Welcome Guide
for international employees, PhD students & guests
This Danish KZ III aircraft was in use from 1944 – 1980 and now hangs in the DTU Library, Lyngby.
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Corporate HR

DTU International Mobility

Corporate HR at DTU is in charge of every aspect of the employee life cycle in the organization.

Corporate HR assists with the recruitment, mobility and retention of DTU’s international researchers, PhD students, guests and their families.

Services are supported by our HR Consultants.

Work & Residence Permits and EU Residence Documents are coordinated by our HR Coordinators.

You will be contacted by the relevant HR Consultant and HR Coordinator early in the recruitment process. We look forward to welcoming you to Denmark. Please let us know if you have any questions.

Corporate HR DTU International Mobility

DTU Eco-marathon racer “dynamo” i profile
Checklist

Please use the checklist below as a guide to the practical matters that you will need to take care of when moving to Denmark. You will find detailed information about each of the points on the following pages.

**Before Arrival**
- Non-EU citizens: In cooperation with your HR Coordinator you apply for your work and residence permit (at least 2 months in advance)
- Find accommodation in Denmark
- Investigate daycare and schools

**Upon Arrival**
- EU citizens: Apply for your EU residence document
- Register for your CPR number and health insurance card
- Apply for a tax card (ordinary tax scheme)
  - If you wish to apply for the researcher tax scheme, please inform Corporate HR. We will apply on your behalf.
- Contact your local citizen service to order a NemID
- Open a bank account and designate it as your NemKonto
- Set up your e-Boks account

**During Your Employment at DTU**
Always remember to contact Corporate HR in the following cases:

- Extension of contract
- Changes to your contract (part-time, leave of absence, etc.)
- Leaving Denmark for an extended period of time
- Pregnancy and childbirth
DTU Lyngby Campus

Lunch in Grønnegården (the green garden).
Overview
The rules for residing and working in Denmark depend on your country of origin and the purpose and length of your stay in Denmark. The Danish Agency for International Recruitment and Integration (SIRI) will make decisions on a case-by-case basis.

Please keep track of the expiry date of your permit and always inform HR in case of changes to your employment or if you take up residence in another country.

Citizens of the Nordic countries
Citizens of the Nordic countries, i.e. Sweden, Norway, Finland and Iceland, do not require a residence or work permit.

EU/EEA and Swiss citizens
EU/EEA and Swiss citizens are free to stay in Denmark for up to 3 months without registering for a residence document.

If your stay in Denmark exceeds 3 months, you will need to obtain an EU/EEA residence document [opholdsbevis], which is issued by The Danish Agency for International Recruitment and Integration [SIRI]. The HR Coordinator connected to your department will start the application process, and you will receive further instructions on how to complete the application.

Need more information?
Please contact SIRI at:
+45 72 14 20 04
or visit
www.newtodenmark.dk

Citizens from outside the EU
Non-EU citizens must apply for a residence and work permit before coming to Denmark. Normally, a processing fee will need to be paid.

Your HR Coordinator will start the application process and send you further instructions on how to complete the application. Please let us know if you have accompanying family members so that their applications can be submitted at the same time.

We strongly advise you to apply early, since it takes a minimum of 8 weeks to obtain the permit. NB. You cannot start working before the permit is issued. Read more about The Danish Agency for International Recruitment and Integration (SIRI)’s service goals.

It is important to fill out the application forms correctly and attach all required documents. There is a checklist in the application form. Please review this list carefully.

Exceptions to the need for a work permit
In certain cases, non-EU citizens can perform certain types of work-related activities while in Denmark on a visa, without holding a work and residence permit. Such activities include teaching, attending a course or participating in meetings, negotiations, briefings and training.

It is very important to determine whether you need a work and residence permit or a visa before you arrive in Denmark. Please contact the HR Coordinator at your department with any questions you may have regarding work. You can also find more information at newtodenmark.dk.

Lapsed residence permit
If you leave Denmark for an extended period of time, or if you no longer maintain a residence in Denmark, your residence permit may lapse. This means that you can lose the right to reside in Denmark and that you may be denied re-entry when you return.

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1 EU citizens are citizens from Austria, Belgium, Bulgaria, Croatia, Cyprus (applies to the Greek-Cypriot area only), the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Holland, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Poland, Portugal, Romania Slovakia, Slovenia, Spain and Sweden. EEA-citizens are citizens from Liechtenstein, Norway and Iceland. Citizens of Switzerland fall under the same rules as EU/EEA citizens.
Your residence permit can lapse if you:

- give up your residence or are no longer registered at a Danish address with the national registration office (see page 9)
- fail to enter Denmark within 6 months of the granting of a residence permit
- stay outside Denmark for more than 6 months
- no longer fulfill the requirements of your work and residence permit (e.g., if you take unpaid leave or start working part-time)

Some types of work and residence permits are exempt from these rules and will not lapse. Please make sure to read your permit carefully.

Please review the complete rules regarding a lapsed residence permit here.

You can apply for a dispensation to prevent your residence permit from lapsing. If you require a dispensation or have further questions, please contact the HR Coordinator at your department.
Registration (CPR number)

How to apply for a CPR number depends on your situation. There are different application procedures.

If you intend to stay in Denmark for more than 3 months, you must register with the national registration office [folkeregister] and receive a CPR number (social security number).

After registering, you will also receive your health insurance certificate [Sundhedskort / "Yellow card"].

Please note that:
- EU/EEA citizens except from the Nordic countries must have a valid EU residence document and non-EU citizens must have a valid work and residence permit (see page 7) in order to register.
- You must have a lease contract for housing for at least 3 months.
- You can fill in your application for a Danish CPR number no earlier than 1 month before the date you move into your Danish home.
- If your spouse / children are accompanying you, please make a joint application.

When you have sent in your application and it has been processed, you will be contacted within two weeks by e-mail asking you to visit the International Citizen Service (located at the International House Copenhagen). Please bring all relevant documents.

To receive your CPR number at International House Copenhagen, you must be a resident in one of municipalities listed here. If you live in a different municipality, please visit your local Citizen Service office (see page 10).

After an ID check and final approval, you will receive your CPR number. Please make sure to inform your department secretary and Corporate HR of your CPR number.

Local Citizen Offices

International House Copenhagen

International House Copenhagen is a service center geared toward all international citizens living in the greater Copenhagen area. At the International House, you can receive help with:

- your CPR number and tax card
- your health insurance card and choosing a general practitioner
- EU registration document (limited opening hours)
- job searches for accompanying spouses and students
- exchanging your driver’s licence
- NemID (in some cases, please see page 14)
Meet Citizens’ Services Aarhus, Danish Tax Authorities and The Danish Agency for International Recruitment and Integration (SIRI) at the International Citizen Service office, located at International Community in Aarhus.

The International Citizen Service is for all international employees and their families in the Aarhus area, and it is a central point of access to relevant authorities in Denmark.

