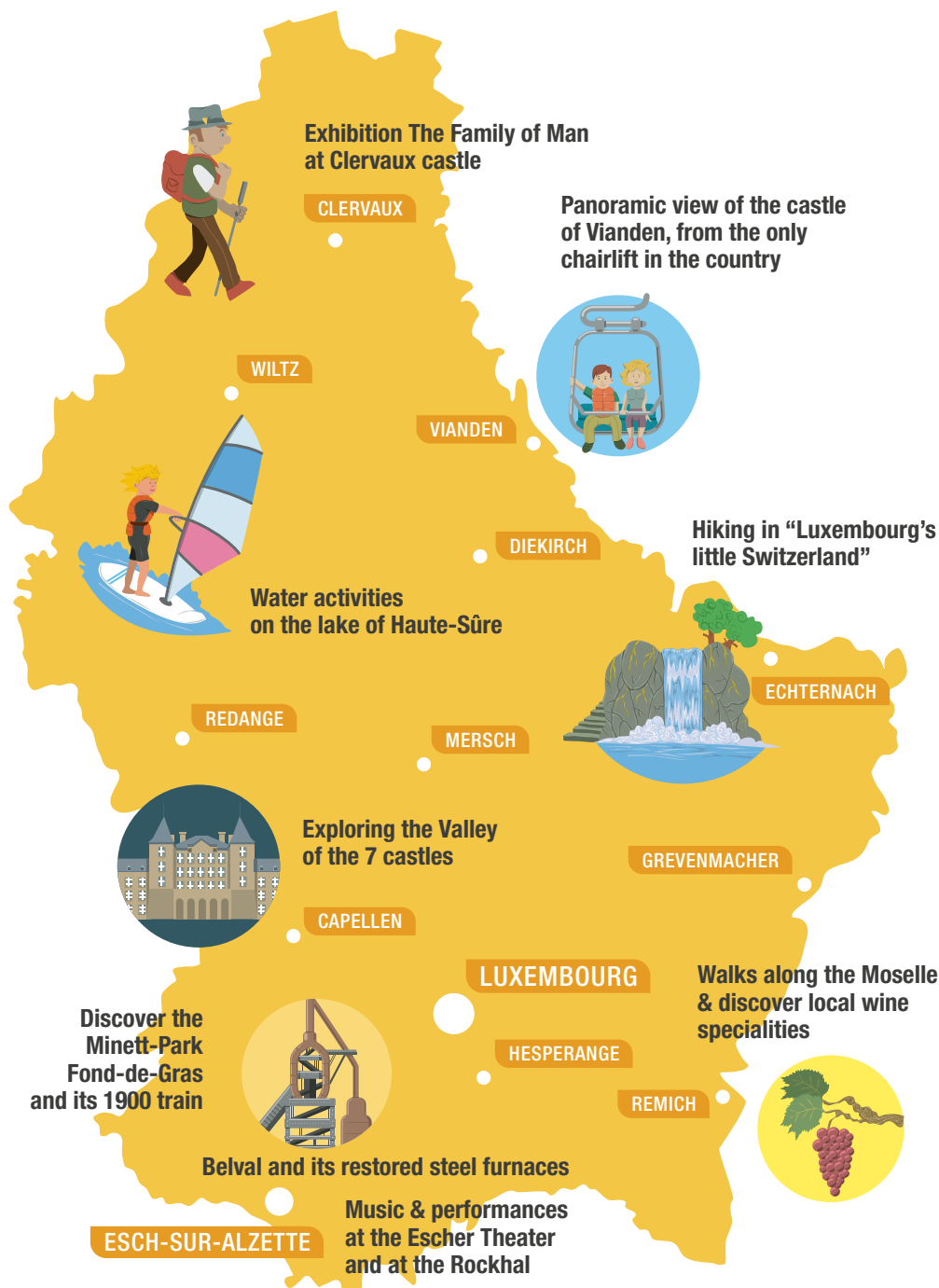
Away from Luxembourg City, you can discover the Valley of the Seven Castles in the Guttländ region, enjoy water sports on the Haute-Sûre lake or visit the medieval town of Vianden.

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, maieutics, the art of dry stone construction (Intangible Cultural Heritage).



THE CASEMATES OF LUXEMBOURG



Visit the depths of Luxembourg City

Part of Luxembourg's UNESCO World Heritage-listed fortifications, the Pétrusse and Bock Casemates offer an immersive underground experience, with galleries and fortified chambers. This exceptional historical heritage offers breathtaking panoramic views of the city and its surroundings. It is an iconic place of resistance that has shaped the history of Luxembourg City.

What will I discover during the visit of the Pétrusse Casemates?

