

How to use this booklet?



Do you have any questions about residence, work, school, health or recreational activities in Norway?



This booklet contains the information you need to answer these questions.



The booklet is divided into seven chapters, which makes it easier for you to find the information you need.



Most chapters are accompanied by internet links that provide further information about the topic you are interested in.



Wherever possible, you will also find telephone numbers that you can call for more information, or to receive answers to your questions.



We hope that you find all the information you need. Good luck!

Welcome to New in Norway

If you have recently arrived in Norway, you may find it difficult to track down important information about Norwegian society. New in Norway has gathered information from public agencies that you may find useful in your new life. You will be able to familiarise yourself with your rights and duties, and you will be given practical advice and tips.

New in Norway has been prepared for labour immigrants. However, the information may be useful to other groups as well. Non-Norwegian spouses, employers with foreign employees and anyone in contact with immigrants will find useful information here.

New in Norway is divided into the following seven chapters:

- Moving to Norway
- Work
- Children and schools
- Health
- Recreational activities
- Transport and services
- Useful information

Each section has several topics that make it easy for you to find the information you are looking for. The information is presented in the form of brief facts and illustrations. If you want to know more about any of the topics or whom to contact for help, use the internet addresses or phone numbers that are included under each topic. Important deadlines, dates and phone numbers are gathered at the end of the booklet.

The information in New in Norway is up-to-date as of 15 November 2017. At www.nyinorge.no, or on the agency's website, you will always find updated information.

If you have any comments or suggestions for changes that should be included in the next issue, please send an e-mail to post@imdi.no.

New in Norway contains information from the Directorate of Labour and Welfare, the Norwegian Directorate for Children, Youth and Family Affairs, the Directorate for the Labour Inspection Authority, the Agency for Public Management and eGovernment, the Directorate for Civil Protection and Emergency Planning, the Norwegian United Federation of Trade Unions, the Consumer Council, the Norwegian Association of Local and Regional Authorities (KS), the Directorate of Health, the Housing Bank, the National Police Directorate, the Directorate of Taxes, the Norwegian Public Roads Administration, the Directorate of Customs and Excise, the Norwegian Directorate for Education and Training, the Directorate of Immigration and The Norwegian Directorate of Integration and Diversity. Information about Norwegian history and work culture is provided by Oslo Chamber of Commerce, International Network of Norway (INN) and Kulturtolk.

The Norwegian Directorate of Integration and Diversity (IMDi) is responsible for editing, organizing, publishing and distribution.

IMDi wishes to thank all the contributors for gathering and making important information available.

Welcome to Norway!

Libe Rieber-Mohn

Director General.

The Norwegian Directorate of Integration and Diversity, (IMDi)

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Note!

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This section contains information about permits, registration and how you can find a place to live. It provides information about your rights to get Norwegian language courses and interpreting services.

Permits

Differences between EEA nationals and nationals of the other countries

Different conditions and application procedures for resident permits and family immigration apply to EU/EEA/EFT A nationals, so-called EEA nationals, and nationals of other countries, so-called third-country nationals.

All permits that entitle the holder to stay and work in Norway are called residence permits. Depending on what country you are from, you can be granted a residence permit/right of residence pursuant to one of the following two regulations: the general regulations or the EEA Regulations.

THE GENERAL REGULATIONS

Apply to all foreign nationals.

THE EEA REGULATIONS

Special provisions for nationals of EU/EEA/EFTA states.

Residence permit pursuant to the general regulations

A residence permit pursuant to the general regulations entitles the holder to live and work in Norway. All foreign nationals can apply for a residence permit pursuant to these regulations.

There are many types of work permits, and different rules, guidelines and application procedures apply. A complete overview of residence permits and information about the different permits, conditions and application procedures is available at www.udi.no.

RENEWAL OF RESIDENCE PERMITS

Most of residence permits are renewable. Renewal applications must be submitted to the police at least one month before your current permit expires. Contact the police in your municipality for further information.

LOSS OF PERMITS AND EXPULSION

You may loose your permit if you have given incorrect information to the authorities. If you lose your permit, you must leave the country. You may be expelled if you violate the provisions of the Immigration Act or if you are convicted of a criminal offence. If you are expelled, you are not permitted to return to Norway for the duration of the expulsion period. The prohibition on entry also usually applies to the rest of the Schengen area.

Permanent residence permit

When you have lived in Norway continuously for three years, you can be granted a permanent residence permit. A permanent residence permit entitles you to stay and work in Norway indefinitely. Once you have been granted a permanent residence permit, you will not lose it if the conditions for the original permit cease to apply, for example if you are no longer in employment.

It is a condition that you have completed the mandatory tuition in the Norwegian language required by the Introduction Act, or that you document that the municipality has made a decision exempting you from such tuition in Norwegian.

The requirement for Norwegian language skills applies to everyone between the ages of 16 and 67.

It is not a requirement that you have had residence on the same grounds for the whole three-year period, but all the permits you have held must be of a type that forms the basis for permanent residence.

You must financially support yourself. You must fulfill the requirement for income for the last 12 months and you cannot have received social security benefits during the last 12 months.

A good conduct requirement also applies. A conviction for a criminal offence means that an additional period of residence will be required before a permanent residence permit can be granted.

If you are uncertain about whether or not the permits you hold and have held form the basis for permanent residence, this can be checked by reading the previous decisions you have received.

More information about permanent residence permit is available at www.udi.no.

Family immigration permit pursuant to the general regulations

If you have close family members who live abroad, they can apply to come and live with you during your stay in Norway. This is called family immigration. As a rule, you cannot apply on behalf of your family members.

WHICH FAMILY MEMBERS CAN BE GRANTED FAMILY IMMIGRATION?

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Some members of your family are entitled to a family immigration permit if all the conditions for a permit are met. Other family members can also be granted family immigration if certain conditions are met. The Directorate of Immigration (UDI) will also consider whether there are strong humanitarian grounds for granting the application for family immigration.

Permits

Those family members entitled to residence permits when all conditions for a permit are met are:

- A spouse or registered partner over the age of 18, when the couple plans to live together in Norway.
- Cohabitants over the age of 18, when the couple has lived together for at least two years and intends to continue their cohabitation.
- A cohabitant over the age of 18
 who has children with the person in
 Norway, and the couple intend to
 continue their cohabitation.
- Children when both parents have been or will be granted residence permits in Norway.
- Children who only have one parent resident in Norway. It is a requirement that the parent living in Norway has sole parental responsibility or, if parental responsibility is shared, that the other parent gives his or her consent.

In addition, parents may visit their children (regardless of the children's age) in Norway for up to nine months, either together or separately. It is a requirement that the parents return to their home country after the permit has expired. The permit does not entitle the holder to work in Norway. Parents can travel into and out of Norway for as long as the permit is valid. The permit cannot be renewed, but parents can be granted a new ninemonth permit when they have stayed outside Norway for at least one year.

SUBSISTENCE AND HOUSING REQUIREMENTS

In order for your family to be granted family immigration permits, it is a requirement that the person living in Norway can guarantee subsistence for the family members applying for family immigration. In the case of some types of family members, it is also a requirement that the family living in Norway can guarantee accommodation.

OTHER CONDITIONS AND APPLICATION PROCEDURES

Additional requirements will often apply before a permit can be granted.

RENEWAL OF RESIDENCE PERMITS

You should apply for renewal at least one month before your permit expires. You will then retain the same rights as before relating to work, studies etc. while you are waiting for us to process your application, even if your permit expires before you receive our answer.

If you fail to apply for renewal within the deadline, you will not automatically be entitled to stay in Norway. If you apply for renewal after your permit has expired, a situation can arise where you do not have legal residence while we process your application. Applying too late may also mean that your residence will not be regarded as continuous, which means that you may have to wait longer before you can be granted a permanent residence permit. Submit your renewal application to the

police where you live. The police renew most types of permits. If the police are in doubt as to whether your application can be granted, they will forward it to the UDI for processing.

More information about family immigration and application procedures is available at www.udi.no.

RIGHTS AND DUTIES ASSOCIATED WITH FAMILY IMMIGRATION

Among other things, family immigration permits for adults confer a right to work in Norway, to leave and enter Norway freely, the possibility of renewal and the possibility of being granted a permit on independent grounds. The permit also forms the basis for permanent residence in Norway.

Contact the Directorate of Immigration (UDI) about any changes in your circumstances that are relevant to your residence permit. The UDI can also assist you with questions concerning the rights and duties associated with your permit, or the possibility of permanent residence or Norwegian citizenship.

The tax authorities, the health authorities, the Directorate of Integration and Diversity (IMDi) and the municipality in which you live have an overview of your rights and duties regarding tax matters, health, language tuition, and of schools and kindergartens where you live.

Right of residence pursuant to the EEA regulations

If you are an EEA national and have a valid identity card or passport, you have right of residence for three months in Norway. The same applies to members of your family who are also EEA nationals. Family members who are not EEA nationals must have a valid passport and be able to document that they are members of your household or that they are supported by you.

If you are an EEA national who wishes to work in Norway for more than three months, you must have a job (basis for residence).

Nationals of EU/EEA/EFTA countries do not need to apply for a residence permit but must **register online** (selfservice. **udi.no).** Once you have registered online, you must go to your nearest police station. If you live in a district with a Service Center for Foreign Workers you need to meet in person there. You must take along a valid identity card or a passport and proof of employment that is in accordance with the provisions of the Working Environment Act.

Permits

Once you have registered, you will be issued a registration certificate. This certificate is issued free of charge and is valid indefinitely (i.e. you do not need to renew it).

The registration certificate is only valid as long as the conditions are met, i.e. as long as you meet the conditions for one of the grounds for residence, for example as an employee or student. You can change your grounds for residence, for example from being an employee to becoming self-employed. You do not have to report this.

If you have had continuous legal residence in Norway for at least five years, you can apply for a document certifying permanent legal residence.

LAPSE OF RIGHT OF RESIDENCE

If you stay outside Norway for more than six months during a calendar year, the grounds for residence will lapse. Changes of address must be reported to the Population Register. An EEA national will have to register again in the event of a new stay in Norway.

Right of residence will nonetheless be retained if the absence is for valid reasons. In the case of pregnancy, birth, serious illness, education or vocational training and secondment to another country, a continuous period of absence of maximum 12 months is accepted. The serving of military or civil national service is not deemed to interrupt the period of residence.

EXPULSION

If you are an EEA national, you have extended protection against expulsion. You can nonetheless be expelled if the authorities deem you to be a potential and serious threat to public order and safety. If you are an EEA national, you will only be expelled from Norway and you will not be registered in the Schengen Information System (SIS).

Read more at www.udi.no.

Permanent right of residence

If, as an EU/EEA/EFTA national, you have had continuous legal residence in Norway for at least five years, you can apply for a permanent residence certificate that applies indefinitely. In some cases, employees or self-employed persons can be granted permanent right of residence after a shorter period of residence in Norway.

Members of your family who have had continuous legal residence in Norway for five years may also apply for a permanent residence certificate regardless of their nationality. It is required that you have lived together in Norway during those five years.

Read more about permanent right of residence at www.udi.no.

Family immigration permit pursuant to the EEA regulations

As EU/EEA/EFTA nationals with right of residence in Norway pursuant to the EEA Regulations, your family members are entitled to come to Norway to live with you. There are two different schemes that your family members can use to be granted family immigration permits.

Which scheme they fall under depends on which citizenship your family members hold. If they are also EU/EEA/EFTA nationals, they are covered by the registration system for EEA nationals and will be issued registration certificates. If they are not EU/EEA/EFTA nationals, they must apply for residence cards as family members of an EEA national.

More information about family immigration pursuant to the EEA regulations is available at www.udi.no.

Residence cards

Everyone who holds a residence permit in Norway and who is from a country outside the EU/EEA must have a residence card. EU/EEA nationals are not issued such cards. Family members of EEA nationals who are not EEA nationals themselves will be issued a residence card.

The card, which is about the same size as a credit card, replaces the previous system of stickers in passports or travel documents. The residence card is proof that you hold a residence permit in Norway.

Unless otherwise stated on the card, it also proves that you are entitled to travel freely in the Schengen area. You should therefore take the card with you when you travel abroad, although you must still always have your passport with you.

The card is valid for the same period as your residence permit. If you hold a permanent residence permit, the card is valid for two years.

Among other things, the card contains your photograph, signature and finger-prints. The fingerprints are not stored anywhere else other than on the card itself.

You must present the card in the event of a control. If you do not have it with you, you may be asked to get it.

The sticker on your travel document is valid until its expiry date, and you do not need to obtain a residence card as long as it is valid. If you renew your permit, you will be issued a residence card.

Read more about residence cards at www.udi.no.

Checklist for foreign workers in Norway

REGISTRATION CERTIFICATE

It is demanded if you wish to stay and work in Norway for more than three month. Register online register (selfservice.udi.no) and subsequently meet in person at your nearest police station or Service Center for Foreign Workers. Remember to take with you required documentation. Read more at page 11.

NATIONAL IDENTITY NUMBER

If you intend to stay in Norway for more than six months, you can report moving to Norway. If you will be registered as resident in Norway, you will get a national ID number. You have to show up in person in one of the 42 tax offices to report moving to Norway and to perform ID-check. Remember to take with you required documentation. You can apply for a tax deduction card at the same time. Read more at page 19.

D-NUMBER

If you intend to work in Norway for less than six months you will be given a D-number. You will get it when you apply for a tax deduction card for the first time. You have to show up in person in one of the 42 tax offices to apply for a tax deduction card and to perform ID-check. Remember to take with you required documentation. Read more at page 42.

TAX DEDUCTION CARD

If you EU/EEA national, you need a tax deduction card if you intend to work in Norway. Nationals of a country outside EEA area have to apply for a residence permit before they apply for a tax deduction card. You have to show up in person in one of the 42 tax offices to apply for a tax deduction card and to perform ID-check. When you apply for a tax deduction card for the first time you are given a registration number: a D-number (or national identity number depends how long you intend to live in Norway). Remember to take with you required documentation. Read more at page 42.

EMPLOYMENT CONTRACT

You are entitled to a written employment contract, irrespective of the length of employment or the percentage of a full-time position when you work in Norway. The employer shall prepare a draft employment contract as soon as possible and no later than one month after the start of the employment relationship. Read more at page 32.

RESIDENCE PERMIT

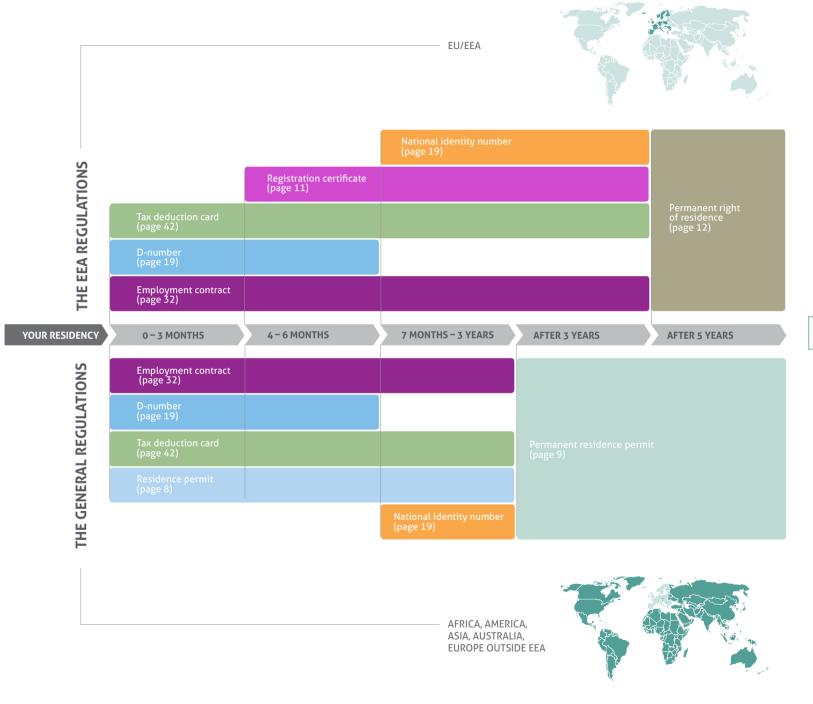
You are national of a country outside EEA area, you must apply for a residence permit if you want to stay and work in Norway. There are many types of work permits, and different rules, guidelines and application procedures apply. A complete overview of residence permits and information about the different permits, conditions and application procedures is available at www.udi.no.

PERMANENT RESIDENCE PERMI

If you are national of a country outside EEA area and you have lived in Norway continuously for three years, you can be granted a permanent residence permit. Remember the requirement for Norwegian language skills and the requirement for income when you apply. Read more at page 9.

PERMANENT RIGHT OF RESIDENCE

If you have had continuous legal residence in Norway for at least five years and you are EEA-national, you can apply for a permanent residence certificate that applies indefinitely. Read more at page 12.



EEA countries - all EU member states and Norway, Liechtenstein, Iceland.

Things to remember after you move to Norway

REGISTRATION Register/send your application online

- and book your appointment at the Police station or at the Service Centers to get:
- registration certificate if you are EEA national (page 11)
- residence permit if you are non EEA national (page 8).
- ☐ Apply for tax deduction card at one of the listed on page 42 tax office or the Service Centers.
- ☐ Register in connection with moving to Norway if you intend to stay in Norway for more than 6 months (page 18).

HOUSING

- ☐ Remember to sign a lease (page 21).☐ Check if house or apartment you
- lease is approved and protected against fire (page 25).
- Protect your belongings, buy home contents insurance (page 106).
- ☐ If you own a house, buy also home insurance (page 105).



NORWEGIAN LANGUAGE TUITION FOR ADULTS

☐ If you wish to participate in the

Norwegian language tuition

contact the municipality where you

live for information about the tuition

it offers. Remember the tuition is not

free (page 29).



WORK

- ☐ Remember to ask for a written employment contract, keep your copy (page 32).
- ☐ Concider joining trade unions, there are many membership benefits (page 44).

** CHILDREN AND SCHOOLS

- ☐ Contact your municipality to check how to apply for a place at a pre-school day care center (page 53).
- ☐ Contact your municipality to check which school you child will attend and when he/she can start start to go to school (page 56).
- ☐ If you child does not understand

 Norwegian, ask for possibility

 for special language tuition (page 58).

HEALTH

- ☐ Choose your primary doctor. After you are registed as residing in Norway, you will get a letter from you community with the list of primary doctors (page 66).
- ☐ Only some medicines are freely available, but most of them are prescription drugs sold at pharmacies (page 68).