International Citizen Service offers in-person assistance with applications for:
- EU residence document
- CPR number and Health Insurance Card
- Tax card and introduction to the tax system

Aarhus International Citizen Service is located at:

International Community
Åboulevarden 31, 1st floor
8000 Aarhus C
+45 72 22 33 75
west@icitizen.dk

Read more about International Citizen Service in Aarhus here.
Health Insurance Card

When you register for your CPR number (see page 9), you will be asked to provide information about your health insurance country to Udbetaling Danmark which is an authority responsible for public benefits like health care, and state-funded old-age pension. This information is used to determine which country will pay for your care when you use the Danish public health insurance system.

You will also be asked to choose a primary general practitioner. If availability allows, you are free to choose a male or a female doctor.

Once you have received your CPR number, you will be covered by the Danish public health insurance system. A national health insurance card will be sent to you in the mail. This is a yellow plastic card with your name, address, CPR number and the name of your general practitioner.

The time it takes to receive a national health insurance card varies considerably from one municipality to the other, and it may take up to 6 weeks.

If you have any problems receiving your health insurance card, you should contact your municipality. Always remember to bring the card with you to doctor’s and dentist’s appointments, the emergency room, or if you are admitted to the hospital. Please note that in Denmark, medicine and dental treatment are subsidized but not free.

Blue European Health Insurance Card
EU/EEA citizens are entitled to a blue European Health Insurance Card, which must be used if you need medical treatment when traveling within the EU/EEA for private purposes. With the blue card, you will be entitled to receive the same public medical treatment as citizens in the country in which you are traveling. You must request your card online. Please note that it is still necessary to purchase a private travel insurance plan if you wish to have insurance coverage for the costs of home transportation due to illness.

Citizens from outside the EU/EEA normally do not qualify for the blue European Health Insurance Card and must therefore purchase a private insurance plan when traveling outside of Denmark. In some cases, a non-EU citizen who is married to an EU citizen can obtain a blue European Health Insurance Card. For more information, please contact your local HR Consultant.

Stay in Denmark for less than 3 months
If you will stay in Denmark for less than 3 months, you will not be covered by the Danish public health insurance system. Consequently, you will need to purchase a private health insurance plan prior to your arrival. You may, for example, choose to purchase the Schengen insurance plan, which covers travelers staying in the Schengen countries (Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovak Republic, Slovenia, Spain, Sweden and Switzerland), Greenland or the Faroe Islands for a period of 1 day to 12 months.

The insurance plan can be taken out by any person irrespective of nationality. The plan covers expenses in connection with illness up to a maximum amount of 250,000 DKK. Furthermore, the insurance covers personal liability.
Researcher Tax Scheme

In Denmark, there are favorable rules for the taxation of researchers and scientists from abroad. Under the Researcher Tax Scheme, scientists recruited abroad are eligible to pay a lower tax rate for their first 7 years in Denmark, provided they meet the required qualifications.

The Researcher Tax Scheme is a flat-rate income tax of 27%. This tax rate is applied after a mandatory labour market contribution of 8%, making the effective tax rate 32.84%.

To be eligible for the Researcher Tax Scheme, you must be employed in a research position at the post-doc level or higher, and you must not have had any tax liability to Denmark within the last 10 years.

If you are interested in applying, please contact your HR Consultant in Corporate HR, who will apply for the Researcher Tax Scheme on your behalf. You must have received a Danish CPR number before DTU can submit an application.

What is a Tax Card?

A tax card informs your employer of your tax liability and your tax allowance [skattemæssigt fradrag]. This is calculated based on your expected yearly income and relevant deductions. There are 3 different types of tax cards, and they are all handled electronically:

Frikort (Free tax card)
Each year, you are entitled to earn a certain portion of income that is tax-free. The amount varies from person to person, as it depends on which county you live in. Your frikort is automatically sent to your employer, and once you have earned more than the allowed tax-free amount, your employer will switch over to either your primary or secondary tax card.

Hovedkort (Primary tax card)
Your primary tax card may only be used by one employer. This is normally your primary place of employment (where you earn the majority of your income).

Bikort (Secondary tax card)
If you have more than one job, you will use your secondary tax card for all other employers besides your primary employer. This card may be used by multiple employers.

If you do not have a tax card, DTU is required to withhold 55 % of your salary (+ 8 % labour market contributions) for taxes without allowances.
Please note that DTU can only apply for the researcher tax scheme if you are employed for more than 14 days. See more here.

**Tax card under the Researcher Tax Scheme**

If a researcher only receives income from DTU and if this income is covered by the Researcher Tax Scheme, no additional tax deduction card needs to be issued. The researcher tax will be withheld from your monthly salary once DTU receives approval from Skattestyrelsen. However, if you have additional Danish income, e.g., fees from lectures, additional employment, etc., you will be taxed on this income under the normal rules and a tax card must be issued.

After 7 years of employment, you will no longer be covered by the researcher tax scheme. You will need to contact the tax authorities to obtain a new tax card.

**Ordinary taxation**

Employees who have not yet attained a research level corresponding to a postdoc level or higher (i.e., all PhD students and research assistants) must fill out and submit this form to obtain a tax card. If you are married, please submit a copy and official translation of your marriage certificate. Please also make sure to submit all required documents as stated on the website.

You can also receive help with your application at the International House Copenhagen (see page 9) or you can call the Danish tax authority at 72 22 28 92.
Bank Account, NemKonto & NemID

In order to receive your monthly salary from DTU, you will need to open a Danish bank account and designate it as your NemKonto. Everybody in Denmark must have a NemKonto in order to receive payments from the public sector (tax refunds, child subsidies, pension savings, etc.).

We ask that you designate your NemKonto as soon as possible. Please remember to bring the following documentation with you to open a bank account:

- Danish address
- Health insurance card
- NemID code card (please see section below)
- Passport (EU citizens can present an EU driver’s licence)
- Employment contract
- Documentation of your personal finances

Banks in Denmark

- Alm. Brand Bank - Lyngby
- Arbejdernes Landsbank - Lyngby, Roskilde
- BankNordik - Lyngby
- BRFkredit - Lyngby
- Danske Bank - Lyngby, Roskilde
- Handelsbanken - Lyngby, Roskilde
- Jyske Bank - Lyngby, Roskilde
- Lån & Spar Bank - Lyngby, Roskilde
- Nordea - Lyngby, Roskilde
- Nykredit Bank
- Saxo Bank
- Spar Nord Bank - Lyngby, Roskilde
- Sydbank - Lyngby

NemID

NemID is a secure login tool that is used by the public sector, banks and other businesses. It consists of a user ID, a password and a code card (one-time passwords).

You will need a NemID in order to use online banking and many other self-service functions, such as updating your preliminary tax assessment, changing your address, signing up for childcare, etc. You can read more about NemID here.

Please contact your local citizen service center to request your NemID. For this, you will need to show up in person at the citizen service center and to bring you Danish Health Insurance card and a valid ID (e.g. passport). Please note that some municipalities require that you book an appointment in advance. You can find your local citizen service via this web site.
E-boks

E-Boks is a free, secure, electronic inbox where you will receive digital post from the public sector and many private companies.

