

## Information about Living, Studying and Working in the European Union

**Your Europe**  
europa.eu

EUROPA > Your Europe > Citizens

### Help and advice for EU nationals and their family

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European Commission

## EMPLOYMENT, SOCIAL AFFAIRS & INCLUSION

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**EU Social Security Coordination**

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**Your rights country by country**

The latest versions of the guides to national social security systems are now also available as web pages, further to a revision of their format and content to increase their user-friendliness.

The revised guides will be initially available in English, French, German and in the country's own language(s). Translations into other EU languages will follow soon afterwards.

We apologise for any inconvenience that this transition might cause.

Click on a flag to find out about your pension rights, unemployment benefits, family benefits and other social security rights in:

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## EU citizenship



**EU citizenship, conferred automatically on any EU national, brings with it a number of important rights.**

**What is EU citizenship?**

- ▶ Any person who holds the nationality of an EU country is automatically also an EU citizen. EU citizenship is additional to and does not replace national citizenship. It is for each EU country to lay down the conditions for the acquisition and loss of nationality of that country.
- ▶ Citizenship of the Union is conferred directly on every EU citizen by the Treaty on the Functioning of the EU .

**What rights do you have as an EU citizen?**

The Treaty on the Functioning of the European Union entails the right to:

- ▶ move and reside freely within the EU;
- ▶ vote for and stand as a candidate in European Parliament and municipal elections;
- ▶ be protected by the diplomatic and consular authorities of any other EU country;
- ▶ petition the European Parliament and complain to the European

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EU CITIZENSHIP AND FREE MOVEMENT - Newsroom

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# CONSUMERS

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**SOLVING CONSUMER DISPUTES**

- European Consumer Centres Network (ECC-Net) ▼
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- Alternative and Online Dispute Resolution (ADR/ODR)
- Judicial redress

## European Consumer Centres



*The year 2015 marks the 10-year anniversary since the European Commission, together with national governments, established a network of **European Consumer Centres (ECC)** in all 28 Member States of the European Union, Norway and Iceland. The ECC-Net promotes the understanding of EU consumers' rights and assists in resolving complaints about purchases made in another country of the network, when travelling or shopping online.*

Over the last 10 years, the ECCs received more than 650,000 requests for information about EU consumer rights and assisted about 300,000 consumers.

European Consumer Centres **provide information, free advice**


Related documents

10-year anniversary

- ▶ Read the summary in infograph
- ▶ Download the full report  (18 MB) 

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A No-Nonsense Guide for UK Citizens to what the European Union Delivers.

The UK, as most of us know, is a net contributor to the EU budget. Therefore it's understandable that people in this country want to learn more about how we benefit from our collective contribution. On this website you can find out how the EU helps with:

- ★ Moving around Europe freely and safely
- ★ Giving UK consumers a fair deal
- ★ Making our food and environment safer
- ★ Fighting crime and policing borders





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The EU - What's In It For Me?

Within this section you can find out more about what the EU delivers for UK citizens. It is broken down into four key categories which you can navigate on the links below:

| TRAVEL & WORKING   | A FAIR DEAL FOR CONSUMERS  | FOOD & ENVIRONMENT  | FIGHTING CRIME  |
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|  <ul style="list-style-type: none"> <li>★ Working in the EU</li> <li>★ Pensions in the EU</li> <li>★ EU Health Insurance Card</li> <li>★ List of Banned Airlines</li> <li>★ Studying in Europe</li> <li>★ Air Passenger Rights</li> </ul> |  <ul style="list-style-type: none"> <li>★ Shopping Abroad</li> <li>★ Mobiles (GSM Standards / Roaming Charges)</li> <li>★ Cheaper Telecoms</li> <li>★ Importing Cars</li> <li>★ Monitoring Consumer Markets</li> <li>★ Protecting Consumer Safety</li> <li>★ Fair Airline Ticket Pricing</li> </ul> |  <ul style="list-style-type: none"> <li>★ EU Sustainable Energy</li> <li>★ Clean Beaches &amp; Bathing Water</li> <li>★ EU Food Watchdogs</li> <li>★ Hazardous Waste</li> <li>★ Recycling</li> <li>★ Protecting Nature</li> <li>★ Food Labelling</li> <li>★ GMO Labelling</li> </ul> |  <ul style="list-style-type: none"> <li>★ Tackling Counterfeiting &amp; Piracy</li> <li>★ Fighting Money Laundering</li> <li>★ External Border Agency</li> </ul> |