HEALTH

- Pregnancy check-ups are exempt from patient charges (page 66).
- ☐ Dental services are not free of charge for adults (page 69).
- Examinations and treatment of children under the age of 16 are exempt from patient charges (page 65). Children under the age of 18 are entitled to free dental care from the public dental services. (page 69).
- ☐ Have you moved to Norway from EEA or Switzerland? Remember to order European health insurance cards for you and your family when you go to one of the EEA-countries (page 69).

RECREATIONAL ACTIVITIES

- ☐ All municipalities have public libraries (page 77).
- Contact your municipality for information about cultural facilities and recreational activities for you and your family (page 76).



MOTOR VEHICLE

- ☐ Contact The Norwegian Customs
 Services and check if you can use
 your vehicle in Norway (page 84).
- ☐ Contact the Norwegian Public Roads
 Administration to check how long you
 can use your foreign
 driving licence applies only for non
 EEA nationals (page 84).

BANK

Remember to open a bank account (page 100).



TRANSPORT AND COMMUNICATION

- ☐ Mark your letter box with your full name (page 108).
- Get a map of the area and find out about transportation in your area (side 96).
- ☐ Before you take out a subscription for a mobile phone, fixed-line phone, or broadband, you should check the prices, terms and conditions and different providers (page 107).

Registration on arrival

Registration in the population register

REGISTRATION IN CONNECTION WITH MOVING

Everyone who moves to Norway from another country, between two Norwegian municipalities, or to another place in the same municipality, is obliged to notify the population register within eight days. The population register is part of the tax office. When you move to Norway, you must go to the tax office.

Documentation that is required when notifying a move to Norway (stays over six months):

 A passport or other approved ID for Nordic or EEA nationals containing a photograph of you and indicating your citizenship and gender

- Documented grounds for residence, such as:
- a registration certificate for EEA nationals
- a residence card for non-EEA nationals, stating that you have the right to stay in Norway for 6 months or more
- Documentation of the period of residence, such as:
- an employment contract / written offer of employment for more than six months (in the case of assignments for staffing enterprises you must have a confirmation of an assignment lasting for six months or more)
- a contract for the lease/purchase of a house/apartment

- When moving together with children under the age of 18
- for Nordic nationals with children under the age of 18: if both parents have not signed the notification of the move, the person in question must bring along a declaration of consent from the parent not present or documentation of parental responsibility from his/her home country
- In certain cases, an approved marriage certificate/birth certificate must be brought along.

Everyone who wishes to get a national identity number must go in person to one of the following tax offices:

Tax Norway East:

Oslo, Sandvika, Lillestrøm, Gjøvik, Grålum, Hamar, Tynset and Leira

Tax Norway South:

Drammen, Kristiansand, Skien, Tønsberg, Lyngdal and Grimstad

Tax Norway West:

Førde, Leikanger, Bergen, Haugesund, Egersund, Stavanger, Nordfjordeid and Norheimsund

Tax Norway Central Norway:

Trondheim, Ålesund, Kristiansund, Namsos, Steinkjer, Molde and Ulstein

Tax Norway North:

Kirkenes, Hammerfest, Alta, Tromsø, Harstad, Bodø, Mo i Rana, Sandnessjøen, Leknes, Vadsø, Sortland, Narvik and Svalbard

Further information about registration in connection with moving, D-number and national identity number is available at www.taxnorway.no.

D-NUMBER

You need a valid reason to be assigned a D-number, as well as not meeting the conditions for being assigned a personal identity number. A number of public and private agencies can decide whether you need a D-number.

NATIONAL IDENTITY NUMBER

As a rule, national identity numbers are given to persons who are born in Norway or who are registered as settled here.

A national identity number may also be given to Norwegian nationals who live in another country when it is a condition for them being issued a Norwegian passport. Foreign workers who come to Norway must go in person to a tax office to apply for personal identity number.

Housing

Personal belongings

When you move to Norway, you must complete a **declaration for the importation of household goods.** You should also draw up a list of the objects you are bringing with you, stating whether they are new or used. This list makes customs clearance easier. You must contact the Norwegian Customs Service when your household goods arrive in Norway. If you arrive before your household goods, you must contact the Norwegian Customs Service on your arrival.

You may import household objects free of customs and excise duties if certain conditions are met. Among other things, you must have lived abroad continuously for at least a year, and you must have owned or possessed the objects abroad and used them during your stay abroad. It is also a condition that you will continue to use them in Norway.

Special rules apply to the importation of private boats to Norway. Please contact the Norwegian Customs Service for further details.

To bring certain goods into Norway, you must pay customs and excise duties or have a special permit.

This applies to:

- Work-related equipment
- Motor vehicles
- Aircraft
- New items
- Food products
- Alcohol and tobacco products
- Weapons
- Plants
- Animals
- Radio and television equipment

More information about customs and excise regulation in relation to the importation of household goods is available at www.toll.no.

Finding a home

Houses/apartments for rent are often advertised in the local newspaper. In addition, there are several websites where you can find rented accommodation.

Some estate agents offer houses/apartments for rent. There are also agents who deal exclusively in rented accommodation. Remember that you must sign a lease with the landlord – the agents are not responsible for the property itself.

Some municipalities can assist you in your search for rented accommodation, but council houses are generally reserved for those who are not able to get accommodation on their own.

Buying and selling property is usually handled by an estate agent. The agents advertise houses/apartments for sale in the local newspaper and on various websites.

On the State Housing Bank's website, you will find an online information module in ten different languages about living in Norway. Go to www.husbanken.no.

Renting a home

Renting a house/apartment does not require capital other than for the deposit. If you do not have money for the deposit, you should contact your municipality. Some municipalities can offer to lend you the deposit, while others can furnish a guarantee that some landlords will accept as an alternative to a deposit. If the municipality cannot offer you a loan for the deposit, the alternative is to take up a loan for the deposit in a private bank.

YOUR RIGHTS AS A TENANT

Your most important rights as a tenant are stipulated in the lease and in the Tenancy Act. The Tenancy Act includes a prohibition against discrimination in tenancy situations. The parties (the landlord and the tenant) are free to decide the amount of rent to be paid at the time the lease is signed. However, once the lease has been signed, the rent can only be increased in step with the consumer price index in the first three years. Index regulation can only take place after one year at the earliest. The tenant is not obliged to pay rent for more than one month in

advance. The rent must be a fixed amount. In addition, it can be agreed that electricity and heating will be paid separately on the basis of consumption. The same applies to consumption-based water and sewage charges. Other additions are not permitted.

The tenant has a right to let his/her immediate family move into the dwelling. The landlord cannot enter the dwelling without the tenant's consent.

The Tenancy Act does not prohibit the letting of a run-down property, but a building that has not been approved for human habitation, or that is considered a health hazard, cannot be let. Incorrect information about the dwelling given by the landlord will be considered a breach of contract (defect). Damage, faults or other matters concerning the dwelling that the tenant knew about before signing the lease are not considered defects. The landlord is obliged to repair any defects to ensure that the condition of the dwelling is in accordance with the lease. If the

landlord does not repair the defects, the tenant can demand a reduction in rent or withhold the rent. If the defects are substantial, the tenant can cancel the lease. Always contact the landlord first if you think there is a defect.

LEASE

You can always demand a written lease between landlord and tenant. The lease should include: the parties' names and addresses, the property to be rented and the amount of rent to be paid. If the landlord demands a deposit, this must be specified in the lease. The period of notice is three months, unless otherwise stated in the lease.

The property should be checked when the lease is signed to make sure it corresponds to the description of the property in the lease. Consider drawing up a list of furniture etc. and its condition. Using a standard contract is advisable.

A standard lease is available at www.forburkerportalen.no

Housing

HOME CONTENTS INSURANCE

In order to insure the contents of your apartment/house, you need home contents insurance. This insurance covers damage to belongings in the event of fire, water damage, burglary etc. As for other types of insurance, the terms and conditions decide what the home contents insurance covers. You need home contents insurance even if you are renting accommodation.

Read more about home contents insurance on page 106.

Further information about insurance products is available at www.finans-portalen.no. It is an information service where users can compare bank savings and insurance products.

DEPOSIT

A deposit is an amount that the tenant pays as security for rent owed or damage to the housing property. The amount may not exceed six months' rent. The amount must be deposited in a separate account, and neither of the parties may withdraw the amount for the duration of the tenancy. If the landlord demands that the tenant deposit the amount in the landlord's private account, or that the tenant deposit the amount in cash, the tenant can always refuse to do so. Any fee payable to the bank for opening a separate account is to be paid by the landlord.

When the tenancy expires, the landlord usually gives his/her written consent to the bank to pay the deposit to the tenant. If not, the tenant must request in writing that the bank pays him/her the deposit. The bank shall notify the landlord in writing of the request, giving notice that the amount will be paid to the tenant if the landlord does not instigate legal proceedings (within five weeks after receiving such notice).

HOUSING ALLOWANCE

Housing allowance is a government-financed support scheme for people at a disadvantage in the housing market. The purpose of the scheme is to help households with low incomes and high housing expenses to obtain housing or retain their current housing. The scheme is government-financed and managed by the Norwegian Housing Bank and local municipalities.

Poor finances do not automatically make you eligible for a housing allowance. Only applicants who satisfy all the requirements will receive a housing allowance. The closing date for the receipt of applications is the 14th of each month. If your application is successful, the allowance will be paid on the 10th of the following month.

Applications should be submitted to the housing office in your local municipality, or online via www.altinn. no. For further information, contact your local housing office.

TERMINATING THE TENANCY

A tenancy can be entered into for a specified ('non-terminable') period or an unspecified ('terminable') period.

A lease for a specified period expires without notice at the agreed time. Out of consideration for the tenant, the main rule is that leases for specified periods cannot be entered into for a period shorter than three years. As a tenant, you are therefore never bound by a lease for a specified period that is valid for less than three years. If the parties agree and it is not otherwise specified in the lease, a lease for a specified period can nevertheless be terminated.

A lease for an unspecified period runs until it is terminated by either party. If the lease does not specify a period of notice, the period of notice is three months. The tenant can terminate the tenancy without reason. The termination should be in writing. The landlord can terminate the tenancy if he/she has justifiable grounds for doing so. Termination by the landlord must be in writing. The tenant can object to the termination, and the termination will lapse if the landlord does not take the case to the Conciliation Board/The Rent Disputes Tribunal in Oslo, Akershus, Bergen and Trondheim (HTU -Husleietvistutvalget).

Owning a home

If you want to buy a home, you must obtain a mortgage approval from a bank before you start looking at houses or apartments. You can apply for a start loan from your local municipality if you do not have private capital or you are having difficulty financing your home in a private bank.

The purchase price of the house/apartment is determined through people bidding for a property. Remember that the deal is made when the seller accepts your offer. You must therefore never make an offer before you are certain that you can finance the purchase.

Most banks offer mortgages if you want to buy a house or an apartment. The repayment period for a mortgage is long, usually between 20 and 30 years. People who do not own a home in Norway can apply for a first-time buyer mortgage, i.e. a mortgage with the same interest rate for the entire amount where you can borrow up to 100 per cent of the purchase price. Contact your bank to find out how much you can borrow and what interest rate the

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REMEMBER

- -Test the smoke detector every month
- Replace the battery in smoke detector once a year

Housing

bank offers. Bring your tax return and pay slip to the bank to document your income level.

At www.finansportalen.no, you can find out which banks offer the lowest interest rate.

FIRST-TIME BUYER MORTGAGE

People who do not own a home in Norway can apply for a first-time buyer mortgage from their bank, i.e. a mortgage with the same interest rate for the entire amount where you can borrow up to 100 per cent of the purchase price. If the bank is not willing to lend you 100 per cent of the purchase price, you can apply for a start loan from your municipality.

START LOAN FROM YOUR MUNICIPALITY

If you have difficulties getting a loan from your bank to buy your own home, or you need help to stay in your current home, you can apply for a start loan. The loan can be granted as bridge financing or full financing for buying or renovating a house, as re-financing to stay in your current house, and as top-up financing to build a new house. Different municipali-

ties have different policies and practices when it comes to granting start loans. It is up to the municipality to decide whether someone should be granted a loan and how much.

Applications should be submitted to the municipality that administers the scheme. Contact your municipality for further information about how the scheme is organised where you live.

BASIC LOAN FROM THE NORWEGIAN STATE HOUSING BANK

A basic loan can be granted from the Norwegian State Housing Bank for the building of a new home or for renovating and adapting an existing home. The house must meet certain criteria relating to universal design (accessibility) and energy efficiency/the environment. If the house satisfies the criteria, the Norwegian Housing Bank can grant a loan of up to 80% of the costs or the purchase price approved by the bank.

Applications should be submitted to the Norwegian State Housing Bank, which administers the scheme.

More information and application forms for all schemes are available at www.husbanken.no.

HOUSING ALLOWANCE

You may be entitled to a housing allowance. Read more on page 22.

HOUSING GRANTS

A housing grant is available for those who are most disadvantaged in the housing market. The household must be experiencing long-term or permanent financial difficulties, or the home must be in need of special adaptation. Grants can be given to buy a home, to renovate/adapt one's own home and to re-finance a mortgage to be able to stay in one's current home.

Applications for housing grants should be submitted to the municipality that administers the scheme.

Contact your local municipality for further information and to find out whether the municipality offers grants.

HOME INSURANCE

If you own your own home, you must insure the building (home insurance). You can take out joint home contents and buildings insurance. If you own a house or an apartment in a jointly-owned property or a housing cooperative, the building will as a rule be insured by the cooperative/jointly-owned property. All you need in such case is a home contents policy. Ask the board of the jointly-owned property or housing cooperative about this.

Read more about home insurance on page 105.

HOME CONTENTENS INSURANCE

In order to insure the contents of your apartment/house, you need home contents insurance. This insurance covers damage to belongings in the event of fire, water damage, burglary etc. As for other types of insurance, the terms and conditions decide what the home contents insurance covers.

Read more about home contents insurance on page 106.

Further information about insurance products is available at www.finans-portalen.no. It is an information service where users can compare bank savings and insurance products.

Waste and recycling collection

Different municipalities have different waste disposal schemes. Check with your local municipality.

Many municipalities sort waste, which means that waste such as paper and food waste is sorted in separate bins. Waste that cannot be sorted is residual waste, which is put in a separate bin. The different types of waste are collected on different days of the week – contact the waste collection service in your municipality.

Not all waste can be disposed of in the waste bins where you live. Glass, metal and hazardous waste are examples of waste that must be taken to the municipality's waste recycling centres. Electrical and electronic equipment waste (EE waste) can be returned to shops that sell this type of equipment.

Fire safety in the home

Most of those who die in fires in their own home die of smoke poisoning. The correct fire protection equipment reduces the risk of injury or death in the event of fire.

SMOKE DETECTORS

Smoke detectors save lives every year. All homes must have at least one approved smoke detector. If the house or apartment is big or has several floors, it should be fitted with several smoke detectors. The location of the smoke detector is very important in relation to how quickly it detects smoke. The detectors should be placed near stairs and in escape routes, at the highest point of the ceiling and at least 50 centimetres from walls (follow the installation instructions). The smoke alarm must be clearly audible in all bedrooms with the door closed. The smoke detectors should be connected in series, so that they all go off at the same time.

Housing

The owner of the house is responsible for fitting smoke detectors. The person using the house/apartment is responsible for testing the smoke detector (by pressing the test button) and changing batteries. The smoke detector should be tested every month, and the batteries should be changed once a year.

FIRE EXTINGUISHERS ARE MANDATORY

All homes must have a fire extinguisher. This can be in the form either of a fire hose or a portable extinguisher (with a minimum effect of 21A). It is the owner of the property's responsibility to install fire extinguishing equipment and it's maintenance. The equipment must be visible, easily accessible and well maintained, and the residents of the house or apartment must know how to use it.

If the situation permits, adults and older children can try to put out the fire using a fire hose or portable extinguisher.

Do not expose yourself to great danger; smoke from a fire is very toxic.

The most important thing is to save lives and call for help. Do not try to put out the fire if the situation feels threatening. Leave the building and call the fire service using the emergency telephone number 110. All citizens have a duty to report fires (110). Always state the address where the fire is.

FIRE DRILLS AT HOME

Carry out regular fire drills with your family. Agree procedures for how to alert others, call the fire service and evacuate the building. Practise what you have agreed during fire drills. Talk to your children about fires and fire prevention.

Tips on how to avoid a fire in your home

- Only use the cooker, washing machine and tumble-dryer when you are at home and awake. Make sure that they are turned off when not in use
- Turn off the TV by pressing the offbutton on the appliance, not just on the remote
- Check that there are no candles burning when you leave the room
- Check that electric heaters are not covered
- Clean the kitchen fan of grease
- Check for scorch marks or excessive heat in the fuse box
- Check cords, plugs, sockets and lamps for scorch marks.

CHECK THE ELECTRICAL SYSTEM

Landlords and tenants are encouraged to be alert and to check that the system is not overloaded, as it may cause a fire.

It is the landlord's responsibility to ensure that the electrical system is in accordance with the regulations and that it can take the load it is subjected to. In cold weather, we use more electricity for heating and the danger of overloading increases.

Although the fuses are meant to protect the electrical system against damage, overloading can cause fires, especially if the system is old and in need of maintenance. If the fuses tend to blow often, they are overloaded. You should reduce your electricity consumption or spread the heat sources between more circuits.

Landlords and tenants can carry out a simple but important check themselves:

- Ensure that all screw-in fuses are tightened.
- If the fuses are too hot to touch, they are overloaded. The same applies if the fuses blow often.
- Check for brown discolouring on sockets, cords and connections – this is a sign that they are damaged and must be disconnected and replaced.
 The smell of burnt material is also a warning sign.
- If serious faults or damage are suspected, the landlord must disconnect relevant equipment/fuses and contact a registered electrician.

Other tips

- Electrical heaters must be directly connected to the socket – avoid the use of extension cords
- Keep an eye on movable heat sources and the distance to flammable mate rial. Check that electric heaters are not covered.
- Movable heaters should only be used under supervision.
- Ensure that electrical systems and equipment are well maintained and in accordance with regulations. Contact a registered electrician to check the system.
- When you discover faults in the electrical system, contact the landlord or an electrician so that it can be fixed.

Interpreters

Interpreters

An interpreter is a person who translates oral communication from one language to another. If you do not understand Norwegian, you may need to use an interpreter in meetings with the authorities in order to explain the matter and receive the information you need. Civil servants are responsible for obtaining sufficient information from the clients/users of the service in question to be able to make a decision in a case. They also have a duty to provide you with necessary information about the service and the decisions that are made.

The language used by the Norwegian government administration is Norwegian, but staff must consider whether an interpreter is required to ensure satisfactory service. Due process protection and equal treatment considerations are very important in this context.