All individuals in Denmark are required to have an e-Boks account in order to receive mail from the public sector. All communication is sent digitally, so you will not receive letters by post.

It is important to set up your E-boks account as soon as you have received your NemID.

Authorities such as Tax Authorities, SIRI and your local municipality will send important information to you in your e-Boks (tax return, notices regarding work and residence permits, childcare, etc.).

You will also receive your monthly payslips from DTU in your e-Boks. Many private companies also use e-Boks, so you can choose to receive monthly bank statements, yearly pension reports, subscriptions, etc. digitally instead of by post.

Pay and Working Hours

As a state employee, your pay is regulated by collective agreements between relevant trade unions and the Danish state. The standard wage system has, however, been modified in order to accommodate for negotiations for higher pay based on individual qualifications.

Your pay is regulated annually in accordance with the collective agreement. It is also regulated locally upon negotiation with DTU.

As a state employee, your work week is 37 hours. You will receive your monthly salary in your Nem-Konto, and you will receive a digital payslip in your e-Boks.

Secondary Employment

Secondary employment is defined as

- work-related secondary jobs that are carried out as a result of DTU employment (professional secondary employment), and
- secondary jobs of a commercial nature that are carried out alongside your employment at DTU (commercial secondary employment).

DTU has a set of guidelines related to secondary employment, which all employees must follow. Please contact your manager if you already have or are considering secondary employment.
What Is the Cost of Living?

The cost of living is the amount of money needed to cover basic expenses such as housing, food, taxes, and healthcare in a certain place and time period. The cost of living is often used to compare how expensive it is to live in one city versus another. The cost of living is tied to wages. If expenses are higher in a city, such as New York, for example, salary levels must be higher so that people can afford to live in that city.

Cost of living is calculated by comparing the prices of a range of goods and services on which consumers spend their money. Costs are broken down by category, like health care, food and housing, and weighted based on spending patterns and individual budgets.

Numbeo (https://www.numbeo.com/cost-of-living/) is one of the world's largest cost of living databases. Here you can check real time information about cost of living worldwide and have access to current local prices, local purchasing power comparisons, as well as research on varied relevant topics from quality of life to property markets.
# Understanding your payslip

An explanation of salary components, taxation and pension

## Example of ordinary pension scheme - Associate professor

<table>
<thead>
<tr>
<th>Rate</th>
<th>Payments</th>
<th>Deductions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Antal enh</td>
<td>Sats</td>
<td>ATP: a minor mandatory labour market pension.</td>
</tr>
<tr>
<td>32.180.00</td>
<td>1389.79</td>
<td>AM-bidrag: labour market contribution is a mandatory 8% tax.</td>
</tr>
<tr>
<td>3.846.00</td>
<td>2658.09</td>
<td>A-skat: your income tax depends on your income tax rate.</td>
</tr>
<tr>
<td>4.045.35</td>
<td>2945.35</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>43669.96</td>
<td>Sum of Payment and Deductions</td>
</tr>
<tr>
<td>Bemærk</td>
<td>14427.67</td>
<td></td>
</tr>
<tr>
<td>Skatteoplysninger</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Faldning</td>
<td>Træk %</td>
<td></td>
</tr>
<tr>
<td>0.097</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Ansættelsesoplysninger</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personalekategorier</td>
<td>44</td>
<td>Ingenierer</td>
</tr>
<tr>
<td>Lønindplacering</td>
<td>74</td>
<td>Civilengeniører m.fl</td>
</tr>
<tr>
<td>Tim</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Skatlin</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Opkørselsdato</td>
<td>Ingen</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pensionsbidrag</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Procent</td>
<td>7.467.58</td>
</tr>
<tr>
<td>Indebetalt penge</td>
<td>2459.17</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Beløb oplyst til endekomst 2021</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Perioden</td>
<td>43575.31</td>
</tr>
<tr>
<td>År til dato</td>
<td>400734.84</td>
</tr>
<tr>
<td>A-inkomst</td>
<td>10647.00</td>
</tr>
<tr>
<td>A-skat</td>
<td>32046.54</td>
</tr>
<tr>
<td>AM-bidrag</td>
<td>2945.17</td>
</tr>
<tr>
<td>ATP Pension, sats A</td>
<td>4978.41</td>
</tr>
<tr>
<td>Lønmodtagelse</td>
<td>100</td>
</tr>
<tr>
<td>Afsætter pension</td>
<td>14427.67</td>
</tr>
</tbody>
</table>

**1. The date your salary is deposited into your account**

**2. Month of payment concerned**

**3. Shows that your salary will be paid automatically to your “EasyAccount” (Nemkonto) via your CPR number. Remember to ask the bank to set this up when you open a bank account.**

**4. Net amount / salary is deposited in your NemKonto**

**5. Basic gross salary**

**6. Supplement according to position:** Here you will also see negotiated qualification or special duty supplements.

**7. ATP:** a minor mandatory labour market pension.

**8. AM-bidrag:** labour market contribution is a mandatory 8% tax.

**9. A-skat:** your income tax depends on your income tax rate.

**10. Sum of Payment and Deductions**

**11. Income tax rate**

**12. Your personal tax allowance:** You don't have any if you are on the researcher taxation scheme.

**13. Personnel category:** based on your degree, mainly for internal use.

**14. Next salary increase date. If it says “ingen” you are in the final level (8).**

**15. The section for pension contribution.**

**16. Gross pension amount**

**17. Technical own pension contribution**

**18. Pension contributions sent to the pension fund.**

**19. Reported ATP. Constitutes your own contribution plus double from DTU**

**20. These amounts are reported to SKAT and form the basis for your tax return for the year.**

**21. Your gross income: Current month ATP deducted**

**22. The total income gross: Current year ATP deducted**
### Example of pension paid out as salary - Postdoc

**1. The date your salary is deposited into your account**

**2. Month of payment concerned**

**3. Net amount / salary is deposited in your NemKonto**

<table>
<thead>
<tr>
<th>Amounts</th>
<th>Rate</th>
<th>Payments</th>
<th>Deductions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic gross salary</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>On the pension exemption scheme, the 17.1% of your salary is paid as salary instead of being paid into a pension fund. It is taxed with the salary.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gruppeliv: a mandatory group life insurance company. It provides basic insurance in the event of critical illness or death.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplement according to position: Here you will also see negotiated qualification or special duty supplements.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATP: a minor mandatory labour market pension.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AM-bidrag: labour market contribution is a mandatory 8% tax.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A-skat: your income tax depends on your income tax rate.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sum of Payment and Deductions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income tax rate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your personal tax allowance: You don’t have any if you are on the researcher taxation scheme.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personnel category: based on your degree, mainly for internal use.</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Next salary increase date. If it says &quot;ingen&quot; you are in the final level (8).</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The section for pension contribution (Not relevant in this example).</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The total income gross: Current year ATP deducted</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Example of pension paid out as salary - Postdoc