## Living

### Access and residence

All EU nationals have the right to reside in another EU country (the 28 EU Member States plus Iceland, Lichtenstein and Norway) for a period of up to three months without any conditions or formalities other than the requirement to hold a valid identity card or passport.

Some EU countries require that EU nationals report their presence within a reasonable period of time after arrival in a new country and may impose a penalty, such as a fine, if they fail to do so. Before going to another country, EU nationals should check the deadlines and relevant conditions for reporting their presence there with the national authorities. All that is needed for this is an identity card or passport. EU nationals should not have to pay fees to report their presence.

[European Commission: Your Europe: Citizens: National contact points](#)

After three months in a new country, EU nationals may be required to register with the relevant authority (often the town hall or local police station). To obtain a registration certificate, the following documents are needed: a valid identity card or passport, confirmation of status as employed, or proof of income and comprehensive health insurance if not working.

[European Commission: Your Europe: Residence formalities](#)

[European Commission: Free movement – EU Nationals: The right to reside](#)

The right to reside for more than three months is subject to certain conditions:

**Workers and self-employed persons** have the right to reside without any conditions other than being a worker or self-employed person. A person is considered a worker if he/she undertakes genuine and effective work, under the direction of someone else, and is paid for it.

**Students** have the right to reside as long as they are enrolled at an establishment accredited or financed by the host Member State for the principal purpose of following a course of study or vocational training, have comprehensive sickness insurance cover, and assure the relevant national authority that they have sufficient resources for themselves and their family members not to become a burden on the host social assistance system during their period of residence.

Other **economically inactive persons** (including the retired or unemployed) must also have sufficient resources for themselves and their family members so as not to become a burden on the social assistance system of the host Member State during their period of residence, as well as proof of comprehensive sickness insurance cover.

As long as the beneficiaries of the right of residence do not become an unreasonable burden on the social assistance system of the host Member State they should not be expelled. In no case should an expulsion measure be adopted against workers, self-employed persons, or jobseekers save on grounds of public policy or public security.

After living legally in another country for five years continuously, EU nationals automatically acquire the right of permanent residence there and can stay in the country as long as they want.

The permanent residence document is not compulsory but it confirms the right to live in a country permanently, without any conditions. This means that the authorities may no longer require proof of employment, sufficient resources, health insurance, and so on and this can be useful when dealing with the authorities or for administrative formalities. The document should be valid indefinitely and does not have to be renewed.

Partners and relatives of EU nationals have the right to stay in another EU country for up to 3 months under the same conditions.

Residence rights for:

- [EU relatives of workers and pensioners](#)
- [EU relatives of students](#)
- [Non-EU relatives of workers and pensioners](#)
- [Non-EU relatives of students](#)

The rights of couples vary from country to country according to national rules and practices regarding marriage, same-sex marriage, registered partnerships and *de facto* unions, and as such can greatly influence the legitimacy of a couple to claim its rights to reside together abroad and can result in partners being refused entry to a country.

[European Commission: Your Europe: Family: Rights and obligations of couples in different EU countries](#)

## **Schooling**

Children of EU nationals are entitled to attend school in any EU country under the same conditions as nationals of that country. They have the right to be placed in a class with their own age group and at the equivalent level to their class in their country of origin regardless of language level. Children of EU nationals migrating to another country for work are entitled under EU law to receive free language tuition in their new home country to help them adapt to the school system there.

[European Commission: Your Europe: Education & Youth: Starting school in another EU country](#)

## **Family benefits**

Family benefits (child benefits, birth and adoption grants, child raising allowances, maternity and paternity leave, etc.) vary from one EU country to another.