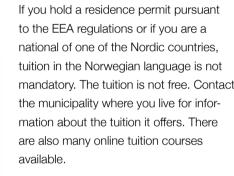
Public agencies must order and pay for interpreting services when an interpreter is needed. **You must therefore inform**

the agency with which you are meeting if you need an interpreter. State exactly which language you need. It may take a while to find a good interpreter, so please let the agency know as long time in advance of the conversation/meeting as possible. If you are unable to attend at the scheduled time for which the interpreter has been booked, it is important to give notice of this so that the interpreting service can be cancelled.

Interpreters have an absolute duty of confidentiality. This means that the interpreter cannot pass on any information that he/she becomes aware of in connection with the interpreting.

Norwegian language courses

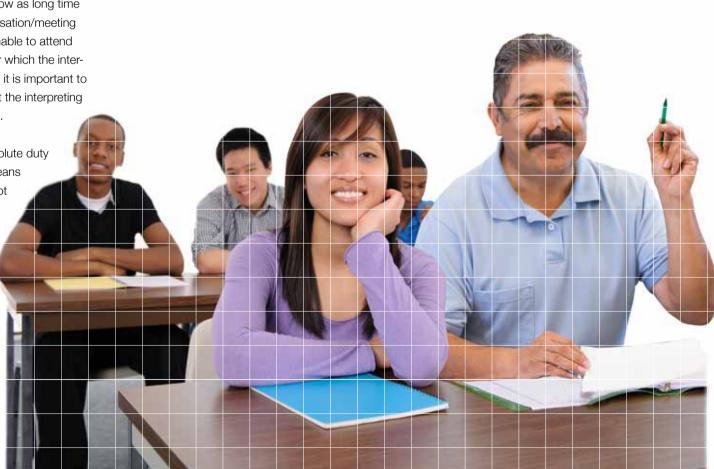
Norwegian language courses



If you are a national of a country outside the EU/EEA and are in Norway as a labour immigrant, you may be obliged to take tuition in the Norwegian language if you later wish to apply for permanent residence. You meet the requirement if you take 250 hours of tuition in Norwegian and 50 hours in social studies or pass a specific Norwegian test. The tuition is not free. The purpose of this scheme is to ensure that everyone who can be granted permanent residence in Norway has basic knowledge of the Norwegian language and of Norwegian society.

The obligation to participate applies to everyone between the ages of 16 and 67.

Contact the municipality where you live for more information about what applies in your case as regards to tuition in Norwegian.



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This section contains information about your rights and duties as an employee. It provides information about what your employment contract should include, how to pay taxes, and whether your education can be recognised.

Employment contract

Everyone is entitled to a written employment contract, irrespective of the length of employment or the percentage of a fulltime position. The employment contract describes employees and employers' rights and duties, and it shall always contain information about: who has entered into the contract, the workplace, a description of the work or position, the date on which the employment commences, the expected duration of the employment if it is temporary, the right to holidays and holiday pay, the probationary period if this has been agreed, period of notice, pay, length and specification of working hours, breaks and any collective agreements regulating the employment relationship.

The employer shall prepare a draft employment contract as soon as possible and no later than one month after the start of the employment relationship.

For more information about employment contract see www.arbeidstilsynet.no.

Working hours

In principle, normal working hours are maximum nine hours per day and 40 hours per seven days. If you work different work rotas, the weekly working hours are 38 or 36 hours for a seven day period, depending on your work rota.

An alternative arrangement of working hours is permitted. It is called average calculation of working hours. This requires a written agreement, and means that the employee can work more during some periods and less in others, but that the average working hours remain within the limits of ordinary working hours.

As a rule, the rest period must be 11 hours in the course of 24 hours and 35 hours in the course of 7 days, and, as a rule, time off shall be taken on Sundays or public holidays. Employees are entitled to a break if their daily working hours exceed 5,5 hours, and breaks shall total 30 minutes if the daily working hours exceed 8 hours. Work in excess of normal working hours shall only occur if it is specifically

required and is of a limited duration, and this work shall then be compensated with an overtime supplement of at least 40 per cent of normal hourly pay.

Night work and work on Sundays is only permitted if the nature of the work makes this necessary.

The right to paid travel time between the home and the workplace is not regulated by law, and this must be agreed with the employer.

For more information about working hours see www.arbeidstilsynet.no.

Pay

As a rule, pay is not regulated by law in Norway, and there is therefore no general minimum wage. Having a clear and unambiguous written agreement on pay is therefore very important.

An exception from the main rule applies in the building and construction idustry, the shipbuilding industries and green sector. In these idustries, the collective agreements have been made generally applicable, which means that wages are regulated and minimum wage rates apply.

Many enterprises have entered into collective agreements. There are agreements concerning pay and other rights between employers' federation and trade unions. You must join a trade union in order to be entitled to the right set out in a collective agreement.

If you do not receive the pay you are entitled to, you must send a letter to your employer by recorded delivery, specifying your wage claim. Set a specific deadline, at least one week ahead, and write that if you are not paid within the deadline, you will take the matter further. The procedure from there depends on the reason

your wages have not been paid. If the employer refuses to pay, the Conciliation Board is the correct body to turn to. If the employer cannot pay because he has solvency problems, the next step is a petition for compulsory liquidation. The Labour Inspection Authority can provide more detailed information about the procedure in such cases.

If your employer is declared bankrupt, the NAV Wage Guarantee scheme may cover pay that is due to you. In such case, you must file your wage claim correctly and within certain deadlines. If you wait too long, your claim might become obsolete and fail to be covered by the NAV Wage Guarantee scheme. NAV Wage Guarantee can provide guidance about what you should do and what deadlines apply.

Make sure you can document your wage claim by, for exemple, timesheets, your employment contract, old pay slips ect.

For more information about pay see www.arbeidstilsynet.no.

HSE cards in the building industry

Everyone working on construction sites in Norway must have a special identity card; this applies to both Norwegian and foreign employees in full and part-time positions, on short or long-term contracts and to self-employed persons. The HSE card requirement also applies to people who carry out support functions when they are permanently established within the construction area. The purpose of this scheme is to identify the employee and who the employing enterprise is. It is the employer's responsibility to ensure that all employees have such HSE cards. Self-employed persons must obtain HSE cards themselves.

The term construction industry refers to the construction of buildings, interior and installation work, the assembly and dismantling of prefabricated elements, demolition, renovations and repairs, sanitation and maintenance and groundwork. Identity cards are not required for building activities in stationary, permanent enterprises, such as shipyards or factories.

There is only one body that issues these identity cards, and they can be ordered from www.byggekort.no.

For more information about HSE cards see www.arbeidstilsynet.no.



HSE cards in the cleaning industry

All employees, both Norwegian and foreign, who carry out cleaning work must have an HSE card from the Norwegian Labour Inspection Authority. The requirement for an HSE card also applies to self-employed persons (sole proprietors without employees) and employees who are hired out to do cleaning work. The purpose is to identify who you are and who you work for. The card is valid for as long as you are employed by the enterprise, but not for longer than two years.

Your employer must issue you an HSE card. The card is linked to your employment relationship with a specific firm. If you are employed by more than one employer, you must have an HSE card for each employment relationship. You must notify your employer immediately if you lose your HSE card or if it is stolen from you. Your employer will notify the card issuer, so that you can get a new card. If you stop working for the enterprise, you must return the card to your employer.

For more information about HSE cards see www.arbeidstilsynet.no.

Holidays and holiday pay

All employees who start a job before 30 October are entitled to 25 working days' holiday by the end of the holiday year (which follows the calendar year), irrespective of whether they are entitled to holiday pay or not. Those who start in a job after 30 October are entitled to six working days' holiday. There are six working days in an ordinary week and in practice 25 working days is four weeks and one day's holiday in the course of a holiday year. The employee is entitled to three continuous weeks' holiday during the main holiday period from 1 June to 30 September. Employees are entitled to take the remainder of their holidays in one continuous period. The stipulation of holidays must be discussed in advance, but the employer decides when you take your holiday within the time frame regulated by law.

The employer and employee can agree in writing to transfer a maximum of two weeks' holiday to the following holiday year. It is a condition that both parties agree on this. Taking holiday in advance can also be agreed in the same way.

You are entitled to have two weeks' holiday transferred to the following year, of, on account of illness, you have been prevented from taking holidays by the end of the holiday year. The demand must be submitted before the end of the year. Holiday transferred due to the illness comes in addition to any other holidays that you have agreed to transfer. It is possible to transfer 12 working days' holiday because of illness. An employee can thus transfer a total of 24 working days' holiday to the following holiday year.

Holiday that, in violation of the statutory provisions, have not been taken by the end of the holiday year shall be transferred to the next holiday year. Unused holiday days will thus not be lost of the employer and/or employee is passive and does nothing to ensure that mandatory holidays are taken. An exception applies if this is due to illness or parental leave. All earned holiday pay is then paid on the first ordinary pay day in the following year.

Holiday pay is earned the year before it is paid (the holiday year). Holiday pay is 10.2 per cent of the wages paid during the earning year. Holiday pay is normally paid in June. Part of your pay in June will be withheld by your employer. This money will be paid to you when you actually take your holiday. You are entitled to be paid holiday pay one week before taking your holiday or in connection with the final settlement if you leave the enterprise. Employees on sick leave cannot demand to have their holiday pay paid before they either take their holiday or terminate the employment relationship. Holidays are agreed with the employer, and notification must be given to the Norwegian Labour and Welfare Administration (NAV) so that sickness benefit payments can be temporarily suspended during the period when holiday pay is received. It is important to remember that, for income purposes, a year consists of eleven months of wages and one month of holiday pay.

For more information about holidays and holiday pay see www.arbeidstil-synet.no.

Leave

An employee is entitled to take leave in connection with pregnancy, care in connection with birth, births and parental leave. Leave rights in connection with having a child mean that, together, parents are entitled to take leave from work until the child is three years old. The first year is paid by the Norwegian Labour and Welfare Service (NAV). The employer can demand that the leave be taken as one continuous period. The reason for this is the employer's need for predictability as regards staffing.

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An employee is entitled to take the time off she needs to breastfeed her child. This type of leave is unpaid.

An employee is entitled to take time off if the child or childminder is ill. This right applies until the calendar year the child is 12 years old and covers ten days per year, or 15 days per year if the employee has more than two children. If the child has a chronic illness or disability, the employee has extended rights. The Working Environment Act regulates the right to take time off work; rights to benefits

in connection with periods of leave are regulated by the National Insurance Act. Pregnancy check-ups are the sole exception. The Working Environment Act entitles women to paid leave for this purpose. Rights relating to benefits in connection with such leaves of absence are otherwise regulated by the National Insurance Act. Contact NAV for more detailed information about such benefits.

An employee is entitled to unpaid study leave for up to three years if the employee has worked for at least three years and has been employed by the same employer for the last two years. In order to be entitled to take this type of leave, the education must be part of an organised course of education, but it does not have to be related to the employee's position. An employee is not entitled, however, to take this type of leave if it is an obstacle to the employer properly planning the running of the enterprise.

An employee is also entitled to take leave to care for close relatives during the final stages of their lives, to complete military service and to serve in public office.

Self-certified sickness

As an employee, you are entitled to self-declared sick leave, i.e. to notify your employer that you are unable to work due to illness without having to present a medical certificate. The main rule is that self-declared sick leave can be used for up to three calendar days at a time. For more than three calendar days you must present a medical certificate from a doctor. Self-declared sick leave can be used four times in the course of a 12-month period.

You must have been employed for at least two months to be entitled to take self-certified sick leave. The conditions for self-certified sick leave may differ. Ask your employer about the rules in your workplace.

Sick leave

If you are sick longer than the time allowed by the self-declaration, you must get in touch with your doctor in order to get a medical certificate. If the doctor regards sick leave necessary, he/she will issue a medical certificate for the required period. The doctor will also assess whether full sick leave (100 per cent) is required, or whether you are able to perform some of your work and only need partial sick leave. For example you may be on 50 per cent sick leave and work 50 per cent of the time. The employer shall adjust your duties if necessary, and follow you up while on sick leave.

Sickness benefit

Loss of income due to illness may entitle you to sickness benefit. The condition is that you have been employed for at least four weeks before sick leave begins Your are entitled to sickness benefit for a maximum of 52 weeks. The illness must be documented by a self-declaration or a medical certificate. You are entitled to sickness benefit from your first day of absence. The employer pays the sickness benefit for the first 16 days, after which the Norwegian National Insurance scheme takes over.

For more information, see www.nav.no, contact your NAV Local Services or call NAV's service centre on tel. (+47) 55 55 33 33.

Temporary lay-offs

An employer can, in whole or in part, be excused from the obligation to pay wages, and an employee can temporarily be excused from the obligation to work, in connection with temporary lay-offs. Reasonable grounds for lay-offs can, for example, be a lack of orders, the over-accumulation of stock, accidents or similar. Even if the employee is temporarily laid-off, the employment relationship persists.

Notification of a lay-off shall be given in writing at least 14 days before it is implemented, and the employee shall receive normal pay during the period of notice. After the period of notice, there is a period during which the employer is obliged to pay wages. This is currently five days, and 15 days if the employee is laid off for less than 40 per cent of his/her normal working hours. The maximum period an employee can be laid off is currently 52 weeks. The number of days the employer is obliged to pay wages and the maximum lay-off period can vary. Contact NAV for up-to-date information.

If an employer dismisses an employee who has been laid off, the lay-off will immediately cease to apply. Employees have a duty to work and employers have a duty to pay wages during the agreed or statutory period of notice, even if the employer has no work to offer. An employee who has been laid off can, however, hand in his/her notice with 14 days' notice if the period during which the employer is obliged to pay wages has come to an end.

For more information about temporary lay-offs see www.arbeidstilsynet.no.

Dismissal

An employer may dismiss an employee if he/she has reasonable grounds for doing so. The reasonable grounds must be based on circumstances relating to either the employee or the employer/enterprise. An example of circumstances relating to the employee could be serious breach of the employment contract. Examples of circumstances relating to the employer/enterprise could be a necessary reduction in the size of the workforce or reorganisation.

Notice must be given in writing, whether by the employer or the employee. Notice from the employer must be given in writing and must either be delivered in person or sent by recorded delivery in the post. An employee can request that the grounds for the dismissal be given in writing if he/she so wishes. The dismissal must contain information about the employee's right to negotiations, the right to take the matter to court and the right to remain in the position if he/she requests negotiations. If an employee requests negotiations about dismissal, this must

be requested within 14 days of the receipt of the notice of dismissal. In this type of case, assistance should be sought from a lawyer or trade union, and the law courts in Norway settle such cases.

Unless otherwise specified, the period of notice is one month, which starts on the first day of the month after notice has been given. The law also contains absolute rules about periods of notice from 14 days to six months, depending on the length of employment and the employee's age.

An employee who is completly or partially absent from work cannot be dismissed due to his/her absence during the first 12 months. If the employer cannot prove that the dismissal is unrelated to the illness, the dismissal is unlawful.

After the first year, illness can constitute reasonable grounds for dismissal, but this must be subject to a concrete assessment.

An employee cannot be dismissed because she is pregnat. If the employer cannot prove that the dismissal is unrelated to the pregnancy, the dismissal is unlawful.

An emplyee who is on pregancy leave, compassionate leave, maternity leave or is in the first year of parental leave must not be dismissed with effect during the period of leave when the employer is aware of the reason for the absence. If the employer has reasonable grounds for the dismissal, the period of notice starts when the leave of absence is over. The same applies in relation to adoption.

COLLECTIVE REDUNDANCIES

The term "collective redundancies" refers to dismissal given to at least ten employees within a period of 30 days, without being warranted by reasons relating to the individual employees.

An employer who is considering collective redundancies must discuss this with the employees' representatives with an aim

Working environment

Health, safety and the environment (HSE)

to reaching an agreement to avoid collective redundancies or to reduce the number of redundancies.

DISMISSAL WITHOUT NOTICE

An employer can summarily dismiss an employee if the employee is in gross breach of his/her obligations or is otherwise in material breach of the employment contract. This means that the employee will not be given a period of notice and no pay from the day she/he is summarily dismissed. The employee is not entitled to remain in the position during the hearing of a dispute unless the court so rules.

In other respects, the same rules apply as for ordinary dismissals.

For more information about dismissal and collective redundancies see www.arbeistilsynet.no.

The employer is responsible for the following:

- that the employee has a fully adequate working environment, which means that you will not sustain any physical or mental injuries or illnesses as a result of the work.
- systematically monitoring that work in the enterprise is performed in a safe and secure manner. This means that the employer must regularly assess whether the work entails any risk, prepare a plan for how any risks can be prevented and implement measures accordingly.
- that the employee has personal protective equipment when necessary.
- before the employee starts on a task, a risk assessment of the task must be carried out and protective equipment, safety instructions, training provided, and the organisation of the work must be adapted accordingly.

The employee is responsible for ensuring:

- that he or she complies with instructions and safety rules laid down in the enterprise's guidelines and the law.
- that personal protective equipment is used when necessary.
- that notice is given to the management or safety delegate if the employee sees anything in the working environment that constitutes a risk to life and health.
- that he/she participates in dialogue meetings and helping to draw up and carry out follow-up plans in connection with absences.

All enterprises shall have a safety delegate, who is an employee with a special role in relation to monitoring and attending to the working environment in the enterprise. The safety delegate shall participate actively in work on safety, and he/she is the person you must contact if safety is not adequately attended to in the enterprise.

For more information about safety delegates see www.arbeidstilsynet.no.

Working environment

Personal insurance

There are different types of personal insurance. You can take out personal insurance for death, disability, critical illness or one of the above alone.

Insurance that pays compensation in the event of death due to illness or accidents is called life insurance. If you want to secure your finances in the event of disability or critical illness, you can take out separate or combined insurance for this, in which case you must complete a medical declaration form.

If no one else is dependent on your income, it is usually sufficient to take out disability insurance. For cohabitants, personal insurance is often a better solution than credit life insurance (which cancels debt in case of death).

Accidents at work

An employer is obliged to notify the Labour Inspection Authority as quickly as possible in the event of a fatal accident or accident involving serious personal injury. Examples of such serious injury could be: injuries to the head, skeletal injuries, internal injuries, loss of a body part, poisoning, frostbite, burns, corrosive injuries, loss of consciousness and injuries that require hospital treatment.

An employer is also obliged to notify the National Labour and Welfare Service (NAV) about injuries and illnesses that may entitle employees to occupational injury coverage from the National Insurance scheme. The person in question may also be entitled to occupational injury coverage pursuant to the Act relating to industrial injury insurance. Such claims shall be addressed to the insurance company with which the employer has taken out occupational injury insurance.