**4. These amounts are reported to SKAT and form the basis for your tax return for the year.**

- **Reported ATP**: Constitutes your own contribution plus double from DTU
- **A-skat**: Your income tax depends on your income tax rate.
- **AM-bidrag**: Labour market contribution is a mandatory 8% tax.
- **Gruppeliv**: A mandatory group life insurance company. It provides basic insurance in the event of critical illness or death.
- **A-skat**: Your income tax depends on your income tax rate.
### Example of international pension/§53A - PhD

<table>
<thead>
<tr>
<th>Month of payment concerned</th>
<th>The date your salary is deposited into your account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net amount / salary is deposited in your NemKonto</td>
<td></td>
</tr>
<tr>
<td>Basic gross salary</td>
<td></td>
</tr>
<tr>
<td>Supplement according to position: Here you will also see negotiated qualification or special duty supplements.</td>
<td></td>
</tr>
<tr>
<td>Supplement according to position:</td>
<td></td>
</tr>
<tr>
<td>ATP: a minor mandatory labour market pension.</td>
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<tr>
<td>Income tax rate</td>
<td></td>
</tr>
<tr>
<td>Your personal tax allowance: You don't have any if you are on the researcher taxation scheme.</td>
<td></td>
</tr>
<tr>
<td>Personnel category: based on your degree, mainly for internal use.</td>
<td></td>
</tr>
<tr>
<td>Next salary increase date. If it says &quot;ingen&quot; you are in the final level (8).</td>
<td></td>
</tr>
<tr>
<td>On the §53A pension scheme the pension amount is taxed immediately with your salary and then paid into your pension fund.</td>
<td></td>
</tr>
<tr>
<td>Gross amount before tax</td>
<td></td>
</tr>
<tr>
<td>Technical own pension contribution</td>
<td></td>
</tr>
<tr>
<td>Pension contributions sent to the pension fund.</td>
<td></td>
</tr>
<tr>
<td>The total income gross: Current year ATP deducted</td>
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**Total** 39,062,44 17,024,50

**Remark**

- *Month of payment concerned* shows that your salary will be paid automatically to your "EasyAccount" (Nemkonto) via your CPR number. Remember to ask the bank to set this up when you open a bank account.
- *Net amount / salary is deposited in your NemKonto*.
- *Basic gross salary*.
- *Supplement according to position*: Here you will also see negotiated qualification or special duty supplements.
- *ATP*: a minor mandatory labour market pension.
- *AM-bidrag*: labour market contribution is a mandatory 8% tax.
- *A-skat*: your income tax depends on your income tax rate.
- *Income tax rate*.
- *Your personal tax allowance*: You don't have any if you are on the researcher taxation scheme.
- *Personnel category*: based on your degree, mainly for internal use.
- *Next salary increase date*: If it says "ingen" you are in the final level (8).
- *On the §53A pension scheme* the pension amount is taxed immediately with your salary and then paid into your pension fund.
- *Gross amount before tax*.
- *Technical own pension contribution*.
- *Pension contributions sent to the pension fund*.
- *The total income gross*: Current year ATP deducted.

- *Reported ATP*: Constitutes your own contribution plus double from DTU.
- *These amounts are reported to SKAT and form the basis for your tax return for the year.*
- *Your gross income*: Current month ATP deducted.
## Holiday

As an employee in Denmark, you are entitled to five weeks of paid holiday per year. On top of that, you are entitled to five days of special (extra) holidays.

### The Danish Holiday Act

With the concurrent holiday Act, you can take holiday hand in hand with accruing holiday. You accrue 2.08 days of holiday each month that you can spent the following month. In total corresponding to 25 days/ five weeks of holiday a year.

The holiday year runs from 1 September to 31 August, and holiday must be taken in the holiday year, or no later than 31 December of the following year. In other words, you have 16 months to take your holiday.

It is DTU’s overall position and expectation that all accrued holidays will only be transferred in exceptional cases. However, it will still be possible to transfer up to five ordinary days of holiday and up to five special days of holiday from one holiday period to the next by agreement. You are also entitled to take three consecutive weeks of holiday in the period 1 May to 30 September.

### 5 special holidays on top

As a salaried employee, you accrue 0.42 special days of holiday (særlige feriedage) with pay per month, which are taken in the period 1 May to 30 April of the following year. A total of five special days of holiday with pay are accrued per calendar year. You must take your five special days of holiday before the end of April of the following year.
Pension Scheme

As an international staff member employed at DTU, you will have three different options regarding your choice of a pension scheme.

Pension

As an employee at DTU, you are covered by a collective pension scheme, which means that between 15% and 17.1% of your gross salary is saved in a pension plan. In principle, the pension is divided between the employer (2/3) and the employee (1/3). The contribution is, however, shown as a separate and additional payment on your paystub. This means that the employee contribution is not deducted from your pay.

Depending on your degree and professional background, you will belong to one of the following pension funds:

- **P+ (in Danish)** - The Danish Pension Fund for Engineers, law, economics, political and social science
- **AkademikerPension** - Pension fund for those with a M.A., M.Sc. or a degree in natural sciences, social studies, medical and health sciences or architecture

If you fulfill the necessary requirements, you can choose between having your pension contributions paid into the Ordinary Pension Scheme, the International Pension Scheme (§53A) or having your pension paid out as salary.

**Ordinary Pension Scheme**

Under the Ordinary Pension Scheme, your pension contributions are exempt from taxation when paid into your pension fund. This means that you will not pay taxes at the time of contribution. Instead, you will pay tax when you withdraw your pension savings.

If you choose to have your pension savings paid out upon the termination of your employment and before retirement age, you will have to pay a government duty of 60%. Please note that your pension savings can only be paid out early if and when you choose to leave Denmark.

If you choose to take out your pension when you reach the age of retirement, the savings will be taxed at the appropriate rate according to your tax situation at that time. In this case, government duty of 60% will not apply.

**International Pension Scheme (§53A)**

Under the International Pension Scheme (§53A), your monthly contributions will be taxed as income at the time of contribution.

When you withdraw your pension savings, you will not pay any additional taxes. You can withdraw the savings at any time (before or at the age of retirement) without paying an additional government duty.

**Additional Insurance Coverage - Ordinary Pension Scheme & International Pension Scheme**

When paying into the Ordinary Pension Scheme or the International Pension Scheme, your pension fund will offer a variety of different insurance plans, such as life insurance, disability insurance, etc. You can find general information in the Ministry of Finance’s brochure, Employment in the Danish State Sector (Chapter 4). For more detailed information, please contact your pension fund directly.