National laws determine the conditions under which parents are paid family benefits. Usually, parents are entitled to benefits in a given EU country: if they work there, if they receive a state pension under that country's social security scheme (for example old-age, invalidity or survivor's pension) or simply if they live there.

[European Commission: Your Europe: Family: Children: Family benefits](#)

## **Banking**

Some banks may have a policy not to open accounts for non-resident customers and may insist on proof of residency before doing so. Consequently, EU nationals from abroad may encounter problems when trying to open a bank account in a new country. It is recommended that EU nationals bring along proof of residence at a fixed address in their new country when attempting to open an account abroad. EU citizens experiencing problems can contact their country's [European Consumer Centre](#) for help and advice, or the [Financial](#)

[Dispute Resolution Network \(FIN-NET\)](#) for resolving out-of-court complaints about financial services.

[European Commission: Your Europe: Consumers: Financial products and services: Bank accounts in the EU](#)

## **Retirement**

EU nationals who have worked in several EU countries will accumulate pension rights in each country. When the time comes to claim old-age pension (pensionable age varies by nation), they will have to apply in the country where they are living, unless they never worked there, in which case they should apply to the country where they last worked. That country is then responsible for processing the claim and bringing together records of pension contributions from all countries worked in.

Pensions will be paid regardless of where one resides within Europe. As a pensioner, EU nationals and family members are entitled to medical treatment in the country where they reside, in accordance with the legislation of that country. The cost of the medical treatment is always borne by the country which pays the pension. The same rules govern invalidity pensions and pensions for surviving spouses or orphans.

Supplementary pensions, such as occupational or private schemes aimed at supplementing or replacing statutory state pensions, are protected only in a limited way. The principal provisions on safeguarding supplementary pension rights of employed and self-employed persons moving within the European Union ensure the preservation of rights for people leaving a supplementary scheme, the payment of pensions in the different EU countries and the possibility for posted workers to remain affiliated in their home country scheme under the same conditions existing under the EU coordination rules for State schemes.

[European Commission: Employment, Social Affairs & Inclusion: Frequently Asked Questions: Pensions](#)

[European Commission: Your Europe: Work & Retirement: State pensions abroad](#)

## **Resources**

[SOLVIT](#) is an online problem solving network in which EU Member States work together without legal proceedings to solve problems caused by the misapplication of internal market law by public authorities. There is a SOLVIT centre in every EU Member State (as well as in Norway, Iceland and Liechtenstein). SOLVIT centres offer help free of charge.

[Your Europe Advice](#) provides free and personalised advice, in all EU official languages, within a week, that clarifies the European law that applies to cases submitted by EU nationals and explains how EU nationals can exercise their rights when travelling, living, working, retiring or studying in another country.

[Europe Direct](#) comprises a central information service as well as local centres that provide directions to the best sources of advice, contact details at EU, national, and local levels, and information on the rights and opportunities of EU nationals.

[Your Europe: Vehicles](#) provides information on renewing or validating driving licences in different countries, buying car insurance, and registering vehicles.

## **Working**

### **Access**

Any EU national has the right to: look for a job in another EU country, receive the same assistance from the national employment offices as nationals of their host country and stay in the host country for a period long enough to look for work, apply for a job and be recruited. Jobseekers cannot be expelled if they prove that they are continuing to seek employment and have a genuine chance of finding a job.

[European Commission: Free movement – EU Nationals: The right to look for a job](#)

EU nationals have the right to work for an employer or as self-employed in any EU country and live there for that purpose without needing a work permit.

However, some EU citizens still need a work permit to become an employee in certain EU countries. This only concerns: Croatian citizens in some EU countries (whose right to work as an employee in another EU country may be restricted by transitional arrangements until 30 June 2020) and some EU citizens in Croatia.

Liechtenstein imposes quotas that limit the number of people who can work and live there. This quota system applies to nationals of all EU countries, Norway and Iceland.