Occupational injury

By occupational injury we mean injury, illness or death caused by an accident at work. Certain illnesses can also be recognised as an occupational illnesses if the illness is a result of harmful influence of the working environment.

An employer is obliged to notify your NAV Local Services about occupational injury or occupational illness. It is your responsibility to ensure that your employer is made aware of the injury. You can report the injury yourself if your employer does not meet his/her reporting duty.

Impaired work ability

If your health reduces your ability to work or your options in relation to choosing an occupation or workplace, you may be entitled to particular services and measures from NAV to help you return to work.

Work assessment allowance

If your ability to work has been reduced by at least fifty per cent as a result of illness, injury or impairment, you may be entitled to work assessment allowance. The most important question is not how much your health is imapaired, but to what extent it affects your possibilities of taking paid employment.

Work assessment allowance is intended to assure that you have income in a transitional period when you, due to illness or injury, require work-related measures, medical treatment or other follow-up from NAV in order to obtain employment.

As a rule, you must have been a member of the National Insurance scheme for at least three years before you apply. If you have been fit for employment, it is sufficent that you have been a member for one year before you apply. Exeptions can be made. You must be between the ages of 18 and 67, and, as a rule, you must live or stay in the country.

Disability pension

If your earning ability has been permanently reduced by at least fifty per cent due to illness, injury or impairment, you may be entitled to disability pension. It must be substantiated that expedient treatment and individual, appropriate work-related mearures cannot improve your earning ability.

NAV decides whether you meet the requirements for disability pension.

As a rule, you must have been a member of the National Insurance scheme for at least the last three years before you became disabled. Exeptions can be made. You must be between the ages of 18 and 67, and, as the rule, you must still be a member of the National Insurance scheme.

For more information see www.nav.no, contact your NAV Local Services or call NAV's service centre on tel. (+47) 55 55 33 33.

Tax system

Tax

The public sector in Norway pays for extensive services in the interests of the population, including a public health system under which everyone is entitled to treatment, has a right to education and help in several other areas. The taxes that we pay are spent on public services such as healthcare, hospitals, education and transport and communications. In addition to covering general public expenditure, taxes are designed to contribute to greater equality between individuals.

Taxes account for the most of local and central government revenues. A distinction is drawn between direct and indirect taxes. The direct taxes are infome tax and wealth tax.

Indirect taxes include value added tax (VAT). It is a tax we pay when we buy goods and services. It means that some of the prices that we pay for goods or services is in turn paid to the public purse.

ARE YOU GOING TO WORK IN NORWAY?

Check www.skatteetaten.no/start.
This is a guide for foreign
workers who want to start
work in Norway.

Tax

Tax deduction card

Everyone working in Norway must have a tax deduction card. The tax deduction card shows how much tax your employer should deduct before you are paid. You must give your tax deduction card to your employer.

If you apply for a tax deduction card you must have the following documentation with you:

Nordic nationals

- A passport or national ID card containing a photograph of you and indicating your citizenship and gender, or a valid driving licence together with a transcript from the population register in the country you have moved from. The transcript must not be older than three months. It needs be stamped and signed.
- An employment contract, a written offer of employment or documentation of a Norwegian-registered business.

FFA nationals

- A passport or approved ID card containing a photograph of you and indicating your citizenship and gender.
- An employment contract, a written offer of employment or documentation of a Norwegian-registered business.

Employers have an independent responsibility for ensuring that all their employees are entitled to work in Norway. Any questions must be addressed to the immigration authorities.

Nationals from outside the EEA area

- A passport
- An employment contract, a written offer of employment or documentation of a Norwegian-registered business.
- Documentation stating that you have the right to stay and work in Norway

You must go in person to one of the following tax offices:

Tax Norway East:

Oslo, Sandvika, Lillestrøm, Gjøvik, Grålum, Hamar, Tynset and Leira

Tax Norway South:

Drammen, Kristiansand, Skien, Tønsberg, Lyngdal and Grimstad

Tax Norway West:

Førde, Leikanger, Bergen, Haugesund, Egersund, Stavanger, Nordfjordeid and Norheimsund

Tax Norway Central Norway:

Trondheim, Ålesund, Kristiansund, Namsos, Steinkjer, Molde and Ulstein

Tax Norway North:

Kirkenes, Hammerfest, Alta, Tromsø, Harstad, Bodø, Mo i Rana, Sandnessjøen, Leknes, Vadsø, Sortland, Narvik and Svalbard

The Norwegian Tax Administration issues electronic tax deduction cards. After you have applied for a tax deduction card, you will receive a tax deduction notification that contains information about the type of tax deduction card you have been issued. The employer obtains your tax deduction card electronically from the Tax Administration after you have ordered it. The employer shall deduct tax from your

Pay slips

pay on the basis of the information in the tax deduction card.

Tax deduction card for persons with a Norwegian personal number (fødselsnummer)

If you have a Norwegian personal number (that starts with your date of birth) you will most likely receive tax deduction card automatically, although there are some exceptions. If you do not receive your tax deduction notice automatically, you need to apply for a tax card.

Tax deduction card for persons with a provisional Norwegian personal number (D-nummer)

Everyone with a D-number must apply for a new tax card each year.

You should be aware of the special rules if you:

- are working offshore for a Norwegian employer
- are working as a seafarer on a Norwegian-registered ship
- are a foreign artist or sportsperson

For more information see www.taxnorway.no.

Each time you are paid, you receive a pay slip from your employer. The pay slip shows how much you have been paid and any tax that has been deducted.

The pay slip also acts as a receipt showing that tax has been deducted. You should therefore keep your pay slips.

Tax return

Everyone who works in Norway receices a tax return at the end og the March/ beginning of April in the year following the income year. If you do not receive a tax return, you must contact the tax office. It is important that the tax office knows which address to send your tax return to. The tax return is pre-completed with information received from your employer, among others. You must check that the information is the same as that contained in the Certificate of Pay and Tax Deducted that you receive from your employer in January. You must correct any errors in your tax return and submit it to your local tax office.

Please note that you may be entitled to deductions from your income, e.g. the standard deduction for foreign employees or a deduction for expenses relating to living away from your home abroad (commuter deduction). You must claim eventual deductions yourself by entering them in your tax return.

ONLINE USER

As a registered online user you

can handle your tax papers online,

and you will be notified by SMS

and/or e-mail on every update.

Read more about how you can

register as en online user at www.skatteetaten.no/

onlineuser

It is important that you provide correct information in your tax return. If you fail to declare income or capital (for example a house, car, boat, cash etc.), your tax can be increased (additional tax).

You can read more about how to submit your tax return at www.taxnorway.no.

Trade unions

Тах

Tax settlement

When your tax return has been processed by the tax authorities, you will receive a tax settlement notice. It contains information about the income on which the tax assessment is based, how much tax your employer has deducted and whether you have paid too much or too little tax. You will receive the tax settlement notice between June and October in the year following the income year.

If you have paid too little tax, you must pay the remaining amount by the due date that you find on the giro that accompanies the tax settlement notice.

If you have paid too much tax, the excess amount will be refunded.

Obligation to pay taxes in Norway

All persons who, pursuant to Norwegian regulations, are resident in Norway are liable to pay tax on all their income and wealth. You become resident for tax purposes if you live in Norway for more than 183 days during a 12-month period or more than 270 days during a 36-month period.

A person who is not resident in Norway long enough to be considered resident pursuant to the Norwegian tax regulations is still liable to pay tax on, among other things, income from employment and income from business in Norway.

The obligation to pay taxes in Norway may be limited by a tax treaty between Norway and your home country. It is worth noting, however, that if you work in Norway for a Norwegian employer or if you are on hire to a Norwegian employer, you are always liable to pay tax in Norway.

Further information about the tax system is available at www.taxnorway.no.

Trade unions and trade union federations

A trade union is an association of employees in one or several enterprises. It can operate over both small and large geographical areas. Trade unions in an enterprise are generally called local branches or 'shops'. A trade union looks after the interests of its members. The most important job of a trade union is to fight for better pay and working conditions for its members. There are also trade unions that have several affiliated local branches in a limited geographical area.

Most trade unions are affiliated to a national federation. A national federation is usually a nationwide organisation consisting of local trade unions. Most national federations are affiliated to a main confederation of employees. There are four main employee confederations in Norway.

The Confederation of Norwegian Trade Unions (LO) is currently the biggest confederation of unions in Norway. It has 21 national federations as members. These federations have a total of approximately 920,000 members.

You will find more information at www.lo.no.

The Norwegian United Federation of Trade Unions (Fellesforbundet) is a member of the Confederation of Norwegian Trade Unions (LO), and it is the largest union in the private sector in Norway, with approximately 140,000 members.

The other main employee confederations are:

 The Federation of Norwegian Professional Associations (Akademikerne),

www.akademikerne.no

- The Confederation of Vocational Unions (Yrkesorganisasjonens Sentralforbund), www.ys.no
- The Confederation of Unions for Professionals UNIO, www.unio.no

COLLECTIVE AGREEMENTS

In Norway, trade unions have much greater influence than in many other countries. The trade union federations enter into national collective agreements with the employers. A collective

agreement is an agreement between an employer's federation and a trade union federation concerning pay and working conditions. The pay and working conditions are usually better in workplaces that are bound by collective agreements than in most companies that are not. The size of your salary and other benefits depends on the terms agreed in the collective agreements. The level may vary from one industry to another.

GENERAL APPLICATION OF COLLECTIVE AGREEMENTS

In Norway, several collective agreements have been given general application. This means that these provisions will apply to all employees who carry out the type of work covered by the agreement, including foreign employees and Norwegian employees who are not members of a trade union.

The following sectors have generally applicable collective:

- Construction sites (for construction workers)
- Electricians

- The maritime construction industryFreight transport by road
- Fish processing enterprises
- The agriculture and horticulture sectors
- Wages Passenger transport by tour bus
- Cleaning workers

MEMBERSHIP

To be a member of a union, you must pay a certain annual amount, in what are called union dues. The union dues may be a percentage of your gross pay or a fixed amount. In addition, the local branch/union may charge a separate administrative fee. You can become a member of a union regardless of your nationality, and regardless of where the company you work for is registered. If you experience trouble in the workplace, the union can help you. Examples could be a dispute with an employer, non-payment of wages or holiday pay, unfair dismissal or an occupational injury. Several unions offer insurance schemes as part of membership benefits.

Recognition of higher education

Who needs authorisation or recognition?

PROFESSION	AUTHORISATION/ RECOGNITION BODY
Health personnel	The Norwegian Directorate of Health www.helsedirektoratet.no
Auditors, accountants, estate agents, licensed debts collectors	The Financial Supervisory Authority of Norway www.finanstilsynet.no
Veterinary surgeons, fish health biologists	The Norwegian Food Safety Authority www.mattilsynet.no
Lawyers	The Supervisory Council for Legal Practice www.tilsynet.no
Maritime professions	The Norwegian Maritime Directorate www.sjofartsdir.no
Pilots, aircraft technicians	The Civil Aviation Authority - Norway www.luftfartstilsynet.no

The Norwegian Competence Centre for Foreign Education at the Norwegian Agency for Quality Assurance in Education (NOKUT) provides information about the Norwegian recognition schemes. If you wish to have foreign education and/or work experience recognised, the Competence Centre will refer you to the correct agency, which will be able to help you.

NOKUT is also the point of contact for the recognition of professional qualifications for professionals regulated by law in Norway, covered by Directive 2005/36/EC. This means that NOKUT is there to help nationals of EU/EEA countries by providing information about the recognition of professional qualifications in Norway.

Unemployment

General recognition

The Norwegian Agency for Quality
Assurance in Education (NOKUT)
provides general recognition (level and scope) of higher education from other countries. This means that NOKUT can grant you credits and, if applicable, provide general recognition of your education/degree as being equivalent to a university college degree, Bachelor's degree, Master's degree, or a PhD degree.

However, NOKUT does not provide recognition of the academic content of an education. Norwegian universities and university colleges consider applications for recognition of the academic content of an education that is equivalent to the educational programmes they provide. NOKUT does not recognise vocational qualifications that are not defined as higher education in the home country, and it does not grant authorisation to regulated professions.

Further information about the recognition of higher education, documentation requirements and the approval process is available at www.nokut.no.

Unemployment benefit

To be entitled to unemployment benefit, your working hours must usually have been reduced by at least 50 per cent. You must meet the general requirements for unemployment benefit in Norway and be willing to do any kind of work. As a main rule, you must live or reside in Norway.

To receive unemployment benefit, you must be registered as a job seeker at www.nav.no or at your NAV Local Services. You must then complete the Unemployment Benefit Claim Form. School pupils and students are, as a rule, not entitled to unemployment benefit.

You may be entitled to unemployment benefit if you are temporarily laid off. Your working hours must have been reduced by at least 50 per cent. For persons who are temporarily laid-off in the fish processing industry, working hours must have been reduced by at least 40 per cent. If you are a frontier worker, you can stay in your country of residence while receiving unemployment benefit from Norway.

Cross-border workers are persons who live in one country and work in another and who travel to their country of residence at least once a week.

Entitlements to unemployment benefit earned in another EEA country can be transferred to Norway from the country where you used to work. You must be able to document that you have become unemployed in Norway. It will be sufficient for you to document that you have become unemployed through no fault of your own after having worked for at least one day. It is a condition that the entitlements you have earned in the country you move from also entitle you to unemployment benefit in Norway. You must also meet the general conditions for entitlement to unemployment benefit in Norway.

Unemployment

On certain conditions, you may keep your Norwegian unemployment benefit for up to three months while you are applying for a job in another EEA country. You must then submit a claim in writing using the application form NAV 04-02.01 for a PD U2 certificate. This certificate entitles you to stay in another country as a job seeker while receiving unemployment benefit from Norway. If you are job seeking in Norway while receiving unemployment benefit from another EEA country, you must bring form PD U2 with you from the country from which you receive employment benefit. Or NAV must be sent SED U008 by the authorities in the country from which you are entitled to receive unemployment benefit. You must register as a job seeker when you arrive in Norway and comply with the Norwegian rules that apply to registration as a job seeker with NAV, i.e. submit an employment status form every 14 days to your NAV Local Services.

For more information see www.nav.no, contact your NAV Local Services or call NAV's service centre on tel. (+47) 55 55 33 33.

Job seeking

At www.nav.no, you will find Norway's largest job vacancies database. When you register as a user of the job seeker services at www.nav.no, you get your own page, where you can enter permanent searches for vacancies and publish your own CV. You can also receive e-mail notification of relevant vacancies. As a registered user, you may also be contacted by employers.

For more information see www.nav.no, contact your NAV Local Services or call NAV's service centre on tel. (+47) 55 55 33 33.

The rights of EEA citizens moving between countries

The EEA regulations ensure that you may keep your earned rights while moving between EEA countries.

For more information see www.nav.no, contact your NAV Local Services or call NAV's service centre on tel. (+47) 55 55 33 33.

Old-age pension

Old-age pension

You can receive a retirement pension from the National Insurance scheme when you have reached the age of 62 if you have had sufficiently high earnings. Everyone can receive a retirement pension on reaching the age of 67. Your annual retirement pension will be higher the longer you wait until drawing it. You must have lived in Norway for at least three years after reaching the age of 16 and still be a member of the National Insurance scheme. If you have worked in another EEA country, an exception may be made from the condition regarding a minimum residence period. If you move to another EEA country, you keep your oldage pension from the Norwegian National Insurance Scheme.

You must earn pension rights for 40 years to be entitled to a full pension from Norway.

For more information see www.nav.no, contact your NAV Local Services or call NAV's service centre on tel. (+47) 55 55 33 33.

Entrepreneurship

Starting own business

Do you have a business idea and want to start your own business?

At www.altinn.no, you will find simple answers to the most frequently asked questions about the rules that apply to starting and running your own business.

At www.altinn.no, you will find information about things you should think about before starting your own business and answers to the most frequently asked questions about registering a business. In addition, you will find answers to questions relating to running your own business, including documentation requirements, taxes and employment requirements if you are going to employ other people.

The website will guide you to the forms that you are required to submit to the authorities about your business. You will also find links to Lovdata (collection of Norwegian laws) and other relevant websites.

If you have any further questions, you can submit them to the editorial staff at www.altinn.no. You will receive a reply via e-mail within a short time.

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This section contains information about the Norwegian school system. In addition, it provides information about benefits you are entitled to as a parent, and who to contact for advice or help regarding difficult family issues.

Children

Pregnancy benefit

You may be entitled to pregnancy benefit if you are pregnant and your work could entail a risk of injury to your unborn child. You must have been working for at least four weeks to be entitled to pregnancy benefit. It is a requirement that you cannot be assigned different tasks or that other arrangements cannot be made.

Among other things, this applies to:

- Work with chemical substances
- Physically tiring work
- Stressful work
- Psychosocial conditions

Parental benefit

The purpose of parental benefit is to secure an income for parents in connection with childbirth or adoption. You may be entitled to parental benefit if you have had pensionable income from employment for at least six of the last ten months before the benefit period starts. Previous employment relationships in EEA countries can be included if the most recent employment relationship was in Norway. You can choose between 100 per cent parental benefit for 49 weeks or 80 per cent for 59 weeks. Ten benefit weeks are reserved for the mother (the maternal quota) and ten benefit weeks are reserved for the father (the paternal quota). The last three weeks before the due day and the first six weeks after the birth are reserved for the mother. The rest of the benefit periodcan be distributed freely between the parents. Certain conditions apply to the mother if the father is to be entitled to a parental benefit that is not part of the paternal quota. She must, for example, be in work or studying. The parental benefit is limited to six times the National Insurance basic amount.

Lump sum maternity and adoption grants

A woman who is not entitled to parental benefit may be entitled to a lump sum grant paid in connection with childbirth or adoption.

For more information see www.nav.no, contact your NAV Local Services or call NAV's service centre on tel. (+47) 55 55 33 33.

Child benefit

The purpose of child benefit is to partly cover the expences of having a child. You can be paid child benefit from the month following the child's birth, or the month after your arrival in Norway with the child. If the child is born in Norway after you have registered in the National Register, child benefit is granted automatically. Child benefit is granted until the month before the child turns 18. If you are a single parent, you may, on certain conditions, be entitled to child benefit for one more child than you actually have.

Citizens of EEA countries who work in Norway while their families remain in their home country may be entitled to child benefit pursuant to special regulations.

For rates and further information, go to www.nav.no or contact your NAV Local Services.