**Pension Paid Out as Salary**

New and existing international employees may choose to have their pension contributions paid out as salary if they fulfill the following requirements:

- are employed as scientific academic staff or as PhD fellows
- were recruited abroad (non-Danish address when first recruited)
- do not hold Danish citizenship
- are employed in a fixed-term position for a maximum period of five years, including contract renewals (six years if agreed upon by the relevant union)

Please note that with the exception of a basic group life insurance coverage, employees renounce the additional insurance coverage linked to the ordinary and the international pension scheme, and should therefore consider their need for supplementary private insurance cover.
Please find more information about having your pension paid out as salary here (requires DTU login which you can find in the Information Sheet for New Employees).

**Taxation when paid out as salary**

Pension contributions paid out as salary will be taxed according to the general taxation status of employees, regardless of whether they are taxed under the Researcher Tax Scheme or are taxed in accordance with the standard Danish taxation rules.

**How to apply**

New employees may apply to have their pension contributions paid into the Ordinary Pension Scheme, the International Pension Scheme (§53A) or paid out as salary by ticking the relevant pension option when completing and signing the Information Sheet for New Employees. Changes can be made at any time but may not be applied retroactively. Any payments already made to a pension fund, will remain in the pension fund under that particular scheme.
Insurance

Most insurances are voluntary in Denmark but few types are mandatory by law

General Insurance
As an employee at DTU, you are covered by a compulsory employers’ liability and accident insurance plan while at work. Guests and other non-staff members are not covered by the liability insurance.

You may also wish to consider purchasing additional insurance coverage:
- Household insurance covering content of dwellings (personal property) and liability Insurance.
- If you have a car or motor vehicle, you must have a Motor Third-Party Liability Insurance plan, which is compulsory in Denmark.
- Private accident insurance to cover accidents outside of work

You are welcome to contact the Danish Insurance Information Service, an impartial advisory body, or the Danish Insurance Association with questions. You can find information and more details about insurance here.

Travel Insurance
When you travel for work outside of Denmark, you must remember to bring a valid travel insurance card issued by DTU. You can pick up the card from your department secretary.

Our vendor is European Travel Insurance and they have a 24-hour emergency line: +45 70 10 90 30. More contact details are available on their website.

Please note that the insurance plan does not cover your personal computer if you bring it with you. This should be covered by a separate insurance plan - usually a private insurance plan covering personal property. If you will combine your business travel with personal travel/vacation, you should make sure to buy a private insurance plan to cover that leg of the journey. You and your family can receive a discount on personal travel insurance from our vendor, Europæiske Rejseforsikring. Please see DTU Inside for more details (requires DTU login which you can find in the Information Sheet for New Employees).

Unemployment Insurance
In Denmark, many employees choose to insure themselves against unemployment. You can do this by joining one of the government approved unemployment insurance funds [arbejdsløshedskasse or A-kasse]. Typically, you will pay your premium in quarterly installments.

There are many different unemployment insurance funds, and the majority are tailored to workers with specific professional backgrounds (e.g., academics, doctors, lawyers, etc.). In addition to providing unemployment benefits, each A-kasse is also responsible for helping their members find relevant work through individual career counseling and workshops.

Please note that in order to qualify for unemployment benefits, you must be a paying member of an A-kasse for a minimum of 12 months and have worked full-time during this period.

In addition, you may only receive benefits if you have the right to work and reside legally in Denmark while unemployed. Depending on the type of residence permit you have been issued, this may not be the case.

Before you join an A-kasse, we strongly recommend requesting a written answer confirming that your work and residence permit will allow you to receive unemployment benefits.
Trade Unions

You have the right to join a relevant trade union [fagforening] in Denmark. Your employment at DTU is covered by a collective agreement that is negotiated between the relevant trade union and the state, regardless of whether or not you choose to be a paying member of a union. If you choose to join a union, you will have access to membership benefits such as career counseling, access to network events, discounts on insurance, banking, cultural events, etc.

You can find more information and a list of trade unions here.

Car and Driver’s Licence

Import of a Motor Vehicle
If you bring your car to Denmark, please read the information on The Danish Tax Authority’s (Skattestyrelsen) website regarding bringing a vehicle with foreign license plates to Denmark. There you will find information regarding duty, VAT and registration tax for the import of a used car from abroad.

Please note that it is quite expensive to bring your car to Denmark because of the required duty on motor vehicles. Usually, the duty for a used car is about 60% of the value of the car in Denmark, and since cars are expensive here, the duty will often be quite high. Duties for new cars are even higher.

Driver’s Licence
EU/EEA nationals can use their driver’s licence in Denmark, while other nationals must convert their driver’s licence if they establish long-term residence in Denmark. Please read more here.

If you plan on driving in Denmark, please make yourself familiar with Danish traffic laws.

Emergencies

112
In case of emergency, call 112. State your name, phone number, address, city, postal code and the reason for your call. When calling an emergency number from a mobile phone, no passcode is required.

1813 and 70 15 07 08
If you require medical assistance for an injury or sickness that is not life-threatening and your doctor’s office is closed, call 1813 in the Copenhagen area, 70 15 07 08 in the Roskilde area. You will receive Emergencies assistance from a specially trained medical professional, who will determine whether you should go to the nearest hospital.

114 (non-emergency police assistance)
Call 114 if you require non-emergency police assistance. Please find more information about your local police station, driver’s licences, laws, etc. online, where you also can report theft, but not attacks or other offences that demand immediate intervention. (in those cases, call emergency number 112)
Housing

Finding housing can be an effort. Most foreign nationals working in Denmark choose to rent a home

In Denmark university buildings are not usually located together on a campus. Therefore, housing for students and university staff is not necessarily located on or close to campus like one might expect.

However, DTU does have three campuses (Lyngby, Riso and Ballerup), and there are a limited number of accommodations located near DTU’s Lyngby campus for internationals coming to Denmark.

In some cases you may be able to start out in a DTU guest room or apartment. The minimum stay in a guest accommodation is 3 months (different rules apply to the apartments and studios in Linde Alle).

It is necessary to reserve a DTU guest accommodation well in advance, since the number of available guest accommodation is limited.

DTU cooperates with a private housing foundation (Boligfonden DTU) which provides services related to accommodations for international employees, PhD students and guests who will be at DTU and in Denmark for at least 3 months.

You may contact Boligfonden for:
- Assistance with DTU guest accommodations for new internationals
- Information regarding searching for accommodations for long term stays for DTU affiliates
- Questions regarding housing in Denmark after being accepted to DTU

As soon as you know you are coming to DTU, you should contact the housing foundation (Boligfonden DTU) and ask for an intro e-mail. This will help you get started with your search

It is very likely that you will need to find an external accommodation. Since Lyngby and Copenhagen are very popular areas to live in, it might be challenging to find a place to live, but if you are proactive, flexible and determined, you will usually find a home before your arrival.

Because there is a limited number of rental accommodations within the target price range and size most people want, it is necessary to act quickly and communicate clearly with potential landlords via e-mail prior to your arrival in Denmark.

Quality of life in Denmark is high, which means that the cost of living is relatively expensive. It will often be necessary to be flexible with your housing budget in order to find an appropriate accommodation.