Initially, the Spanish modernised the medieval structures and built fortifications. In 1728-29, the Austrians added the 'grand staircase' and other defensive elements. Over the centuries, the fortifications were reinforced by the French and the Prussians. Today, visiting the casemates immerses you in this history thanks to an immersive scenography, animations, and lighting installations, offering a real journey through time.

Why makes the Bock Casemates special?

The Bock Casemates, built to defend the city against invasions, offer an unbeatable view of the old town. You can admire this unique natural landscape through the enlarged loopholes, openings initially designed for defense purposes. These fortifications are considered an exceptional example of military architecture of the time and are now renowned as the most beautiful "rocktop" in Europe.

For more informations, visit www.luxembourg-city.com.

Good to know: A visit of the depths of the city of Luxembourg is a must-do activity for families or friends at any time of the year. Indeed, the casemates are open 7 days a week, all year round (except on December 25th and January 1st). Getting there is easy. Head to Place de la Constitution to access the Pétrusse Casemates, or go to the top of Montée de Clausen to access the Bock Casemates.

DISCOVER LUXEMBOURG CITY WITH THE LCTO

If you want to explore the Luxembourg capital and its unexpected sites, historical heritage, or artistic treasures, trust the Luxembourg City Tourist Office (LCTO). Guided tours, circuits, excursions, cultural events—find all the useful information on the website www.luxembourg-city.com.

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NEIMËNSTER - NEUMÛNSTER ABBEY



Want to immerse yourself in a thousand years of history?

Take the UNESCO World Heritage-listed path to visit this former 17th-century Benedictine monastery, located along the Alzette River. Once a prison, a Prussian garrison barracks, a military hospital, and later a Nazi detention center, it remained a prison until 1985. This building is located in the historic district of Grund, in Luxembourg. The site can be seen from the Bock rock and the Chemin de la Corniche. It is also the most photographed view in Luxembourg. Since 2004, the site has been transformed into a cultural meeting center. neimënster hosts artists and offers a rich and diverse cultural program.

Meeting Mélusine

Take a walk along the Wenzel Circuit and follow the ramparts and casemates, then the Robert Krieps building to discover the unique view from the square of neimënster, overlooking the cliffs and along the Alzette River, where Mélusine, the fish-woman, is said to hide. The legend tells that Count Sigefroi founded Luxembourg in 963. He married Mélusine, a woman he met on the cliff, who captivated him with her song. Together, they had seven children. But the day Count Sigefroi discovered that Mélusine was actually a mermaid, seeing her take her bath, she vanished into the water forever. Today, her statue, recreated in 3D printing by Luxembourgish artist Serge Ecker, sits by the Alzette. Beehives are installed just a few meters away, and the honey, named Mielusina in tribute to Mélusine, is sold at the neimënster shop.

Visit the former Neumünster Abbey, now known as neimënster

Wander through the cloister, look up at the stunning ceiling of the chapel, and visit the permanent exhibition or the ongoing temporary exhibitions. Today, neimënster offers a diverse and high-quality cultural agenda: theater, exhibitions, concerts, festivals... There is something for everyone. *«neimënster is proof that a place of suffering can become a magical place for all, where exchange and creation reign.»* Ainhua Achutegui, director.

Good to know: The Luxembourg City Tourist Office (LCTO) regularly organizes walking, cycling, and bus tours... that lead to neimënster. For more information, visit: www.luxembourg-city.com/en/tours.

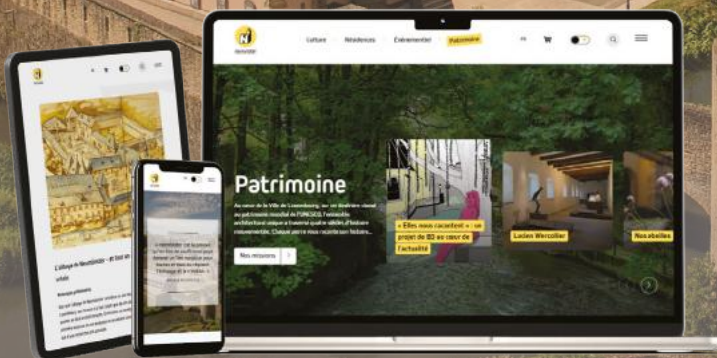
NEIMËNSTER - THE CULTURAL MEETING CENTER OF NEUMÛNSTER ABBEY

neimënster is open every day and entrance is free. Throughout the year, book your guided tour to better understand this historic site.

Contact, information, and reservations: contact@neimenster.lu

A walk through 1000 years of history

... and now only one click away



neimenster.lu

neimënster

Centre Culturel de Rencontre Abbaye de Neumünster

28, rue Münster L-2160 Luxembourg

+352 / 26 20 52 1 contact@neimenster.lu

     [@neimenster](https://www.neimenster.lu)

Sous la tutelle et avec le soutien du ministère de la Culture



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère de la Culture



neimenster

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.