Most EU citizens don't need a permit to work in Switzerland. Restrictions only apply to nationals of Bulgaria, Croatia and Romania - who need a work permit. Under the EU-Switzerland agreement on the free movement of persons, Swiss nationals are free to live and work in the EU, with some restrictions for working in Croatia.

For more information on restrictions and applicable procedures, and before trying to work in a country that still imposes restrictions, contact the public employment service in the country where you wish to work.

[European Commission: Your Europe: Work & Retirement: Working abroad: Work permits](#)

[European Commission: Employment, Social Affairs & Inclusion: Working in another EU country](#)

### **Unemployment benefits**

Unemployed EU nationals can move to one or more EU countries to look for work and continue to receive the unemployment benefits they are entitled to in the country where they became unemployed. They would then be paid the same amount as before direct to their bank account in the country where they became unemployed. In principle, EU nationals can stay for up to three months in another country, but home job centres might allow an extension to remain abroad for up to six months.

Before leaving, EU nationals must register as an unemployed jobseeker for at least 4 weeks (exceptions can be made) in the country where they became unemployed and apply for a U2 form (former E303 form) that gives authorisation to export their unemployment benefits from their national employment services.

On arrival in a new country, EU nationals must register as a jobseeker with the national unemployment services and submit their U2 form (former E303 form), as well as agree to any checks made on unemployment benefits claimants in the new country.

EU nationals who do not find a job in the first country they go to can return to the country where they became unemployed and then go to look for a job in a second country, but the total period abroad (i.e. in all countries where they looked for jobs and received unemployment benefits) should never exceed the maximum of three months (with a possible extension up to six months). In these cases, EU nationals would need to apply for a new U2 form (start the procedure described above again) to continue receiving unemployment benefits while abroad.

Cross-border workers should claim unemployment benefits in the country where they live, based on their working periods abroad. They need to request a U1 form (former E 301 form) in the country where they last worked. If after losing their job, they choose to remain in the country where they were employed, they must register as a jobseeker there.

[European Commission: Your Europe: Work & Retirement: Finding a job abroad: Transferring unemployment benefits](#)

### **Social security**

For jobseekers receiving unemployment benefits from the country where they became unemployed, going abroad to look for work will not affect their social security rights (health insurance, family allowance, invalidity or old age pension, etc.) or their family's.

For migrant workers employed or self-employed, social security rights and that of their dependants are covered by the system of the country where they are now working. Its laws determine the benefits related to sickness, maternity and paternity, invalidity, old age and survivors' pensions, accidents at work, occupational diseases, death grants, unemployment, early-retirement and family. EU countries remain free to determine what benefits residents are entitled to under their own laws. Thus there may be significant differences in the amount of benefits received between countries.

[European Commission: Your Europe: Work & Retirement: Unemployment & benefits: Social security systems in the EU](#)

[European Commission: Your Europe: Work & Retirement: Unemployment & benefits: Social security cover abroad](#)

### **Healthcare**

EU nationals planning to settle in another EU country should be prepared for the social security systems, including health insurance, to be different from their home country.

Before going abroad, EU nationals should make sure that they will be covered by their current health insurance or take out insurance in the country where they are going to settle. What they have to do will depend on their personal situation, the length of their stay, the terms of their current health insurance, and their economic status.

Healthcare for workers is covered by the social security system of the country where they are employed. Workers are entitled to exactly the same treatment as nationals of that country and should register with the local healthcare institution of their place of residence.

EU nationals who are not working but receive benefits from the country where they became unemployed remain subject to the health coverage and legislation of that country while abroad and looking for work. EU nationals who do not work but have moved for other reasons must ask the country where they are insured for a European Health Insurance Card for temporary stays. EU nationals with no social security benefits deriving from a current or



past relationship and who are not economically active are subject to the legislation of the country where they reside. However, in some countries access to social security coverage is based on residence and in others only people exercising an occupational activity (and the members of their families) are insured.

[European Commission: Your Europe: Health: When living abroad: Your health insurance cover](#)

## **Taxes**

Jobseekers who spend a short period (less than six months in a year) in another EU country without working there probably won't be considered a resident of that country and unemployment benefits should only be taxed in the country that pays them. Migrant workers will be taxed by the country where they are employed.