Cash-for-care benefit

You can receive the cash-for-care benefit for children aged between one and two years. The condition is that the child does not have a full-time place in a government-subsidised kindergarten. You can receive cash-for-care benefit for a maximum of 11 months. If your child does not go to a kindergarten, you can receive 100% of the cash-for-care benefit. If your child has a part-time place, you can receive 50% of the cash-for-care benefit. The cash-for-care benefit is tax-free.

The parents with whom the child lives must have been members of the Norwegian National Insurance scheme for at least five years, or an equivalent membership period of a national insurance scheme in another EEA country. It is your duty to obtain documentation from your EEA country of your registered periods of national insurance coverage. What qualifies as periods of national insurance coverage varies from country to country. It may, for example, be based on place of residence, periods of employment or both.

As a rule, both you and your child must live in Norway. You will continue to receive the cash-for-care benefit if you and your family go abroad for up to three months. It is a requirement, however, that you do not work during this period. If you are planning to spend a period of more than three months abroad, the cash-for-care benefit will normally be discontinued the month after you leave. If you are going to stay in an EEA country, you may be entitled to continue receiving the cashfor-care benefit pursuant to special rules. You must notify NAV of which country you are going to and how long you are going to stay there. You must also notify NAV if you stay longer than planned.

It is important that you notify NAV if your child starts going to a kindergarten.

For more information see www.nav.no, contact your NAV Local Services or call NAV's service centre on tel. (+47) 55 55 33 33.

Pre-school day care centers

The municipalities are responsible for preschool day care centres in Norway. There are both private and public pre-school day care centres for children between the ages of one and five. Submit an application for a place at a pre-school day care centre on a separate form that is available from the relevant day care centre or the municipality. Rates and admission requirements may vary from one day care centre to another. Admissions usually take place once a year.

For further information about pre-school day care centres, contact your local municipality.

The day care centre/school system

ELEMENTARY EDUCATION



PRE-SCHOOL DAY CARE CENTRES

age 1 – 6 years

Voluntary service Own payment



PRIMARY SCHOOL

age 6 – 12 years

Right and obligation Free

SFO (Before and afterschool programme) age 6 – 9 years

> Voluntary service Own payment



LOWER SECONDARY SCHOOL

age 13 – 15 years

Right and obligation Free

age over 16 years

UPPER SECONDARY

SCHOOL

A right but not an obligation Free

Children up to six years of age may attend pre-school day care centres. It is a voluntary service that provides children with a place to stay while their parents are at work. Parents must pay for their children to attend pre-school day care centres. Education for children between the ages of 6 and 15 is compulsory. It is divided into primary school (age 6 to 12) and lower secondary school (age 13 to 15). All children in Norway are entitled and obliged to attend primary/lower secondary education. Tuition is free. Children between the ages of six and nine may attend a before and after-school programme. This is a voluntary service and parents must pay a share of the costs. Anyone who has completed primary/lower secondary education is entitled to three years of upper secondary education. This tuition is voluntary. Upper secondary education is also free in Norway.



GOOD ADVICE FOR PARENTS

PRE-SCHOOL DAY CARE CENTRES

- 1. Accompany the child to the day care centre and talk to the staff.
- 2. Ask whether you can spend a day at the day care centre.
- 3. Notify the staff if anything special happens in the family.
- 4. Remember clothes for all kinds of weather and a packed lunch.
- 5. Get to know the other parents.

PRIMARY AND LOWER SECONDARY SCHOOL

- 1. Notify the school if something happens that may affect the child's life or health.
- 2. Help the children to be on time for school. Accompany them if necessary.
- 3. The children must take part in all types of tuition whatever the weather, so remember suitable clothes.
- 4. Attend meetings and events at school.
- 5. Get to know the neighbourhood.



The children spend a lot of time outside, both at the pre-school day care centre and at school. They must be properly dressed, and they are allowed to run around and climb.

The school system

Primary and lower secondary schools

All children in Norway must attend school for ten years. The first ten years of the Norwegian school system is called 'grunnskole', which comprises primary and lower secondary education. Children start school in August of the year in which they turn six. All children staying in Norway for more than three months are entitled and obliged to attend school. If the child has not been in Norway for three months, but is likely to stay in the country for more than three months, the child is entitled to go to school. All public primary/lower secondary education is free.

If you are the parent of a child of primary/lower secondary school age, you must contact your local school or your municipality to register your child at the school.

Compulsory education is divided into two main parts. The first seven years (first to seventh grade) are called primary school and the next three years are called lower secondary school (eight to tenth grade).

Pupils attending primary or lower secondary school who have a first language other than Norwegian or Sami are entitled to adapted education in Norwegian. This right applies until the child is sufficiently proficient in Norwegian to follow normal teaching at the school.

Pupils who do not or are unable to benefit satisfactorily from ordinary tuition are entitled to special education. This applies regardless of why special education is required.

HELP WITH HOMEWORK

Pupils in years 1-10 are entitled to participate in free organised homework assistance. Participation is voluntary.



Before and after-school programme

All municipalities must offer a before and after-school programme from the first to the fourth grade, and for children with special needs from the first to the seventh grade. This means that children can stay in school before and after school, while their parents are at work. The before and after-school programme must facilitate play, cultural and recreational activities adapted to the children's age, functional level and interests. The before and after-school programme must provide good development opportunities for children with disabilities.

Municipalities may request that parents help cover costs by paying for the before and after-school programme. The price varies from one municipality to the next.

Contact your local municipality to find out how much the before and after-school programme costs and what the opening hours are.

Parent-teacher cooperation

It is important that the school and parents cooperate on children's learning. Dialogue between parents and the school is therefore closer in Norway than in other countries. Usually, the parents and teachers of a class get together twice a year, and this is called a parent-teacher meeting. In addition, the contact teacher/school invites each pupil's parents to a parent/teacher talk twice a year. The teacher informs the parents about their child's progress at school, and the parents are asked about their view of the child's development.

The school expects parents to attend these talks at school. Parents receive notice in advance. If you need an interpreter, please contact the school.

Upper secondary school

Young people who have completed primary/lower secondary education or similar, are entitled to three years of upper secondary education. After completing three years of upper secondary education, students will have higher education entrance qualifications, a vocational qualification or lower-level qualifications. Everyone has a right to be accepted for one of the three alternative education programmes they apply for, and to two years of additional education that builds on the education programme. To be admitted to a university or a university college you need higher education entrance qualifications. A vocational qualification does not entitle you to admission to a university or a university college. Students who have completed vocational training can take a supplementary course to gain higher education entrance qualifications.

Students have a right to free upper secondary education, but they may be required to cover the costs of necessary equipment.

Students attending upper secondary school who have a first language other than Norwegian or Sami have a right to adapted education in Norwegian. The right applies until they are sufficiently proficient in Norwegian to follow normal teaching at the school.

Students who do not or are unable to benefit satisfactorily from ordinary tuition are entitled to special education. This applies regardless of why special education is required. Students entitled to special education may be entitled to secondary education for an additional two years. The same applies to students who are entitled to adapted education in Norwegian.

For more information see www.vilbli.no.

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The school system

School transport

Primary school and lower and upper secondary school pupils are entitled to free school transport if the distance to the school is more than:

- 2 km for pupils in the first grade
- 4 km for pupils in the second to tenth grades
- 6 km for upper secondary school students

Primary school pupils (first to tenth grade) are entitled to school transport regardless of distance if the road is particularly dangerous or difficult.

Special language tuition

Pupils in primary/lower secondary school and upper secondary school are entitled to special tuition in the Norwegian language, tuition in their mother tongue and/or bilingual tuition in school subjects if they do not have sufficient Norwegian skills to follow ordinary tuition. Special tuition in Norwegian consists of extra tuition in the Norwegian language.

Mother tongue tuition is tuition in the pupil's native language, while bilingual tuition in school subjects means that tuition is given in two languages.

The school must establish and assess whether or not the pupil has sufficient Norwegian skills, and thereby what tuition the pupil is entitled to. The school principal makes an individual decision stating whether the pupil is entitled to special tuition in Norwegian, mother tongue tuition and/or bilingual tuition in school subjects. If, as a pupil or parent, you are dissatisfied with the decision, you can appeal it to the County Governor in the county where you live.

For newly arrived minority language pupils who are entitled to special language tuition, the school owner can choose whether to offer special tuition organised in separate groups, classes or schools. The purpose of such introductory tuition is to teach the pupils sufficient Norwegian for them to benefit from ordinary teaching. Participation in such introductory tuition is voluntary.

Higher education

Norway has eight universities, 27 university colleges and eight specialised, stateowned university institutions. In addition, Norway has a variety of private institutions for higher education.

In Norway, students must pay a small fee each semester. The semester fee is paid to the student welfare organisation at the educational institution. The purpose of the fee is to cover expenses relating to the students' welfare needs at their place of learning. The amount varies from one place of study to another, but it rarely exceeds NOK 600.

THE NORWEGIAN UNIVERSITIES AND COLLEGES ADMISSION SERVICE

The Norwegian Universities and Colleges Admission Service (Samordna opptak) coordinates admission to study programmes at all universities and university colleges in Norway.

A complete list of the 1,229 study programmes for which you can apply is available at www.samordnaopptak.no.

Here you can search for a study programme by entering your own keywords, selecting an area of education, a place of learning and/or a discipline area.

If you have an education from your home country, you can get information about which foreign qualifications satisfy the requirements for higher education entrance qualifications at **www.nokut.no.**

You can also ask Samordna opptak for an assessment of your education. They will assess foreign qualifications in relation to the requirements for higher education entrance qualifications in Norway and any specific entrance requirements.

The Norwegian State Educational Loan Fund

The Norwegian State Educational Loan Fund (Lånekassen) is a government agency that provides financial support to students. The support is given as grants and loans. A grant is money that is given to you, while a loan must be repaid.

WHO IS ELIGIBLE FOR SUPPORT?

Foreign nationals may be eligible for support from the Norwegian State Educational Loan Fund if they have been granted asylum or a residence permit on humanitarian grounds, if they are married to a Norwegian citizen or have come to Norway through family reunification. You may also be eligible for support if you have had continuous full-time employment for at least 24 months prior to becoming a student and you have paid Norwegian taxes during this period, or if you have completed three years of education in Norway without any support from the Norwegian State Educational Loan Fund.

Citizens from EEA/EFTA countries are eligible for support if they are employees in Norway, and if there is a professional connection between their work in Norway and the education they are applying for support for. Family members of EEA or EFTA employees may also be eligible for support from the Norwegian State Educational Loan Fund.

TO APPLY, YOU MUST HAVE:

- A residence permit (does not apply to Nordic citizens)
- A Norwegian personal identity number
- An offer of a place at a university/university college
- An account in a Norwegian bank

More information is available at www.lanekassen.no

WHAT KIND OF SUPPORT CAN I APPLY FOR?

The support from the Norwegian State Educational Loan Fund consists of a grant and a loan that will cover the costs of studying in Norway. A grant is money

Assistance for children and families

that is given to you; a loan must be repaid. The support you receive (grant and loan) depends on what kind of education programme you are taking and where. The support may also depend on your or your parents' income and wealth. You are only allowed to earn a certain amount when you receive a grant from the Norwegian State Educational Loan Fund. If your income level or wealth is too high or if you receive National Insurance benefits, your grant may be converted to a loan. If you have children with residence permits with whom you live in Norway, you can get a grant to support them.

Use the support calculator at www. lanekassen.no to calculate how big a loan you are entitled to.

HOW DO I APPLY?

Submit your application online using MinID (MyID) at www.lanekassen.no.

Information about documentation requirements, grants and application deadlines is available at www.lankassen.no/english.

Family counselling services

The purpose of family counselling services is to help those who need to talk about difficult issues and family conflicts. Most people who come to a family counselling office seek advice about everyday problems. You can contact your local family counselling office without a referral from a doctor. Counselling is free, and the offices have access to interpreters.

Family counselling services offer counselling and advice in all phases of life.

Examples are couples who wish to work on their relationship, couples who are experiencing difficulties in their relationship, cases of problems between children and their parents, conflicts between different family cultures, forced marriage, when there is a risk of genital mutilation or genital mutilation has taken place, domestic violence etc.

Family counselling offices also offer various courses and groups relating to family and relationship issues, such as relationship-building courses, courses for first-time parents, and courses for parents of children with disabilities.

All the counties in Norway have at least one family counselling office. Offices are organised under the Norwegian Directorate for Children, Youth and Family Affairs. Find your local office at www.bufetat.no.

Child welfare services

The task of the Norwegian child welfare services is to assist parents in giving their children the best possible upbringing. Child welfare services support and assist children and families in different ways. For example, they give parents advice on how to take better care of their children, arrange visit homes for children and other types of respite. Child welfare services help more than 40,000 children in Norway every year.

to help children in difficult situations. Child welfare services assess each case individually to see if the child needs help. Getting help from child welfare services is not a universal right. Norwegian law states that child welfare services can take action if they suspect that a child is suffering at home. In a few cases, for example if the child's health and welfare is endangered, child welfare services may move the child out of the home,

It is also the task of child welfare services

If the parents do not agree to the child being taken from the home, they are entitled to legal aid. The case must then be settled by an independent body (the County Social Welfare Board).

usually to a new family or to a child wel-

fare institution.

Child welfare services are present in every municipality in Norway. Further information about child welfare services is available on your municipality's website or at www.bufetat.no.

Mediation

Family counselling offices also mediate in connection with separation or the breakdown of relationships. All married couples with joint children under the age of 16 must undergo mediation when they separate. Cohabiting parents who end their relationship, must also seek mediation. This is compulsory in Norway.

The purpose of mediation is to help families to agree on parental responsibilities and the children's situation in the time ahead, where the children are to live and how much time they will spend with the parent they do not live with.

Women's shelters

A women's shelter is a place you can contact if you are a victim of violence, of if you know somebody who is. The shelter offers advice and guidance to victims of violence, abuse, threats, forced marriage, human trafficking etc. Both you and your children can stay there if you need protection and support. There is a women's shelter in every county, most of them are open all day every day. Anyone who contacts a women's shelter is guaranteed full anonymity. Most of the shelters have access to interpreting services.

A list of shelters with phone numbers is available at www.krisesenter.com and www.krisesenterforbund.no.

Further information about women's shelters is available at www.bufdir. no. Here you will also find brochures about the shelters, which are available in several different languages.

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This section contains information about what the National Insurance scheme is, how the Norwegian public health service is organised, the rules that apply to the different health services in Norway, and what you should do if you are ill and unable to work.

Membership of the Norwegian National Insurance Scheme

The public social security system in Norway is called the Norwegian National Insurance Scheme (folketrygden). To be entitled to benefits, you must be a member of the Norwegian National Insurance Scheme.

This applies to:

- all benefits from NAV
- health service benefits (treatment by a doctor, psychologist or expenditure on medicines of major importance in long-term use)

If you have legal employment in Norway, you will, as a rule, become a member of the National Insurance scheme from your first working day even if you are not deemed to be resident here. Membership is automatic.

As an employee, you pay a national insurance contribution of 8.2 per cent of your gross income. The contribution is deducted together with tax.

Some employees may be exempt from the Norwegian National Insurance
Scheme because they belong to a social security scheme in their home country. You must document this with a certificate from the national insurance authorities in the country you come from.

If you have any questions about membership of the National Insurance Scheme, contact your NAV Local Services.

About health services

Municipalities are responsible for providing necessary health services for their inhabitants – including immigrants, refugees and asylum seekers. Among other things, the municipalities shall provide:

- public health centres for children and young people, a school health service, care during pregnancy and post-natal care,
- a general practitioner (GP) service,
- an accident and emergency service,
- rehabilitation,
- health and care services, such as home nursing care, personal assistance, nursing homes and respite services.

County authorities are responsible for ensuring that dental health care services, including specialist services, are available to all permanent or temporary residents of the country.

The regional health authorities shall ensure that everyone who lives or is staying temporarily in the health region has access to health services at hospitals and from specialists.

Patient charges/exemption cards

Municipal health services are financed by the government through the National Insurance scheme, municipal funds and patient charges. Health care in specialist services is financed by the government through grants to the health authorities, the National Insurance scheme and patient charges.

Children under the age of 16 do not pay patient charges (user fees) for health care that is covered by the upper limit for user fee group 1: approved patient charges paid to doctors, psychologists and outpatient clinics and for x-ray, patient travel and blue prescription medicine and equipment.

Further information about health services, patient rights and treatment is available at www.helsenorge.no As a member of the National Insurance scheme, you only pay a fixed part of the cost of public health services, called patient charges. This applies to medical treatment, buying medicines on a refundable prescription, physiotherapy, seeing a psychologist and travel expenses to consultations and treatment appointments. If you have paid a certain amount in patient charges, you are eligible for an exemption card. This means you are exempt from paying patient charges for the rest of the calendar year. There are two types of exemption cards. The amounts are set annually by the Norwegian parliament, the Storting.

The exemption card for user fee group 1 covers approved patient charges paid to doctors, psychologists and outpatient clinics and for x-rays, patient travel and blue prescription medicine and equipment. The exemption card for user fee group 1 will automatically be sent to your registered address in the Population Register when you become entitled to it. Keep receipts for control purposes.

The exemption card for user fee 2 covers approved patient charges paid for physiotherapy, certain dental diseases, approved rehabilitation institutions and travel for treatment abroad organised by Oslo University Hospital - Rikshospitalet HF. To receive an exemption card for user fee group 2, you must submit an application to the Health Economic Administration (HELFO) and enclose the receipt from the person/institution treating you.

EXEMPTION FROM THE PAYMENT OF PATIENT CHARGES

Among other things, you will be exempted from patient charges in connection with the following: check-ups during pregnancy, examinations and treatment of children under the age of 16, psychotherapeutic treatment of children and young people under the age of 18, infectious diseases that are a danger to public health or suspicion of such diseases.

Further information about patient charges and exemption cards is available at www.helsenorge.no or call Frikorttelefonen 815 70 050.

Prenatal care

Pregnant women can attend pregnancy check-ups at a public health centre or at their primary doctors. Public health centres provide pregnancy check-ups with a midwife. It is possible to combine pregnancy check-ups at both a health centre and with your primary doctor. From the 17th to the 19th week of pregnancy, the local maternity department offers a free ultrasound scan. **Pregnancy check-ups are exempt from patient charges.**

CHILDBIRTH

Childbirth usually takes place in a hospital or maternity clinic to which the pregnant woman has been referred. It is free to stay in hospital in connection with childbirth. As a rule, mother and child are discharged from the hospital after two to four days.