When looking for housing, please keep in mind that you will need to present proof of your address in Denmark – valid for at least 3 months - in order to receive your CPR number (see page 9).

Finding Accommodation

It is your responsibility to find an accommodation when you come to Denmark. To start, you will need to search for an external accommodation through housing websites and networking. The options for finding external accommodations are:

1. Search online rental sites.
2. Hire an external relocation consultant for specialized service.

1. Links to Rental Sites

Below are some useful links to begin your search. Some of them may require a membership fee.

www.boligportal.dk (in Danish)
www.lejebolig.dk (in Danish)

Even though there is little fraud in Denmark, please bear in mind that some sites are more secure than others. It is a good idea to be cautious when speaking with landlords through Facebook or other platforms. If it seems too good to be true, it will often be attempted fraud.

You will need to introduce yourself to landlords via e-mail. If a landlord answers, then you may enter a dialogue and get answers to your questions or see pictures. Google Maps and Google Earth are useful for...
seeing the surrounding area and checking the distance to your workplace.

To check commutes with public transportation, you can use the web page Rejseplanen. Public transportation in Denmark is effective and reliable, and it is normal to commute at least 30-45 minutes to work each day.

Denmark is relatively a very safe country. It is generally not necessary to be overly concerned with personal safety and crime when looking for an accommodation, but usual precautions are sensible.

2. Relocation Services
You may choose to hire a third-party relocation specialist to save time and effort. Many internationals find this is a good solution for their accommodation searches. If you need specialized service or prefer to have someone else search on your behalf, DTU Housing can give you advice on possible relocation partners at your own expense.
Childcare in Denmark

In Denmark, there are good childcare facilities for children aged 6 months to 6 years, and it is common to send children to a nursery or daycare from a young age. Day nurseries (age 6 months to 3 years) and kindergartens (age 3 to 6 years), however, are subsidized by the government but not free. Please ask your municipality about prices and waiting lists. You can read more about childcare options here.

Daycare
If you need daycare service for your child (age 1-6 years), please contact your municipality (only in Danish).

Børnehuset Drivhuset
DTU has an integrated nursery and kindergarten located at our Lyngby campus. You can read more about Børnehuset Drivhuset here. You will still need to go through the municipality if you wish to apply for a spot for your child.

Family benefits
When you have children in Denmark, you may qualify for various benefits for your children. You can read more here.

Primary Education

In Denmark, education is mandatory between the ages of 6 and 15. Once a child is 6 years old, he or she can attend a public Danish primary school. Your child will be given Danish lessons for as long as necessary. Education at Public schools in Denmark is free.

Private schools in Denmark charge a tuition fee.

You can read more about primary and secondary education in Denmark here. For an overview of the entire Danish education system (including adult education), please visit The Ministry of Education’s website.

Education & Diploma recognition

For spouses who wish to start or continue higher education, The Ministry of Science, Innovation and Higher Education can assess your foreign education and provides you with a declaration comparing your degrees and qualifications with their Danish equivalent.

For more information and access to the relevant application forms, please visit the Ministry’s Guide to Diploma Recognition.

Diploma recognition
You can have your diploma, degree or certificate assessed and recognized in various ways. The Danish Agency for Science and Higher Education provides assessments of foreign qualifications. See more here.
International schools

International schools are private schools approved by the Ministry of Children and Education for education in other languages than Danish – either for the whole school or for divisions within it.

A number of international schools offer instruction in languages other than Danish. Most of these schools are located in the Copenhagen area and in other large cities.

The vast majority of international schools charge a tuition fee – varying from approximately 15,000 DKK to 80,000 DKK per year. Some schools, such as Copenhagen International School, offer limited, need-based financial assistance for parents who are employed on a temporary contract in Denmark.

Interested applicants must contact the individual school to inquire about a spot for their child. Some schools are very popular and have waiting lists. You may also wish to ask if the school can guarantee an after-school care facility for your child. We strongly recommend contacting schools as early as possible.

Childcare & Education

Below you will find a list of international schools in the greater Copenhagen area. You can also find a list of all the international schools in Denmark here.

- Bernadotteskolen
  Hellerupvej 11, 2900 Hellerup
  +45 39 62 12 15

- Birkerød Gymnasium (IB)
  Søndervangen 56, 3460 Birkerød
  +45 45 16 82 20

- Bjørns International School
  Gartnerivej 5, 2100 København Ø
  +45 39 29 29 37

- Copenhagen International School
  Levantkaj 4-14, 2150 Nordhavn
  +45 39 46 33 00

- Europaskolen / The European school of Copenhagen
  Ny Carlsberg Vej 99, 1799 København
  +45 36 14 01 90

- NGG International School
  Christianshusvej 16, 2970 Hørsholm
  +45 45 57 26 16

- Lycée français Prins Henrik
  Frederiksberg Allé 22A, 1820 Frederiksberg
  +45 33 55 00 64

- Rygaards International School
  Bernstorffsvej 54, 2900 Hellerup
  +45 39 62 10 53

- Sankt Josef's International School
  Frederiksborgvej 10, 4000 Roskilde
  +45 46 35 25 26
Public Transportation

Public transportation in Denmark is efficient. Trains and buses cover the entire country, and Copenhagen has an excellent metro, bus and S-train network.

Below is an overview of some of the tickets and travel cards that may be relevant for you. They are valid for buses, trains and the metro, however please note that some are only valid for specific periods and zones.

The zone system
The Greater Copenhagen region (including Sjælland) is divided into many zones. The fare depends on the number of zones you will travel through. Please read more here.

Single tickets
You can purchase single tickets from station vending machines, bus drivers, on the DOT app or 7eleven kiosks located at the station. The tickets are stamped with time, date and departure zone. The minimum fare is for 2 zones.

You must always keep your ticket and/or discount card with you for the duration of your entire journey and present it to a ticket inspector on request.

We strongly advise you to check that the correct zone is stamped on your ticket, otherwise you run the risk of a fine.

Children
Two children under the age of 12 can travel free of charge when accompanied by an adult with a valid ticket. Children travelling alone have a child fare until the age of 16.

24-hour ticket
A 24-hour ticket offers you 24 hours of unlimited travel by bus, train and metro throughout all the zones of the Greater Copenhagen region. One adult can bring along two children under the age of 12 for free.

Rejsekort
Rejsekort is a personal pre-paid card that can be used to travel throughout the entire country. The price of a journey is determined by the number of zones through which you travel.

When traveling with a Rejsekort, you must check-in at the beginning of each journey and at every transfer point. You do this by holding the card up to the blue card readers located aboard buses and at train stations. When you have completed your journey, always remember to check out. Read more here.

Pendlerkort (commuter pass)
If you travel through the same zones on a regular basis, a commuter pass may be your cheapest option. When purchasing a monthly pass, you will need to state which zones you wish to travel through. The pass will be valid for unlimited travel during the given period (30-180 days), but only within those zones.

Getting to DTU
Find information on how to get to DTU here.