EU nationals who spend more than six months in a year in another EU country will, in most cases, become a tax resident of that country and might be considered a resident for tax purposes there. That country might then have the authority to tax their income earned elsewhere. EU nationals who spend less than six months per year in another country should remain a resident for tax purposes in their home country.

EU nationals who keep a permanent home and major personal and economic ties with their home country might be also a tax resident there and will, in that case, also have to pay taxes on all their income there.

EU nationals will not usually be taxed twice on the same income because of bilateral treaties which try to address situations of double tax residences and double taxation.

[European Commission: Your Europe: Work & Retirement: Taxes: Income taxes abroad](#)

[European Commission: Your Europe: Work & Retirement: Taxes: Double taxation](#)

## **Recognition of professional qualifications**

EU nationals wanting to work in another country might need to get their qualifications and professional experience officially recognised, if their profession is regulated in that country. The European Commission's [regulated professions database](#) contains lists of regulated professions in the EU Member States, EEA countries and Switzerland, plus information on which authorities regulate them.

EU nationals whose profession or training is not regulated in their home country may have to demonstrate that they have exercised their profession for at least two of the last ten years before they can set up in another country or even provide services there on a temporary basis.

Qualified professionals wishing to obtain recognition for establishment or wanting to provide services on a temporary and occasional basis within the EU should seek advice from the relevant national contact point in their future host country. After applying to have qualifications recognised, authorities will have one month to acknowledge receipt of application and four months to make a decision.

[European Commission: Your Europe: Work & Retirement: Professional qualifications: Regulated professions](#)

[European Commission: Your Europe: Work & Retirement: Professional qualifications: Recognition of professional qualifications](#)

## Resources

[European Commission: Your Europe: Working abroad: Cross-border commuters](#) provides information specific to the working rights and status of cross-border workers (EU nationals who work on one side of a border but live on the other).

[European Commission: Your Europe: Working abroad: Posted on short assignments](#) provides information specific to the working rights and the status of posted employees (EU nationals who are employed temporarily in another EU country).

[Europass](#) is an initiative of the European Commission comprising five documents that contain information on skills and qualifications that can be clearly and easily understood throughout the EU. Of particular note to jobseekers is the [Europass Certificate Supplement](#) which provides additional information to that already included in official vocational education and training certificates, making them more easily understood, especially by employers or institutions outside the issuing country. The Europass Certificate Supplement is issued by the authorities that award the original vocational certificate.

[EURES](#) is a resource providing information, advice, and recruitment/placement (job-matching) services to workers and employers wishing to benefit from the principle of the free movement of persons, as well as guides for moving to different EU countries.

[European Commission: Your Europe: Work & Retirement: Useful forms for social security rights](#)

[European Commission: Employment, Social Affairs & Inclusion: EU Social Security Coordination](#)

[Taxation and Customs Union](#) database is the European Commission's online information tool covering the main taxes in force in the EU Member States.

[EESSI Public Directory of European Social Security Institutions](#) contains national institutions (both public and private) in the sectors of sickness, pension, unemployment and family benefits.

Under the Services Directive [points of single contact](#) have been set up in each EU Member State. They allow service providers to deal with and to complete administrative formalities electronically when they want to do business across Europe.

## Studying

### Access

EU citizens are entitled to study at university in any EU country under the same conditions as nationals, and thus cannot be required to pay higher course fees and are entitled to the same grants to cover course fees as nationals of the country. Conditions of entry vary significantly between individual countries and universities, but admissions to training or education cannot be denied on the grounds of nationality.

[European Commission: Your Europe: Education & Youth: University](#)

## Recognition of academic qualifications

There is no automatic EU-wide recognition of academic diplomas. EU nationals may therefore need to go through a national procedure to get their academic degree or diploma recognised in another EU country, especially if they intend to seek admission to a further course of study there.