Primary doctor

Everyone who is resident in a Norwegian municipality is entitled to be registered as a patient with a primary doctor (GP). This means everyone who is registered in the Population Register as resident in a Norwegian municipality. In addition, asylum seekers and their family members are also entitled to be registered with a primary doctor (GP). The right lapses if the asylum application is rejected. The regular GP scheme is voluntary, but if you choose to remain outside it, you will have to find a doctor yourself if you need treatment and the patient charge you have to pay will also be higher. Only 0.4 per cent of the Norwegian populationhave chosen to remain outside the scheme. The GP you primarily wish to have as your regular GP may not have sufficient capacity to take on more patients. In such case, you must choose another GP. You can change your regular GP twice a year.

A regular GP is responsible for examining, diagnosing and treating the patients on his/her list, and this also includes prescribing medication and issuing sick notes. The regular GP is also responsible

for referring patients to hospitals, other medical specialists and physiotherapists. You must pay a consultation fee when you visit your primary doctor, unless you have an exemption card.

If the patient does not speak Norwegian or English, he/she is entitled to use an interpreter. Notify your doctor in advance if you need an interpreter. Health personnel are responsible for organising an interpreter if necessary.

Labour immigrants who are not registered as residing in a Norwegian municipality are not entitled to a primary doctor. However, anyone in need of emergency health care (when their life or health is in danger) will receive this care irrespective of their residence status.

If you wish to register with a regular GP or change your GP, visit www.helsenorge.no You can find more information about the regular GP scheme at www.helsenorge.no

How do doctor's appointments take place?







Call your primary doctor to book an appointment. Be there on time, preferably five minutes early.



3 The doctor will examine you.



If you need medicine to get better, the doctor will write out a prescription for you.



Pay the patient charge at your doctor's office and record the expenses on your patient charge card.



Go to a pharmacy to pick up the prescribed medicine. Show your prescription at the pharmacy and record your expenses on the patient charge card.

GP, accident and emergency department or call 113?



Primary doctor: See your primary doctor about general health problems or to be referred to a specialist.



Accident and emergency departments: accept patients in need of immediate help, i.e. treatment of illnesses and injuries that cannot wait until the next day.



Emergencies – call 113: for life-threatening and acute health problems.

Accident and emergency department

Accident and emergency departments are staffed by doctors and nurses and can be contacted twenty-four hours a day, every day. They are intended for patients in need of emergency care, i.e. treatment of illnesses and injuries that cannot wait until the next day to be dealt with by a regular GP. With many GPs it is possible to book an appointment on the same day, and it is important to check this before calling the accident and emergency department. You can also ask for advice on the phone.

Hospitals

Patients are treated in a hospital following a referral from your primary doctor (GP) or an accident and emergency department (immediate help). You are entitled to choose which hospital you wish to be treated at. The treatment can be given as outpatient treatment, which means that the patient is treated without being hospitalised. If the doctor considers that the patient's condition requires hospitalisation, the patient is admitted to the hospital. Hospitalisation is free for members of the National Insurance scheme. Outpatient treatment and consultations are subject to a patient charge.

Medicine/pharmacies

In Norway, medicine is sold at pharmacies.

Some medicines are freely available,
but most medicines are prescription
drugs. A limited selection of medicine is
available in ordinary supermarkets. If you need vital medicine for long
term illnesses, the government will pay
most of what it costs. That means you only
pay a small amount of what the medicine
costs, and your doctor writes out a refundable prescription.

Preventive health services

Public health centres and school medical services provide health checks, vaccination, parental guidance and health information for children and young people up to the age of 20 and their parents or guardians. Youth health centres provide counselling about contraceptives, among other things.

All children and young people are entitled to health checks, and the health centre services are free. Parents are obliged to ensure that their children attend health checks.

Physiotherapy

Among other things, physiotherapists treat patients with muscular or skeletal illnesses or ailments. In order for your expenses to be covered, the physiotherapist must receive public funding from the municipality, and you must have a referral from a doctor, a chiropractor or manual therapist.

You must pay a patient charge for each treatment; however, the treatment of certain illnesses is free. Children under the age of 12 and persons with occupational injuries are exempt from paying patient charges. Approved patient charges are covered by user fee group 2.

Manual therapists are physiotherapists with a clinical Master's degree in manual therapy from a university or equivalent. In addition to administering physiotherapy and manual therapy, manual therapists can also put you on sick leave for up to 12 weeks. You do not need to be on sick leave to receive treatment from a manual therapist.

Dental services

In Norway, children under the age of 18 are entitled to free dental care from the public dental service. Young people between the ages of 19 and 20 are entitled to have 75 per cent of their dental care covered. Persons with mental disabilities and persons who have lived in an institution or who have received home nursing care continuously for at least three months are also entitled to free dental care. Adults over the age of 20 must generally pay for their own dental care. Pursuant to the National Insurance Act, people with certain diseases and conditions may be entitled to subsidised dental care even after the age of 20.

In the brochure 'Folketrygdens stønad til dekning av utgifter til tannbehandling' (National Insurance benefits for expenses related to dental care – in Norwegian only), you will find information about how much of the treatment is covered by the National Insurance scheme, and what illnesses and conditions it covers. Membership of the National Insurance scheme is a requirement.

European health insurance card

A European health insurance card entitles you to health services when staying temporarily in another EU/EEA country or in Switzerland. When you present the insurance card to the person/institution treating you, you will be entitled to medical treatment in the country you are staying on the same conditions as the people living there. This also means that you must pay the same patient charges as them. A health insurance card does not entitle you to have expenses covered if you travel abroad for the purpose of receiving medical treatment.

To be entitled to have a European health insurance card issued in Norway, the primary condition is that you are a member of the Norwegian National Insurance scheme and that you are a Norwegian citizen or a citizen of another EEA country or Switzerland. The scheme also covers family members, i.e. spouses and children under the age of 18, as well as dependent children over the age of 18. Registered partners and cohabitants with joint children are deemed to be equivalent to spouses. They are entitled to European

health insurance cards regardless of citizenship and of whether they are members of the National Insurance scheme.

The European health insurance card is a plastic card the size of a regular bank card. If you are a member of the National Insurance scheme and are staying temporarily in another EEA country or in Switzerland, you should take your European health insurance card with you.

The scheme also covers family members, i.e. spouses and children under the age of 25. Each family member must carry their own European health insurance card. The insurance card is issued for three years, provided that conditions are still met. The card holder is obliged to report any changes that may influence their right to use the card.

ORDER YOUR EUROPEAN HEALTH INSURANCE CARD IN ONE OF THE FOLLOWING WAYS:

- go to www.helsenorge.no
- call HELFO's service centre on tel. 800HELSE (800 43 573)
- if you have a D-number call 800 43 573

Health personnel's duty of confidentiality

Heath personnel are bound by a duty of confidentiality. This means that they must prevent information about patients' health or other personal matters from being disclosed to others. The duty of confidentiality also applies to the patients' next-of-kin, but parents are entitled to information about children under the age of 16 years for whom they have parental responsibility.

A patient may nonetheless consent to health personnel disclosing confidential information. Parents may consent to information being disclosed when a child is under the age of 16. For persons over the age of 16 who are not in a position to consent to health care, for example because they are unconscious, their nextof-kin may consent to health information being disclosed to others.

Health personnel may disclose confidential information to other health personnel if this is necessary in order to give the patient adequate health care.

Regardless of the duty of confidentiality, health personnel have a duty to inform the child welfare service if there is reason to believe that a child is being abused at home, or that there are other forms of serious neglect. Health personnel also have a duty to notify the police or the fire service if this is necessary in order to prevent serious injury to persons or damage to property.

When the duty of confidentiality is set aside, the patient is in most cases entitled to be informed about who the information has been disclosed to and what information has been disclosed.

Illness

Self-certified sickness absence

As an employee, you are entitled to self-declared sick leave, i.e. to notify your employer that you are unable to work due to illness without having to present a medical certificate. The main rule is that self-declared sick leave can be used for up to three calendar days at a time.

For more than three calendar days you must present a medical certificate from a doctor. Self-declared sick leave can be used four times in the course of a 12-month period.

You must have been employed for at least two months to be entitled to take self-certified sick leave. The conditions for self-certified sick leave may differ.

Ask your employer about the rules in your workplace.

Sick leave

If you are sick longer than the time allowed by the self-declaration, you must get in touch with your doctor in order to get a medical certificate. If the doctor regards sick leave necessary, he/she will issue a medical certificate for the required period.

The doctor will also assess whether full sick leave (100 per cent) is required, or whether you are able to perform some of your work and only need partial sick leave. For example you may be on 50 per cent sick leave and work 50 per cent of the time. The employer shall adjust your duties if necessary, and follow you up while on sick leave.

Sickness benefit

Loss of income due to illness may entitle you to sickness benefit. The condition is that you have been employed for at least four weeks before sick leave begins. Your are entitled to sickness benefit for a maximum of 52 weeks. The illness must be documented by a self-declaration or a medical certificate. You are entitled to sickness benefit from your first day of absence. The employer pays the sickness benefit for the first 16 days, after which the Norwegian National Insurance scheme takes over.

For more information, see www.nav.no, contact your NAV Local Services or call NAV's service centre on tel. (+47) 55 55 33 33.

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Hunting



This section contains information about cultural facilities and recreational activities, voluntary groups and organisations, and the rules that apply to hunting and fishing and outdoor pursuits/rights of way in the countryside.

Voluntary groups and organisations

Voluntary groups and organisations

There are over 115,000 organisations in Norway. More than 84 per cent of the population is a member of one or more organisations. There are many different types of organisations in Norway, ranging from religious communities, Scout Associations, brass bands, sports clubs to humanitarian organisations.

In Norway, anyone can join a group or an organisation. Most organisations require a membership fee.

The Association of NGOs in Norway (Frivillighet Norge) is an umbrella organisation with more than 300 member organisations.

Its website www.frivillighetnorge.no contains information about voluntary groups and organisations.

You can also contact your municipality's culture department if you would like information about voluntary groups or organisations, or if you wish to join a group or an organisation in your local area.

VOLUNTARY WORK

Voluntary work is the pillar of most organisations in Norway. Almost two thirds of all the work that is carried out by voluntary organisations is unpaid. More than half the adult population performs voluntary work during the course of a year, which is record-high in the international context.

Many voluntary groups and organisations fund part of their operations through lotteries, the sale of hot dogs and cakes at events etc. As a member, you should be prepared to take part in such voluntary efforts.



How to join an organisation/sports club in your municipality?



Contact your municipality's culture department for an overview of groups and organisations.



Obtain contact information about groups/organisations that you or your children wish to join.



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Find out where and when the activity takes place.



Turn up/bring your child to the activity.



Talk to the leader/coach.



6 Pay the membership fee using the giro that you receive by post.

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Local recreational activities

Local recreational activities

The recreational activities in municipalities range from organised, semi-professional activities, entertainment events, training centres, associations, courses, restaurants to social meeting places.

Many Norwegian municipalities give special focus to activities for children and young people in order to provide them with a good environment in which to grow up. The municipality often supports activities such as before and after-school programmes, youth clubs, sports clubs, culture schools and associations for small children.

MUSIC AND CULTURAL SCHOOLS

Culture schools offer children dance, music, theatre and art classes. The culture schools are usually municipal, but they can also be organised as collaborations between two or more municipalities. The municipalities often cover part of the expenses related to the activities at the culture school, but parents must also pay a share of the costs. The price varies from one municipality to another.

For further information, contact the culture department in your local municipality, or visit the municipality's website.

Organised sports are a deeply-rooted

LOCAL SPORTS CLUB

tradition in Norway. Many children and young people belong to sports clubs. Approximately 12,500 local sports clubs are members of the umbrella organisation for Norwegian sports, the Norwegian Olympic Committee and Confederation of Sports (Norges idrettsforbund og olympiske og paralympiske komité), which is the country's largest organisation for children and young people. Norwegian sports clubs are open to everyone. The activities take place on the children's terms and all children are included regardless of their ambitions and needs. The goal is for the children to enjoy themselves and have fun with their friends. Parents must pay a membership fee for their children to join a sports club.

For further information about local sports clubs in your municipality, please contact the culture department.

CULTURAL ACTIVITIES

Most municipalities also offer various cultural activities for adults, such as theatre, lectures, debates, cinema etc. The cultural activities on offer vary from one municipality to another. Many municipalities draw up a 'culture calendar' for a certain period of time, such as three or six months.

For further information about the cultural activities on offer in your municipality, please contact the culture department.

Public rights of access

Library

All the municipalities have public libraries. The libraries are for everyone regardless of age, language and any functional impairment. You can borrow books, videos, DVDs, CDs, magazines, ect. at the library. The libraries also lend books and literature in foreign languages and you can have use of a computer with internet access. Library services are free. Opening hours and services vary from one municipality to the next.

For detailed information, contact your municipality's culture department.

Public rights of access

In Norway, everyone is entitled to walk in the forests and mountains and enjoy the seaside and the coast, regardless of who owns the land. This is known as public right of way, and it is an important precondition for outdoor pursuits in Norway. However, there is a difference between 'outlying land' and 'infields'. Beaches, rocky shores, lakes, bogs, hills, forests and mountains are examples of outlying land. Infields are plots of land around homes or land pertaining to houses and holiday homes, all cultivated land, fields, meadows, and similar areas. You can move around freely in places that are considered to be outlying land, but the rules are stricter for infields.

Public right of way means that you can wander in nature, and it also entitles you to pick wild berries, mushrooms and flowers anywhere that is considered to be outlying land. You can also put up a tent. Remember that the distance to the nearest house or cabin must be 150 metres. If you want to stay more than two nights in one place, you must obtain the landowner's permission. In the mountains or other desolate areas considered to be outlying land, you can put up a tent without permission. However, you must always treat nature with respect and care and show consideration for the owner and other people nearby.

With the exception of fishing for saltwater fish and hunting for huntable marine species, hunting and fishing is not a public right.



Fishing

Fishing in salt water is a public right, and it is free. Fishing in rivers and lakes and in fresh water is not free. The fishing rights in rivers and lakes belong to the landowners and you can only fish with their permission, for example by buying a fishing permit.

Fishing permits can be purchased in the vicinity of fishing spots, from the landowner, in sports shops, tourist information offices, campsites etc. Children under the age of 16 can fish for freshwater fish from 1 January to 20 August, but they must also buy a fishing permit to fish for salmon, sea trout, and sea char. The fishing permit often contains information about where and when you are allowed to fish. Usually, you can choose between a day permit, a two-day permit, a week permit or a season permit.

Minimum sizes for fish apply to recreational fishing. Familiarise yourself with the minimum sizes applicable in the region in which you plan to fish. A complete overview of minimum sizes is available at **www.fiskedir.no.** You can download an app with minimum sizes for fish. The app is called Fritidsfiske.

FISHING LINCENCE FEE

If you are older than 16 and want to fish for salmon, sea trout or sea char, or use fixed equipment to fish in the sea, you must pay a fishing licence fee in addition to buying a fishing permit.

You can pay the fishing licence fee at fiskeravgift.miljodirektoratet.no.

Common sense at sea



THINK SAFETY: knowledge and planning reduces risks and increases enjoyment



BRING THE NECESSARY EOUIPMENT: the equipment must be kept in good working order and must be easily accessible



RESPECT WEATHER AND **FAIRWAYS:** the boat must only be used in suitable conditions



OBSERVE THE RULES USE A LIFEJACKET OR A LIFE VEST the rules regarding the duty to approved flotation devices give way, speed and the use of are required for everyone lights must be observed on board



BE ALERT AND SOBER: the prescribed blood alcohol limit is 0.8 mg/ml when in charge of a boat



Keep a safe distance from fish farms. No boat traffic is permitted closer than 20 metres from fish farms and it is forbidden to fish closer than 100 metres from such farms. Violation of this rule may result in

The speed limit in the harbour basin is five knots.



OF SEAFARING:

SHOW CONSIDERATION: safety, the environment and enjoyment are a shared responsibility

Be prepared for the eventuality of an accident and think should be accident. accident, and think about how you should react: stay calm, stay by the boat and call for help.

person who lacks a life jacket. If you were born after 1 January 1980, you must have a certificate of boatmanship in order to drive a pleasure craft of more than eight metres in length or with an engine bigger than 25 horsepower. The driver of a pleasure craft that can

Boat driving tips

Please be aware of the following: Remember to use a life jacket! The skipper and the person lending/renting out the boat are both responsible for ensur-

ing that the boat is in order and that there are life jackets or other approved floata-

tion devices for everyone on board the

vessel. If such equipment is lacking, the

skipper can be fined NOK 500 for each

go faster than ten knots or that has an engine bigger than ten hp must be over 16 years of age.

a fine.

Hunting

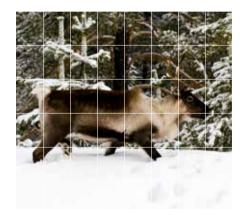
Hunting

In Norway, only a few species may be hunted, and hunting is limited to certain times of the year. You must therefore check the hunting season for the species you want to hunt. Information about hunting seasons is available at www. miljodirektoratet.no. If you are going hunting somewhere other than on the fjord or at sea, you need the permission of the landowner.

To hunt in Norway, you also need to pass a hunting licence test. Once you have passed the test, you must register in the Norwegian Register of Hunters. Only hunters registered in the Norwegian Register of Hunters, and who have paid a hunting licence fee for the current year, are allowed to hunt.

HUNTING LICENCE TEST

Hunters from other countries, who have completed a course and passed a test equivalent to the Norwegian hunting licence test, can get a Norwegian hunting card and be registered in the Norwegian Register of Hunters. To be registered in the Register of Hunters, send your foreign hunting card or equivalent documentation to the Register of Hunters with your name, date of birth and address. The documentation must be translated into Norwegian. If you satisfy similar hunting requirements in Norway as in your home country, you will not have to retake the shooting test for game hunting.



The Norwegian Mountain Code

The weather conditions in the mountains change rapidly, and it is important to be prepared for bad weather. Whether you are an experienced hiker or not, it is important to keep the mountain code in mind when you are hiking.



source: ut.no/fjellvettreglene

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Public services

Transport and services

This section contains information about regulations and legislation relating to the use of a foreign driver's licence and a foreign-registered car. You will learn about driving and owning a car and how public transport is organised. Several financial and communication services are also described.

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Please note

that, in connection with application for a car loan, some banks may require that you have stayed for certain length of time in Norway.

Motor vehicles

Using a foreign driving licence

EEA/EU

Driving licences from EEA/EU countries can be used in Norway.

If you wish to settle in Norway and come from a country outside the EEA/EU area, different rules apply to the exchange of driving licences depending on what country you are from.