The web page Rejseplanen can also help you plan your trip using public transportation.
In Denmark, anyone who has a television or computer, smartphone or tablet with internet access is required to pay a yearly media licence (tax) [licens].

The media licence supports Danmarks Radio (DR), which is the country’s largest provider of public media service. DR is obligated to inform, educate and entertain the public while remaining independent of political, financial or commercial bias.

One licence covers one household, i.e., yourself, your partner and children. You are not covered by your roommate’s licence. Please read more about the media licence and how to pay it on DR’s website.
Risø Campus, Access to

Risø was inaugurated in 1958. Research focuses on finding sustainable supplies of energy, and Risø is home to DTU Wind Energy.

To enter Risø Campus, you need an ID card that you must show whenever you enter the gate security. If you leave Risø after 18:00, or if you work at Risø on the weekend, you must also show your ID card.

To obtain your ID card, you will need to have your photo taken by gate security. They are located in Building 100 and are open every day from 10-17. Your ID card will be available a couple of days later; until then, you must wear a guest ID card.

Your ID card must always be visible when you are on DTU’s Risø Campus.
Spouses and support

DTU would like to welcome international spouses and partners to Denmark

At our DTU Spouse Welcome Events, spouses will have a chance to make new friends, hear about Denmark and Danish culture, and learn about opportunities and activities happening nearby. You can sign up here.

**IDCN - network for international spouses**
IDCN is a project organization that is exclusively driven by spouses. DTU is a member of the network in the Greater Copenhagen Area thereby giving DTU spouses the possibility to join the network. Here spouses have the possibility to be an active member of the network and/or to participate in events and workshops.

You can read more here and register here.

**Online courses**
Workindenmark offers online job search courses that we encourage spouses to join. The course consists of 4 modules and you can read more about it here.

**Copenhagen Career Program**
Copenhagen Career Program provides services for accompanying spouses residing in Greater Copenhagen. Please read more here.

**Expat in Denmark**
Expat in Denmark is an external platform for expats, where you can network and socialize with other expats through events and meetings. You can also find links to information about taxation, healthcare, education, residency, culture and leisure. The network is free for all international citizens living in Denmark.

**DTU Spouses**
(closed group on Facebook for DTU spouses) where we share information about upcoming events for spouses including our own spouse events.
The Danish Language Training Program stretches over 2½ years and 5 or 6 modules.

As from 1 July 2020 Danish courses are free of charge but you will be required to pay a deposit which will be refunded when you have finished the course. Lessons can be taken at DTU Lyngby and DTU Risø. You can find more on the internal DTU site – Inside (when you are employed).

### Danish Lessons

### Everyday Necessities

#### Discount chains
Aldi, Fakta, Netto and Rema 1000
In the big discount chains, you will find everyday necessities such as bread, milk, butter, meat, fruit, vegetables, etc. These discount chains have less of an emphasis on service and choice, but the goods are often cheaper than in Supermarkets.

#### Supermarkets
Blika, Føtex, Irma, Kvickly, Meny & SuperBrugsen
The main supermarket chains have a larger assortment of goods, including food items, hardware and clothing. Their service level is typically higher than that of the discount chains.

#### Opening hours
Supermarkets are typically open from 8 - 21. Stores in Copenhagen may have longer opening hours.

#### International specialties
You can buy most international specialties in kiosks and small specialty shops in Copenhagen. In addition, a wide selection of gourmet goods can be found at Torvehallerne (Frederiksbergade 21, 1360 København K), an indoor/outdoor food market near Nørreport station.
Culture and Leisure

Danes value their spare time, and many participate actively in sports (football, swimming, running, aerobics, badminton, handball, golf etc.), cultural activities or are members of volunteer clubs and associations.

There are also special programs for children in all municipalities. Joining a local sports team or club is a great way to meet new people, pursue an existing hobby and learn about Danish culture.

The following links provide information on how and where you can participate in various activities:
- The Danish Ministry of Culture
- DGI: Gym Associations
- DIF: Sports Clubs
- Adult Education [folkehøjskole]

**DTU Sport**
At DTU in Lyngby and Roskilde, there are several sports clubs open to both students and employees.

At DTU in Lyngby, there is a fitness center and climbing wall that students and employees can join. You can also sign up for a variety of classes, such as yoga, bodybike, gymnastics and badminton. More information is available on DTU Inside (requires login).

There is also a swimming pool located near DTU in Lyngby. Please visit their site (in Danish only) to find opening hours and address.

At DTU Risø, there is also a fitness center open to employees. If you wish to become a member, please sign up via DTU Sport’s website.

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Public Holidays in Denmark

New Year’s Day [nytårsdag] - 1 January
Maundy Thursday [skærtorsdag]
Good Friday [langfredag]
Easter Sunday [påskedag]
Easter Monday [2. påskedag]
Prayer Day [St. Bededag]
Ascension Day [Kr. Himmelfartsdag]

Whit Sunday [Pinsedag]
Whit Monday [2. Pinsedag]
Constitution Day [Grundlovsdag] - 5 June
Christmas Eve [Juleaftensdag] - 24 December
Boxing Day [2. Juledag] - 26 December
New Year’s Eve [Nytårsaftensdag] - 31 December
Registration in Denmark for commuters from Sweden

Below you can find information how to register in Denmark, if you are a commuter - meaning that you continue living in Sweden while commuting to your work at DTU each day (or several times a week)

Please note that if you are a NON-EU/EEA national, you will need a Danish work permit even if you have a Swedish residence permit.

**Step 1 - Tax id number**

If you plan to use the Researcher Tax Scheme (see page 12), DTU will apply for a Danish tax id number for you in connection with the application for Researcher Taxation.

If you are not planning to use the Researcher Tax Scheme, it will be your responsibility to get your Danish tax registration in place. You can do the tax registration online via this webpage. Please remember to upload a copy of the documents mentioned on above web site.

You can apply for your Danish tax id as soon as you have received your employment contract - however, earliest 21 days before your first working day in Denmark. If you have questions, you can call the Danish Tax authorities at +45 72 22 18 18.

Please send your tax id number to your HR-coordinator, once you have received it.

**Step 2 - Special Health Insurance card**

Once you have received your tax id number, you can apply for a special health insurance card, which will allow you to visit a doctor in Denmark in case you should need it. You can apply for the special health insurance card online on this webpage. Please remember to upload a copy of the documents mentioned on above web site.

You can apply for your Danish tax id as soon as you have received your employment contract - however, earliest 21 days before your first working day in Denmark. If you have questions, you can call the Danish Tax authorities at +45 72 22 18 18.

Please send your tax id number to your HR-coordinator, once you have received it.

Since you do not have a Danish address, you will need to bring additional documents and a witness to get a NemID. Therefore, we recommend that you contact the Citizen Center in Lyngby Taarbæk to hear which documents you need to bring and which requirements your witness needs to fulfill.

When contacting the Citizen Center, please remember to state that you are commuter from Sweden.

You can read more about NemID here.