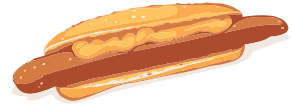
MINETT PARK

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LUXEMBOURGISH CULINARY SPECIALTIES



What are Luxembourg's typical products and dishes?

Moving to a new country also means discovering its products and culinary specialties. Luxembourg offers generous local cuisine influenced by its German, Belgian and French neighbours.

ON THE SAVOURY SIDE, YOU CAN TASTE:

- › **BOUNESCHLUPP** : green bean soup, usually garnished with carrots, onions, leeks, celery, smoked bacon, potatoes and milk or cream.
- › **FIERKELSJELLI** : Piglet in jelly.
- › **FRITÜR VUN DER MUSEL** : small fried fish from the Luxembourg Moselle.
- › **GRILLWURST** : grilled pork sausage served in a white bun.
- › **GROMPEREKICHELCHE** : grated potato pancakes served with applesauce.
- › **HAMESCHMIER** : A slice of bread topped with Ardennes ham, to be enjoyed either raw or cooked.
- › **JUDD MAT GAARDEBOUNEN** : Smoked neck of pork with broad beans and potatoes.
- › **KNIDDELEN** : Small dumplings of dough cooked with bacon.
- › **KUDDELFLECK** : Breaded and fried beef tripe or stomach, served with a spicy tomato sauce.
- › **METTWURST** : Smoked pork sausage, often served in soup.
- › **PASCHTÉIT OR BOUCHÉE À LA REINE** : puff pastry filled with a white sauce made with mushrooms, chicken, sweetbreads, dumplings or ham.
- › **TRÄIPEN** : black pudding with potatoes, cabbage, onions and honey.
- › **RIESLINGSPASCHTEIT** : Riesling pâté in pastry.

ON THE SWEET SIDE, INDULGE IN:

- › **BAMKUCH** : Multi-layered cake cooked on a spit.
- › **BOXENMÄNNCHEN** : Brioche shaped like a little man, covered with sugar or chocolate.
- › **BRETZEL** : Brioche shaped like a little man, covered with sugar or chocolate.
- › **QUESTSCHENTAART** : slightly tart quetsch tart.
- › **STOLLEN** : Raisin cake dusted with icing sugar.

Gudden Appetit !



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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.



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Jane M.,
expat living in
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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

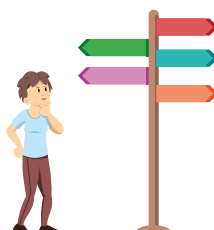
- » Agence pour le développement de l'emploi (ADEM) : www.adem.lu
- » Chambre de Commerce Luxembourg : www.cc.lu
- » Chambre des Métiers : www.cdm.lu
- » Chambre des Salariés Luxembourg : www.csl.lu
- » House of Training : www.houseoftraining.lu
- » Lifelong Learning portal : www.lifelong-learning.lu

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 (Mobilitécentral) : 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

yes : jo
no : nee
hello : moien (all day long)
goodbye : äddi
please : wannechgelift, wgl.
thank you (very much) : (villmools) Merci
you are welcome : gär geschitt
enjoy (your food) : gudden Appetit
The bill, please : D'Rechnung, wgl.
pardon? excuse me? : watgelift?
sorry, excuse me : pardon, entschëllegt
How are you? : Wéi geet et?
good : gutt
What's your name? : Wéi heeschs du?
I am called ... : Ech heeschen ...
My name is ... : Mäin Numm ass ...
Where do you live? : Wou wunns du?
I live in ... : Ech wunnen zu ...
Where are you from? : Vu wou bass du?
What time is it? : Wéi vill Auer ass et?
How much is this? : Wéi vill kascht dat?
How do you say this in Luxembourgish? :
Wéi heescht dat op Lëtzebuergesch?
Can you repeat, please? :
Kanns de dat widderhuelen?
I don't know : ech weess et net
Where is ...? : Wou ass ... ?
Where are ...? : Wou sinn ... ?
I am looking for ... : ech sichen
the airport : de Flughafen
the bank : d'Bank
the office : de Büro

the nursery : d'Crèche
the school : d'Schoul
the station : d'Gare
the hospital : d'Klinick
the council, the town hall : d'Gemeng
the shop : de Buttek
the pharmacy : d'Apdik
the post (office) : d'Post
the toilets : d'Toilett
the bus : de Bus
the train : den Zuch
the tram : den Tram
I am hungry : ech sinn hongereg
I am thirsty : ech sinn duuschtereg
 1 eent, 2 zwee, 3 dräi, 4 véier, 5 fënnef,
 6 sechs, 7 siwen, 8 aacht, 9 néng, 10 zéng

First words in
Luxembourgish

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