Australia, Canada, Hong Kong, Israel, Monaco, New Zealand, San Marino, South Korea, USA

If you come from one of the following countries: Australia, Canada, Hong Kong, Israel, Monaco, New Zealand, San Marino, South Korea or the USA, you can exchange your driving licence for a Norwegian driving licence once you have passed a practical driving test. You must exchange your foreign driving licence within one year of registering as a resident of Norway. If you apply too late, you must take mandatory training and pass a theory test and practical driving test. The exchange must be completed within two years, at the latest, of acquiring a permanent address in Norway.

Japan, Switzerland

If you have a driving licence from Japan or Switzerland, you can exchange it for a Norwegian driving licence without having to sit a practical test. You must exchange your foreign driving licence within one year of registering as a resident of Norway.

All other countries outside the EEA

area For all other countries outside the EEA area, you cannot exchange a foreign driving licence for a Norwegian driving licence. You must take mandatory training at a driving school and then pass a theory test and practical driving test in order to obtain a Norwegian driving licence.

For further information about exchanging driving licences, please contact the Norwegian Public Roads Administration.

Using a car registered abroad

The main rule is that cars that are to be used in Norway must be registered in the Central Register of Motor Vehicles and that taxes must be paid. Subject to more detailed conditions, some exceptions apply to the temporary import and use of foreign-registered vehicles in Norway.

It is very important that you familiarise yourself with the applicable regulations before you import or use a foreign-registered motor vehicle in Norway. If you violate the regulations, you will be ordered to pay taxes on the car.

You will find more information about these regulations at www.skatteetaten.no. Relevant application forms are also available there.

Car insurance

Car insurance can be a combination of several separate insurance policies.

LIABILITY INSURANCE

Liability insurance is a type of insurance that all car owners must take out, i.e. it is not optional. The insurance covers every type of damage or injury the car can inflict on other people or objects.

REDUCED OWN DAMAGES INSURANCE

Reduced own damages insurance covers fire, theft, vandalism in connection with a theft, damage to windows. It also covers what liability insurance covers. This type of insurance is usually taken out for used cars that are more than ten years old.

COMPREHENSIVE MOTOR INSURANCE

Comprehensive motor insurance is insurance that, in addition to reduced own damages insurance, covers damage to your own car in connection with a collision, driving off the road etc. Note that there can be limitations on the insurance cover for additional equipment (for example a ski box, an expensive stereo etc.).

expenses insurance is included in all car insurance. The upper limit for coverage is approx. NOK 80,000.

Further information about insurance terms and car insurance prices is available at www.finansportalen.no.

Car loan

Most financing institutions can grant you a car loan at a slightly higher interest rate than for a home loan, using the car as security. It is often a requirement that 35 per cent of the purchase price is paid in cash.

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Do you want a car loan? Contact your bank.

First-time registration of a used, imported vehicle

The following is a checklist for persons who are bringing a vehicle to Norway for first-time registration. The rules do not apply if you have a temporary residence permit and can drive without paying tax in Norway.

FIRST-TIME REGISTRATION – STEP BY STEP:

Step 1: Before importation to Norway

You should find out from one of the Norwegian Public Roads Administration's Driver and Vehicle Licensing Offices what technical requirements apply to the vehicle for it to be approved in Norway. You should check with the authorities in the country from which you are bringing the vehicle whether:

- any export restrictions or export clearance requirements apply,
- the vehicle has a valid number plate and is insured for driving it to and in Norway.

Refunds of foreign value added tax are a matter between the buyer and seller and do not concern the Norwegian Public Roads Administration or Customs and Excise.

Step 2: Upon arrival at the Norwegian border

- use a manned border crossing
- report to the red channel

If the customs and excise authorities in the country from which you are bringing the vehicle have not already issued a transit document (a customs document that permits you to use the foreign vehicle from the Norwegian border to your local customs office within a given deadline), Norwegian Customs and Excise will issue you one at the border.

The customs office at which you are to customs clear the vehicle in Norway will be stated on the transit document. You can use valid foreign number plates when driving to this customs office if the vehicle is insured.

Step 3: Buy temporary number plates valid for one day (trade plates) from the Norwegian Public Roads Administration

You can drive vehicles imported from abroad in Norway with foreign number plates for up to 30 days after the vehicle has been customs cleared. In such case, the vehicle must have valid number plates, vehicle registration certificate and insurance.

If the vehicle does not have valid foreign number plates, vehicle registration certificate or insurance, it may only be used if it has valid temporary number plates valid for one day (trade plates).

Step 4: Customs clear and pay valued added tax to Customs and Excise

Within a given deadline (usually one to three days after arriving in Norway), you must report to the customs office where you are to customs clear the vehicle. If you fail to meet the deadline, Customs and Excise can impose additional charges. You have to pay value added tax and any greenhouse gas taxes for the vehicle. This is called customs clearance

even if you do not pay customs duties. After customs clearance, Customs and Excise issues a registration form (form NA-0221).

Take the following documents with you:

- The transit document
- An invoice or sales contract showing the actual purchase price and, if relevant, a freight invoice and documentation of any other expenses incurred by the vehicle before crossing the Norwegian border (e.g. insurance)
- The original foreign registration document, or a Certificate of Compliance (CoC). When importing new cars for which a CoC is presented, you can in most cases pay the one-off registration tax at the same time as the value added tax.

If you meet the conditions for driving with foreign number plates after customs clearance, you must ensure that the registration form (form NA-0221) is kept in the vehicle until it is registered.

Step 5: Approval of the vehicle

The Public Roads Administration's Driver and Vehicle Licensing Offices approve vehicles that are imported to Norway after they have been customs cleared and value added tax has been paid. The vehicle must be approved before the one-off registration tax and vehicle scrap deposit tax can be calculated by the Tax Administration.

All imported vehicles must first be approved by the Public Roads Administration and then registered.

Step 6: Pay the one-off registration tax

Before you can register your vehicle, a one-off registration tax must be calculated and paid to the Norwegian Tax Administration (exemptions apply to certain groups of vehicles).

Step 7: Register the vehicle

Before the vehicle can be taken into use, it must be approved and registered at an NPRA Driver and Vehicle Licensing Office or through the Autoreg system at a vehicle dealership that has access to this system. Trailers, with some exceptions, are also subject to mandatory registration in the same manner as motor vehicles.

The following documents must be presented in connection with registration:

The foreign vehicle registration certificate

- If the foreign vehicle registration certificate consists of two parts (the EU model), both of them must be handed in.
- The requirement for the handing-in of foreign vehicle registration certificates applies irrespective of which country the vehicle is imported from.
- When importing from a country outside the EU/EEA, ownership must be documented by official documents.

The registration form (form NA-0221)

- The registration form must be stamped by Norwegian Customs and Excise or an approved forwarding agent.
- It must be signed by the owner or a duly authorised person.

Proof of identity (ID)

- Valid proof of identity is required for personal owners and co-owners.
- A driving licence, passport and other proof of identity issued by a public authority that contains its holder's name, personal identity number and photo is accepted. A bank card containing the personal identity number and photo of the holder is also accepted. For firms, companies and other undertakings, a transcript from the Norwegian Central Coordinating Register for Legal Entities containing the organisation number is accepted.

In addition, you must have taken out motor vehicle liability insurance. The insurance certificate is transferred electronically from the insurance company to the Norwegian Public Roads Administration. This does not apply to trailers that are exempt from the insurance requirement.

For certain vehicles, such as those requiring an operating licence, ambulances etc., other documents will also be required (operating licence, ambulance

Once the Public Roads Administration has registered the vehicle, you will be issued a temporary vehicle registration certificate. The permanent vehicle registration certificate (two parts) will be sent in the post. You cannot drive a vehicle abroad with a temporary vehicle registration certificate.

certification etc.)

Norwegian number plates will only be issued when the foreign number plates are handed in.

Imported second-hand vehicles will not be required to undergo a periodic technical inspection (EU inspection) in the first 12 months after registration, even if they have reached the age when periodic technical inspection is required.

Points to remember in relation to re-registration:

- 1. Notifiacation of sale
- 2. Registration certificate
- 3. Insurance
- 4. Identification
- 5. Periodic roadworthiness check

Re-registration when purchasing a used vehicle in Norway

When a motor vehicle changes owner, the change of ownership must be reported to the Norwegian Public Roads Administration. This can be done by going to a Driver and Vehicle Licensing Office or by submitting the necessary documents. Only persons with a Norwegian personal identity number, a D-number or a Norwegian organisation number can register change of ownership of a motor vehicle in Norway.

Once the notification of sale has been submitted and registered, it is the new owner stated on the notification of sale who will be sent demands for road tolls and any fines. If the Public Roads Administration does not receive a correctly completed notification of sale, the previous owner will continue to receive such demands, even if the person in question no longer has the vehicle. It is also important that the personal details of both the previous and new owner are correctly filled in, since incorrect registration in this context will mean that the change of ownership cannot be registered.

The previous owner's responsibility:

- To fill in the notification of sale together with the new owner and send or hand it in to a Driver and Vehicle Licensing Office
- To submit Part 2 of the vehicle registration certificate so that change of ownership of the vehicle can be registered.
- If you have an AutoPASS tag in the vehicle, you must move it to your new vehicle. You must also notify the toll road operator that you have changed cars.

If you have lost Part 2 of the vehicle registration certificate, download and fill in a notification of loss form and send it to a Driver and Vehicle Licensing Office. The new owner's responsibility:

- To fill in the notification of sale together with the previous owner
- Remember that proof of identity that contains your personal identity number (11 digits) or organisation number must be presented upon registration
- Order new insurance

Pay the fee for registration of change of ownership using the payment giro sent to you after the notification of sale was registered.

If the deadline for the periodic technical inspection (also known as EU inspection) has expired, the inspection must be carried out before the change of ownership can be registered.

Further information about re-registration of vehicles is available at www.vegvesen.no.

Motor vehicle liability insurance tax

From January 2018, motor vehicle liability insurance tax will replace what was formerly called the annual motor vehicle tax. The tax must now be paid together with the insurance premium for your vehicle, regardless of which insurance company you use. The motor vehicle liability insurance tax will nevertheless be paid in full to the public purse and the tax must be paid per vehicle. When you pay the tax together with your car insurance, you can split the tax into the same number of instalments as your insurance premium. Motor vehicle liability insurance tax applies to all vehicles with a gross vehicle weight of up to 7,500 kg for which you must have liability insurance.

Source: gjensidige.no

Periodic technical inspection

Norway does not have an obligation to carry out periodic technical inspection on foreign vehicles in Norway that are not registered here. It is the obligation of the country in which the vehicle is registered to ensure that the inspection requirement is met.

THE FOLLOWING APPLIES TO VEHICLES REGISTERED IN NORWAY: The inspection

Cars with a gross vehicle weight of 3,500 kg or less must be inspected during the course of the fourth calendar year after first-time registration. After that, the vehicle must be inspected every other year. Cars and trailers with a gross vehicle weight of 3,500 kg or more, all cars that are registered for 10 or more people, and taxis and ambulances must be inspected during the course of the second calendar year after first-time registration. The vehicle must then be inspected every year.

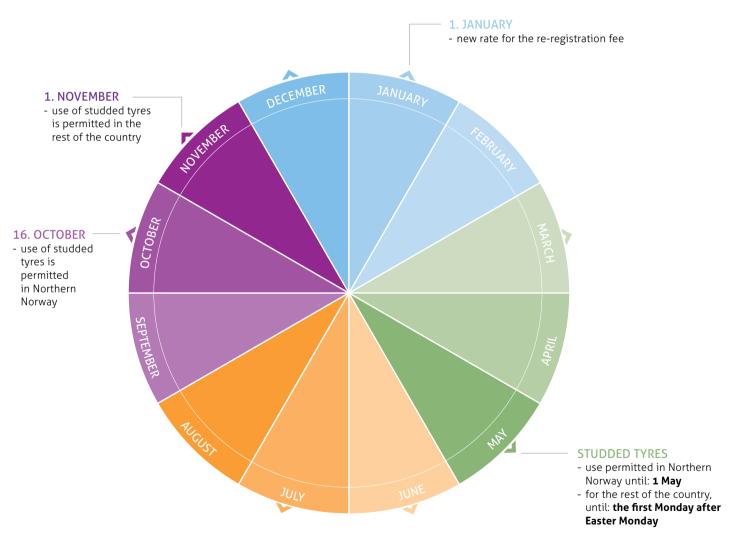
Who performs the inspection

The inspection can be performed by an approved control body. Garages and the Norwegian Automobile Federation's inspecting stations are approved for inspection purposes. You are responsible for booking a date for the inspection. Find out when your car is due for a test at www.vegvesen.no. Here you can also see when a car was last approved, which is useful information when you are buying a used car. You can also obtain information about vehicles by sending a text message to 2282 with the registration number of the vehicle (price NOK 3 per message) and by looking up a vehicle in the Public Roads Administration's app for mobile phones, 'Bil og henger'.

It is advisable to make an appointment in good time to make sure your vehicle is approved by the end of the inspection month.

For further information, contact the Norwegian Public Roads Administration on tel. 06 650.

Important dates for motor vehicle owners



Traffic rules



When driving, drivers must have their driving licence, vehicle registration certificate, a warning triangle and a safety vest in the car.



The use of safety belts is mandatory, including in the back seat. Children must be secured separately in a carry cot, a child seat or a booster seat, depending on the child's age and size.



It is not permitted to use a handheld mobile phone while driving.



The use of lights when driving is mandatory at all times.



Tyres must have an adequate tread depth: For summer tyres, the minimum tread depth is 1.6 mm and for winter tyres, the minimum is 3 mm. The use of studded tyres is permitted in the period from 1 November to the Monday after Easter Monday. In the counties of Nordland, Troms and Finnmark, the use of studded tyres is permitted in the period from 15 October to 1 May. Studded tyres can be used outside these dates if driving conditions make it necessary. In some cities, you must pay a fee to use studded tyres.



Speed limits: unless otherwise indicated by a road sign, the maximum speed limit is 50 kph in built-up areas and 80 kph in other areas.



The prescribed blood alcohol limit for driving a car in Norway is 0.2 mg/ml. Do not drive after drinking alcohol.

Parking



Parking is prohibited closer than 5 meters to a crossroad, a pedestrian crossing or a railway crossing.



It is also prohibited to park at a taxi stand or a bus stop, or within 20 meters of either side of one.



Parking is prohibited on motorways, or major roads with a speed limit higher than 50 km/h

Parking is also regulated by local regulations and traffic signs.

Toll roads



Toll road/toll payment

Look for this sign if you want to pay toll at facilities such as petrol stations close to the toll station.



Automatic toll station.



Automatic Toll Plaza



If you have an AutoPASS

toll road.

contract and AutoPASS tag in

your vehicle, it is easy to pay

Electronic payment system



f you do not ha

If you do not have AutoPASS tag, you can pay in different ways depending on the toll plaza.







Coin-drop machine

Toll roads

In Norway, some roads are financed by road tolls. Rates and discounts vary from one toll road to the next.

HOW DO YOU PAY ROAD TOLL?

If you have an AutoPASS contract and an AutoPASS tag in your vehicle, it is easy to pay road toll. You receive an AutoPASS tag when you enter into an agreement with a toll company. The AutoPASS contract means that you pay an amount in advance. You will also get a discount when you drive through toll plazas administrated by the company. The tag can be used at all toll plazas that have AutoPASS and you can drive through them without stopping.

If you do not have AutoPASS tag, you can pay in different ways depending on the toll plaza:

Automatic toll plazas

Most toll plazas are automatic, which means that you do not have to stop - you just drive right through. A photo is taken of the licence plates and the owner of the car receives an invoice, without incurring additional charges. This also applies to foreign vehicles.

If you do not wish to receive an invoice, you can pay the fee at certain petrol stations within three working days after passing the toll plaza. Look for the sign marked 'KR-service'. You can also pay online for each time you pass.

Passing through other toll plazas

Other toll plazas have both an AutoPASS lane and a lane for manual toll payment or payment to a coin machine. Do not drive through the AutoPASS lane without an AutoPASS contract. You risk incurring additional charges.

If you receive a bill that you do not agree with, you must first complain to the toll company. It is recommended that you do this in writing. If this does not help, you can appeal to the Norwegian Public Road Administration. Remember that you must pay the company's demand in the meantime, but you will get your money back if it turns out that you are in the right.

For further information about toll roads see www.autopass.no.

Violation of rules and regulations

Regulations relating to road traffic are very strict in Norway. Police checks and automatic speed controls are performed on a regular basis. Particular emphasis is placed on speed controls, random breathalyser tests (both alcohol and other substances), behaviour in traffic and the use of protective equipment such as safety belts, child seats etc. Violations of the Norwegian Road Traffic Act, such as speeding or driving under the influence, can lead to serious penalties such as fines, confiscation of driving licences and, in more serious cases, imprisonment.

Minor offences and traffic violations are punished in different ways:

PENALTY CHARGES/ INFRINGEMENT FINE

For example failure to use a safety belt, using a mobile telephone, illegal parking etc. The penalty charge is payable within three weeks.

FIXED PENALTIES

Imposed when the driver admits to the offence or violation on the spot. The person is not reported to the police. For example: speeding, driving in the wrong direction in a one-way-street etc. The penalty charge is payable within three weeks.

PENALTY NOTICE

In the case of more serious offences, the driver is fined and reported to the police. For example: excessive speeding, driving through a red light, dangerous overtaking, if the vehicle is hazardous to traffic etc. In the event of a conviction, the person in question receives the judgment and a bank giro by post.

UNCONDITIONAL/SUSPENDED PRISON SENTENCES

For particularly serious offences. For example: driving under the influence, causing injury to another person as a result of speeding etc. Tried in the courts and subject to fines.

DISQUALIFICATION FROM DRIVING

The police can disqualify a driver in the event of reckless driving or very serious offences: driving under the influence, speeding, collisions, traffic accidents.

In a case of traffic accident

- If you are involved in a traffic accident, you must stop and give assistance and help to secure the scene.
- Persons involved in a traffic accident have a duty to supply their name, address and licence number.
- In the event of a death or serious injury, the police must be alerted using the emergency telephone number
 112. Vehicles involved in such accidents must only be moved with the consent of the police.

Public transport

Local transport

Norway has a well-established public transport system and a large network of buses, ferries, trains and planes. There are many different transport companies in Norway, some of which specialise in local services, while others run long-distance services.

Within a county, you can travel by train, bus, underground train, tram or ferry – depending on local services. www.177.no is a web portal with travel information for all of Norway. Here you will find information about departure and arrival times for buses, ferries and other means of transport. You can also call tel.: 177.

At www.ruter.no, you will find information about trains / the underground / buses / trams in the counties of Akershus, Buskerud, Hedmark, Oppland, Oslo, Vestfold, Telemark and Østfold. The information is available in Norwegian, English and German.