Please send your bank account details to your HR-coordinator here at DTU, once you have received it.

Opening a bank account may show to be a time consuming process. If you cannot get your Danish bank account in place before salary deadline (approx. the 15th in each month), you can contact your HR-coordinator to arrange a manual salary payment so you do not have to wait for a payment until the following month.

**Step 3 - Danish bank account**

For opening a bank account in Denmark, you will need to have your Danish personal tax number in place (see step 1). We recommend starting the process of opening a bank account as soon as you have received your Danish tax id number, because DTU will need the Danish bank account for your salary payment and it may take some time to get the bank account in place as the banks are required by law to perform a number of security checks.

You are free to choose any of the banks here in Denmark or a Swedish bank with cross border services, which can open a Danish bank account for you. It is important that you inform the bank that the account needs to be a NemKonto (Designated account) as this is a requirement for the salary payment.

For opening a bank account, the banks typically need several documents from you. It might be a good idea to contact the bank in advance and ask which documents you will need to submit in order to open a bank account. Your Danish bank might require that you have a NemId (which is a secure online login tool) before your account can be opened. For more information about how to get a NemID, please see section “Bank Account, NemKonto & NemID” in this Welcome Guide.

You can read more about NemID here.

Please send your bank account details to your HR-coordinator here at DTU, once you have received it.

Since you do not have a Danish address, you will need to bring additional documents and a witness to get a NemID. Therefore, we recommend that you contact the Citizen Center in Lyngby Taarbæk to hear which documents you need to bring and which requirements your witness needs to fulfill.

When contacting the Citizen Center, please remember to state that you are commuter from Sweden.

You can read more about NemID here.

Please send your bank account details to your HR-coordinator here at DTU, once you have received it.

Opening a bank account may show to be a time consuming process. If you cannot get your Danish bank account in place before salary deadline (approx. the 15th in each month), you can contact your HR-coordinator to arrange a manual salary payment so you do not have to wait for a payment until the following month.

**Other steps**

In addition to above steps, we recommend you to contact Öresund Direct, which is a public service providing advice to commuters. Öresund Direct can help you with advice regarding important topics like unemployment insurance, Swedish tax liability etc.

For more information and booking an appointment, please visit Öresund Direct’s webpage.
Dictionary

Greetings

hej/goddag  hello
hej hej/farvel  goodbye
tak  thank you
undskyld  excuse me, sorry

tak  thank you

Housing

bolig  accommodation
lejlighed  apartment
andelsbolig  cooperative
ejerlejlighed  condominium (privately owned apartment)
hus  house
anneks  annex
værelse (vær., v.)  room
In Denmark, the living room is included in the number of rooms in an apartment or house. A 2-room apartment will have 1 living room and 1 bedroom.
rum  room
køkken  kitchen
bad / toilet  bathroom
bruser / bruseniche  shower
soveværelse  bedroom
stue  living room
altan  balcony
kælder (kld.)  basement
loft  attic
møbleret  furnished
unmøbleret  unfurnished
husdyr  pets
etage  story
(e.g., The building is 5 stories high.)

st.  ground floor
1. sal  1st floor
This is the floor directly above the ground floor, what in some countries would be the 2nd floor.
til højre (th.) /  to the right /
til venstre (tv.) /  to the left /
midt for (mf.) /  in the middle /
kælder (kld.)  basement

These abbreviations are used for your address.

Lease terminology

lejekontrakt  lease
fremleje  sublease
lejer  tenant
udlejer  landlord
husleje / leje  rent
indflytning  move-in
fraflytning  move-out
tidsbegrænset  temporary
tidsubegrænset  permanent
kr./md.  Danish kroner per month
betalingssted  landlord’s bank registration and account number
depositum  deposit
forudbetalte leje  prepaid rent

In Denmark, it is legal to charge 3 months’ prepaid rent + 3 months’ deposit + the 1st month’s rent before move-in, i.e., 7 months’ rent when signing the contract. The prepaid rent is applied after you give termination notice at the end of the tenancy, which means that you only owe consumption for the last 3 months.
This is particularly important, as it is normal to rent a newly painted apartment with newly sanded/lacquered floors. In this case, it is also normal that the deposit will be used to renovate at move-out. A/C forbrug consumption (on account) This is a monthly charge which has been estimated and may be reconciled once per year.

**Dictionary**

nyistandsat / newly renovated /

uistandsat / not newly renovated /

som beset / as-is

This is particularly important, as it is normal to rent a newly painted apartment with newly sanded/lacquered floors. In this case, it is also normal that the deposit will be used to renovate at move-out. A/C forbrug consumption (on account) This is a monthly charge which has been estimated and may be reconciled once per year.

varme / heating

vand / water

elektricitet (el.) / electricity

licens / TV license fee for Danmarks Radio (public broadcasting service, mandatory)

**Food & Household**

brød / bread

kød / meat

oksekød / beef

svinekød / pork

kylling / chicken

fisk / fish

grøntsag / vegetable

frukt / fruit

mælk / milk

sødmælk / whole milk

letmælk / low-fat milk (1,5%)

minimælk / low-fat milk (0,5%)

skummetmælk / non-fat milk (0,1%)

kærnemælk / buttermilk

laktosefri / lactose-free

ost / cheese

hytteost / cottage cheese

flade / cream

smør / butter

margarine / margarin

æg / egg

gær / yeast (usually sold fresh, in the refrigerator section)

salt / salt

sukker / sugar

brun farin / brown sugar

flormelis / powdered sugar

bagepulver / baking powder

bikarbonat / baking soda

hvedemel / white flour

fuldkornshvedemel / whole wheat flour

majs / maize, corn

ris / rice

olie / oil

eddike / vinegar

kaffe / coffee

the / tea

vin / wine

øl / beer

stanniol / sølvpapir / aluminum foil

plastfolie / plastic wrap

sæbe / soap

vaskemiddel / laundry detergent

opvaskemiddel / dishwasher detergent

afspændingsmiddel / dishwasher rinse aid
Links and Further Reading

**DTU**
Technical University of Denmark (DTU)
Maps and How to Get to DTU

**Denmark**
About Denmark
Facts and Figures about Denmark
Ministry of Foreign Affairs of Denmark
The Danish Parliament (Folketinget)
The Danish Monarchy
VisitDenmark
National Bank of Denmark
The Royal Library
The Local - Denmark’s News in English

**Lyngby**
Welcome to Lyngby Municipality

**Roskilde**
Welcome to Roskilde Municipality

**Copenhagen**
Visit Copenhagen
Welcome to Copenhagen Municipality
Welcome to Frederiksberg Municipality
Copenhagen Capacity
AOK - All about Copenhagen
Copenhagen Post - English newspaper
The Murmur - English newspaper
Cinemateket - The Danish Film Institute’s filmhouse, which shows a selection of international, Danish and English-language films

**Transportation**
Rejseplanen - Online trip planner for all public transport
DSB - the Danish railway system
Copenhagen Airport
The Copenhagen Metro