[European Commission: Your Europe: Education & Youth: University: Recognition of academic diplomas](#)

In most cases, a "statement of comparability" of a university degree can be obtained, stating how it compares to the diplomas delivered in another EU country, by contacting your national [ENIC/NARIC](#) centre.

Institutions which apply the [European Credit Transfer and Accumulation System \(ECTS\)](#) publish their course catalogues on the web, including detailed descriptions of study programmes, units of learning, university regulations and more. Although ECTS can help recognition of a student's studies between different institutions and national education systems, higher education providers are autonomous institutions and the final decision to grant credit transfer or recognition is the responsibility of the relevant authorities, including professors involved in student exchanges, university admission officers, recognition advisory centres (ENIC-NARIC), ministry officials or employers.

## Financing

While EU nationals are entitled to pay the same course fees as residents while studying abroad, this treatment does not extend to support or maintenance grants and loans. Some countries may nevertheless choose to provide maintenance grants to foreign students on their own initiative or students may still qualify for a maintenance grant from their country of origin. Students should contact their national education ministry to find out what funding is available to them.

[European Commission: Your Europe: University: University fees and financial help](#)

The [ERASMUS+](#) programme enables students enrolled at a higher education institution to spend a period of between three and 12 months in another participating country. Students on an Erasmus+ exchange do not have to pay registration or tuition fees to their host university and receive a grant for living and travel expenses. In addition, credits earned abroad will count towards the student's degree at home (as specified in advance in their Learning Agreement). In addition, the launch of ERASMUS+ as a new seven-year programme (2014-2020) for Education, Training, Youth and Sport also enables students to train, gain work experience and volunteer abroad.

[European Commission: Education and Training: Find ERASMUS+ Opportunities](#)

## Healthcare

EU nationals going to another EU country for their studies, research work, a work placement or vocational training must have comprehensive health insurance in their host country. Students whose home health insurance covers them during their studies abroad will need to have a valid [European Health Insurance Card](#) with them to receive medical help from local doctors and to claim for reimbursement of any costs. If students are being sent to a university or research institution in another EU country for a temporary period by their university or research institute of origin, then they will remain under their home healthcare scheme for the time they are posted and should apply for the EHIC card, or for an S1 form, before leaving.

EU nationals can get their European Health Insurance Card from the national health insurance body with which they are insured (or where their parents or spouse are insured if they are a dependent). The European Health Insurance Card must be obtained by students before they leave for their studies abroad. The EHIC gives access to treatment that is necessary for students for the duration of their stay abroad and coverage is much more extensive than for a tourist staying only for a few days. Administrative procedures can be simpler with a valid European Health Insurance Card.

Some national health insurers will only cover the costs of healthcare in another country for a limited time; this is often the case for mature students (older than 28 or 30). If this is the case, students will need to register for state healthcare in the country where they are studying or take up private health insurance

If one is employed in their host country, they will need to subscribe to a local healthcare scheme there. Some PhD students may be considered resident workers and can be required to subscribe to the local healthcare scheme or take out private insurance.

[European Commission: Your Europe: Health: When living abroad: Your health insurance cover](#)

## Resources

[Study in Europe](#) provides information on university systems in thirty-two European countries.

[European Commission: Your Europe: University: Admission and entry to university](#)  
(Select a country from the drop-down list under 'University systems by country')

[Europass](#) is an initiative of the European Commission comprising five documents that contain information on skills and qualifications that can be clearly and easily understood throughout the EU. Of particular note to students is the [Europass Diploma Supplement](#) which provides additional information to that already included in higher education degrees or diplomas, making them more easily understood, especially outside the country they were awarded. The Europass Diploma Supplement is issued by the higher education institution awarding the original diploma or degree.

The [Erasmus Student Network](#) is an independent student network offering information, support and help to current and future exchange students involved in the ERASMUS+ programme.

## Further information

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Email: [edc@cardiff.ac.uk](mailto:edc@cardiff.ac.uk)



This Infosheet is available online at <http://www.cardiff.ac.uk/insrv/edc/findingout/index.html>

Revised by Beatrice Emanuele, June 2015