Oslo has a well-established network of buses, trams and underground trains, operated by Ruter.

If you are travelling by train, tram, bus or on the underground, it is cheaper to buy a ticket beforehand than on board. Tickets for the underground, trains, boats and buses in greater Oslo area are available from kiosks such as Narvesen, MIX and Deli de Luca, from ticket machines and/or from staffed ticket windows at the stations. There are many different kinds of tickets: single tickets, day passes, weekly passes, travel cards and monthly passes. Further information about tickets and

fares is available at www.ruter.no.

Information about tickets and fares for transport outside the city of Oslo is available at www.177.no.

Please note that it is your responsibility to ensure that your ticket is stamped and valid for the entire journey when you are using public transport in Norway.

Failure to present a valid ticket at a ticket inspection on a train, the underground, or a bus, results in a fine of NOK 750 – set by the Ministry of Transport and Communications. Attempting to forge a ticket is a criminal offence and can lead to a fine of NOK 1,500. Invalid tickets will be confiscated.

Long-distance travel

If you are travelling over longer distances between counties, travelling by train, express bus or plane can be a good alternative.

TRAIN

Information about timetables, booking tickets or traffic information and information about delays etc. is available in Norwegian and English at **www.nsb.no.**

EXPRESS BUSES

Norway Bussekspress and Timeekspressen are the two largest longdistance bus companies in Norway. Information about fares, tickets and further information is available at **www.nor-way.no** or **www.timekspressen.no. www.rutebok.no** is also a good source of information about the public transport services (in Norwegian, German and English).

PLANE
Information about flights, tickets prices and booking:
www.norwegian.no
www.wideroe.no
www.sas.no



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Bank services

Accounts

In Norway, anyone can open a deposit account and use the bank's payment system. Wage earners must usually open a salary account/current account into which their salary is paid. To open such an account, you must sign an account agreement and show valid identification at the bank. The bank also has to ascertain sufficient information on the customer's activities, so as to confirm where incoming money originates from and the purported use of the banking relationship. There are also other types of accounts, e.g. various types of savings accounts or investment accounts with varying interest rates depending on the amount deposited.

Bank card

Ordinary payment cards (debit cards) are linked to salary accounts or current accounts. Use is limited to the amount deposited in the account. Limited credit (an overdraft) on a payment card can be arranged with the bank. Customers with sufficient security, i.e. persons with a regular income or assets that can be pledged as security, can also be offered credit cards, which are payment cards not linked to an account. The customer is then granted advance credit, and use of the card is charged in arrears. It is similar to a loan. Most banks have approx. 45 days free credit. This means that you do not have to pay interest on what you have borrowed on your credit card if you pay

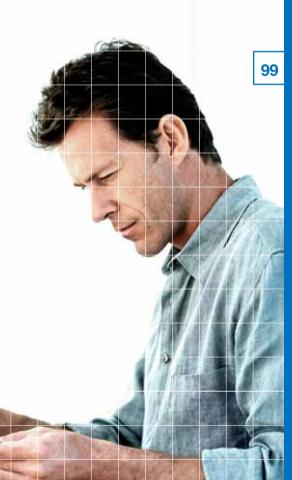
back the entire amount within 45 days. If you do not pay back the full amount within approximately 45 days, interest is incurred on the amount due. The interest rate on credit card loans is often very high, and it is a far more expensive way to borrow money than many other types of loans. You should therefore become acquainted with the terms and conditions for your credit card before you start using it.

Payment services

Using an online bank, the bank's customers can pay their bills and transfer money to other accounts online. Alternatively, customers can choose to use giros sent by post or telegiros. Bills can also be paid in cash or via mobile phone. The advantage of paying via the internet or your mobile phone is that the services are normally available 24/7. It can be a good idea to enter into an agreement for electronic invoicing, meaning that the invoices are sent to and stored electronically in your online bank. The e-invoices is precompleted with the KID number, account number and amount, which makes it easy to pay. The customer must accept the payment and can make changes to the bill before it is paid.

It is also possible to enter into agreements with creditors and banks to pay bills by direct debit, which means that the amount is automatically debited from your account on the due date. This is common in connection with regular payments, such as electricity and telephone bills etc. The advantage is that the bill is paid on the due date so that you avoid reminder fees.

Direct debit and e-invoicing mean that the customer does not have to pay invoice charges.



Bank services

How do I open a bank account?



To open a bank account, you must take along your passport, a passport photo and documentation that you have a D-number or a personal identity number to the bank, and where your money will come from eg. employment contract.



You must sign the account agreement at the bank.



After your visit to the bank, you will receive your bank card and a PIN code separately in the post.

Transferring money to another country

Money can be transferred to another country via a bank (including internet banks), by using a money transfer company, an internet operator, or, for example, at a post office. Different banks and companies offer transfer services to different countries, and prices and efficiency vary. The cheapest solution is often to use internet banking services.

The Norwegian Consumer Council financial services portal (Finansportalen) has a new online service

www.sendingmoneyhome.no that helps you find the best way to send money from Norway to other countries.



Bank loans

In connection with any kind of loan, the bank will require some kind of security that the loan applicant is able to make repayments i.e. has an income. Most loans have a floating interest rate, which means that it follows the market rate. A fixed interest rate gives the customer financial predictability. Usually, a fixed interest rate is more expensive than a floating interest rate in the long run, and it is normally only recommended if the household cannot afford an increase in the interest rate. A credit check will be performed in connection with all loan applications.

CONSUMER LOANS

Many financial institutions offer customer or personal loans in connection with the purchase of goods and services. These loans are usually short-term and have very high interest rates. Normally, a consumer loan will be very expensive.

Mortgages

Most banks offer mortgages if you want to buy a house or an apartment. The repayment period for a mortgage is long, usually between 20 and 30 years. People who do not own a home in Norway can apply for a first-time buyer mortgage, i.e. a mortgage with the same interest rate for the entire amount where you can borrow up to 100 per cent of the purchase price. Contact your bank to find out how much you can borrow and what interest rate the bank offers. Bring your tax return and pay slip to the bank to document your income level.

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At www.finansportalen.no, you can find out which banks offer the lowest interest rate.

Bank services

Car loans

Most financing institutions can grant you a car loan at a slightly higher interest rate than for a home loan, using the car as security. It is often a requirement that 35 per cent of the purchase price is paid in cash.

Do you want a car loan? Contact your bank.

Please note that, in connection with application for a car loan, some banks may require that you have stayed for a certain length of time in Norway.

Debt

If bills for the purchase of goods and services or loan instalments are not paid, action may be taken to recover the debt through debt collection. Debt collection leads to increased interest and other expenses, and it may eventually lead to repossession or the forced sale of a house, car etc. It is therefore important to contact the creditor/lender as soon as possible after payment problems arise to try to negotiate a manageable repayment plan. If your financial situation is particularly difficult, it is possible to agree a debt settlement arrangement.

It can also be a good idea to inform the debt collection agency that you are in contact with the creditor/lender about arranging a repayment plan, and to request that the debt collection be put on hold until further notice. Further debt collection costs can thereby be avoided.

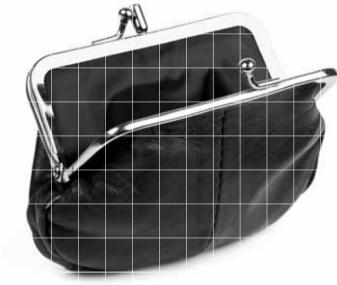
DEBT SETTLEMENT ARRANGEMENTS

The purpose of a debt settlement arrangement is to give people with serious debt problems an opportunity to regain control of their finances. For example, a debt settlement can mean that the debtor is given an extension on the repayment of the entire amount or part of the amount, that the creditor in whole or in part waives interest or charges, or that the debt is cancelled in whole or in part.

The most common arrangement is that the debtor pays back as much as he/she can during a five-year period. During this period, the debtor must set aside that part of his/her net income (income after tax) that exceeds the amount required for living expenses and to support themselves and their family. The remaining amount is divided between the creditors. The debtor is usually debt-free after this five-year period.

Debt settlement arrangements are administered by an execution and enforcement officer ('namsman-

nen'). In the following municipalities, the enforcement authority is called a 'namsfogd': Oslo, Bergen, Stavanger, Trondheim, Fredrikstad, Skedsmo, Asker and Bærum, Tønsberg and Nøtterøy, Kristiansand, Sandnes, and Tromsø and Karlsøy. In the rest of the country, the local police act as execution and enforcement authorities.



Insurance

General insurance

General insurance is a collective term for the insurance of things. Home-owner's insurance, car insurance, home contents insurance, boat insurance and pet insurance are examples of the insurance of things. The price of the insurance depends on how much it covers. Some types of insurance cover more than others and are therefore more expensive.

Car insurance

Car insurance can be a combination of several separate insurance policies.

LIABILITY INSURANCE

Liability insurance is a type of insurance that all car owners must take out, i.e. it is not optional. The insurance covers every type of damage or injury the car can inflict on other people or objects.

REDUCED OWN DAMAGES INSURANCE

Reduced own damages insurance covers fire, theft, vandalism in connection with a theft, damage to windows. It also covers what liability insurance covers. This type of insurance is usually taken out for used cars that are more than ten years old.

COMPREHENSIVE MOTOR INSURANCE

Comprehensive motor insurance is insurance that, in addition to reduced own damages insurance, covers damage to your own car in connection with a collision, driving off the road etc. Note that there can be limitations on the insurance cover for additional equipment (for example a ski box, an expensive stereo etc.).

LEGAL EXPENSES INSURANCE

Legal expenses insurance is included in all car insurance. The upper limit for coverage is approx. NOK 80,000.

Further information about insurance terms and car insurance prices is available at www.finansportalen.no.

Home-owner's insurance

Home-owner's insurance covers damage to your house that cannot be attributed to wear and tear or inadequate maintenance. It also covers water damage and damage or injury as a result of fire. In addition, the insurance usually covers any liability you may incur for damage to another person or their belongings (liability insurance).

Home-owner's insurance comes in many different varieties and at different prices. The terms and conditions decide what the insurance covers. If you do not own your own house or apartment, you do not need home insurance.

You can take out joint home contents and building insurance. If you own a house or an apartment in a jointly-owned property or a housing cooperative, the building will as a rule be insured by the cooperative/jointly-owned property. All you need is such case is a home contents policy. Ask the board of the jointly-owned property or housing cooperative about this.

Personal insurance

There are different types of personal insurance. You can take out personal insurance for death, disability, critical illness or one of the above alone.

Insurance that pays compensation in the event of death due to illness or accidents is called life insurance. If you want to secure your finances in the event of disability or critical illness, you can take out separate or combined insurance for this, in which case you must complete a medical declaration form.

If no one else is dependent on your income, it is usually sufficient to take out disability insurance. For cohabitants, personal insurance is often a better solution than credit life insurance (which cancels debt in case of death).

Insurance

Home contents insurance

In order to insure the contents of your apartment/house, you need home contents insurance. This insurance covers damage to belongings in the event of fire, water damage, burglary etc. As for other types of insurance, the terms and conditions decide what the home contents insurance covers. You need home contents insurance even if you are renting accommodation.

Further information about insurance products is available at www.finans-portalen.no. It is an information service where users can compare bank savings and insurance products.

Travel insurance

Among other things, this insurance policy covers luggage and illness/injuries suffered while travelling. Some travel insurance policies also apply on short trips, for example to the shops and back.

In the event of a dispute between you and the insurance company about an insurance matter, you can bring the case before the Complaints Board for Consumers in Banking and Finance Matters.

See www.finansklagenemda.no for more information.

Finansportalen

Finansportalen is an online service from the Norwegian Consumer Council that compares services in the fields of banking and insurance, investment and international money transfers. This information allows you to compare prices and offers from different banks and insurance companies. The page also contains functions that can help you change banks or send money home. Checking the information on this portal before signing a contract for insurance or banking services is therefore advisable.

See www.finansportalen.no or www.sendingmoneyhome.no for more information.

Telecommunication

Buying a mobile phone

Choose your mobile according to your needs. Also check how well the mobile phone has performed in tests. Most mobile phones are subsidised by a phone company, which means that your purchase binds you to a service provider and a particular subscription. Below, you will find information about subscription agreements. Shops will often offer you insurance that covers mishaps in which your phone is accidentally broken or damaged. Check what the insurance covers. You may already be covered by other insurance.

Further information about the rules that apply to the purchase of goods is available at www.forbrukerportalen.no.

Telephone-/internet subscription

Before you take out a subscription for a mobile phone, a fixed-line phone, or broadband (internet), you should check a few simple things, like the prices, terms and conditions and different providers.

At www.telepriser.no (in Norwegian only), you will find an overview of providers, consumer information and other useful tips. www.telepriser.no also compares prices for telephone services and broadband (internet), based on your use. It is particularly important to familiarise yourself with the terms and conditions before you sign an agreement. For example, conditions regarding the subscription

period and termination of the agreement will be relevant to you as a buyer. You should also check the total price of your subscription.

At **www.bredbandsportalen.no** you will find useful information about broadband (intrenet).

At **www.nettvett.no** you will find information, advice and a guide to safe use of the internet.



Telecommunication

TV licence fee

The television licence is a mandatory public fee that everyone who owns a television set must pay. The licence must be paid regardless of what kind of television set you have and what channels you watch.

For 2018, the Storting has set the licence at NOK 2 975,84.

The licence is paid in two instalments:

- The first licence period is for the period
 1 January to 30 June and is due for payment on 31 January.
- The second licence period is for the period 1 July to 31 December and is due for payment on 31 July.

Post

Norway Post is responsible for postal services in Norway. Postal services and basic banking services should be available in every municipality in Norway. The way post offices are organised varies from place to place; some are organised as regular post offices, while others are sub-post offices in ordinary shops.

Norway Post's services include the following:

- Sale of envelopes
- Sale of stamps for letters, postcards and small parcels
- Sending letters by recorded delivery
- Sending letters, postcards and parcels
- Sending international reply coupons or pre-payment of reply postage

- Sending insured letters
- Collection of parcels and letters sent by recorded delivery
- Collection of pre-booked tickets for cultural events

Opening hours vary from place to place. Sub-post offices have the same opening hours as the shop they are in.

For information about opening hours, your local post office and Norway Post's services, go to www.posten.no.

Public services online

NORWAY.NO

The website Norway.no is a gateway to online public services. There, you will find services provided by both the state and municipalities. You can find web pages with contact information for agencies or municipalities by clicking the relevant logo.

People can also access their own personal data in the National Population Register, the Register of Motor Vehicles and the Register of General Practitioners.

New services will be added as agencies and municipalities register them.

RESPONSIBILITY FOR GUIDANCE

It is the responsibility of the agency or municipality that owns the service in question to help users to use the service, provide supplementary information and find related services.

If you have questions relating to a specific service, you can go to its homepage by clicking the agency's logo.

If you have questions about how to use Norway.no, you can contact ID-porten user support by phoning 800 30 300 or emailing brukerstotte@difi.no.

ID-PORTEN

information.

ID-porten is a common infrastructure for logging on to public services. ID-porten lets you choose your preferred form of electronic identification. You can log on using an electronic ID from MinID, Buypass or Commfides.

For more information go to www.difi.no.

Remember
Mark your letter box with your full name.
Letters from Norwegian public authorities are not sent by recorded delivery. You should therefore open every letter you get, as it may contain important



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This section contains information about Norway and how the Norwegian court system is organised. You will also learn about what the different public agencies are responsible for and where you can find contact information for the agencies so that you can get in touch with them if you have a question.

Facts about Norway

Facts

Official name: The Kingdom of Norway

Capital: Oslo

Population: 5 258 317 (1.1.2017)

Area (sq. km): 385 199

National day: May 17th (Constitution day) **Currency:** Norwegian krone (NOK)

(1 krone = 100 øre)

GOVERNMENT

Constitutional monarchy and parliamentary democracy. The Norwegian parliament is called the Storting. It has 169 members. Norway is not a member of the European Union (EU), but it is part of the European Economic Area (EEA).

ELECTIONS

Norway has two types of elections.

- 1. General elections held every four years. Everyone who reaches the age of 18 in the election year and has Norwegian citizenship can vote in a general election.
- 2. Municipal and county council elections (also called local elections) held every four years.

You are entitled to vote in local elections if you:

- reach the age of 18 in the election year and have Norwegian citizenship.
- are a citizen of a non-Nordic country and have been registered in the population register as a resident of Norway for the last three years before the election.
- are a citizen of another Nordic country and have been registered as a resident of Norway by 30 June in the election year.

There is a two-year interval between general elections and local elections.

RELIGION

Freedom of religion. Protestant Christianity 80 %, other Christian faith 5,5 %, islam app. 2,2 %, other religions and beliefs app. 2 %, no religion 10 %.

POLITICAL GEOGRAPHY

Unitary state consisting of 19 counties and two special status areas, the islands of Svalbard and Jan Mayen. The counties are divided into 426 municipalities. The largest municipality is Oslo.

OFFICIAL LANGUAGES

Norwegian (bokmål and nynorsk). Sami has equal standing with Norwegian in some municipalities in the counties of Troms and Finnmark. In Norway, dialects have a much higher status than in many other countries. There is no standard spoken language, and most people speak dialect in both private and public contexts. Using dialect is accepted on television, on the radio and in political life. The dialects vary as regards pronunciation, grammar and vocabulary, but are generally mutually understandable.

CLIMATE

The coastal climate in Norway is influenced by its proximity to the sea, which makes winters mild and summers relatively cool. In inland areas, the temperature is more directly influenced by the sun, which means hot summers and cold winters. Source: The Norwegian Meteorological Institute.

In North Norway you can experience two phenomena: northern lights in winter and midnight sun in summer.

PRICES

Norway has one of Europe's highest price levels for goods and services for personal consumption. In 2016, the price level was 40 per cent higher than the average price level in the EU area. « | » e, eg, je, jeg æ, æg

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Facts about Norway

Norwegian History

EARLY HISTORY

Most of Scandinavia has been covered by ice at least three times, and the last ice melted about 14 000 years ago. The first traces of man in Norway dates back to some time after 10,000 BC and they came both from the South and the North East.

THE VIKING AGE (793-1066 AD)

For more than three centuries, the Vikings voyaged and invaded neighbouring countries. Little by little they acquired national identities and became Swedes, Danes and Norwegians. Local chieftains were administrating their own areas of the country until Harald Hårfagre united Norway into one kingdom and became the first king around 885.

UNION WITH DENMARK

Norway entered the union with Denmark as a consequence of a Royal marriage in the 14th century. The kingdom was named "Denmark-Norway" and the capital was Copenhagen. Danish became the official language among state officials

from 1450 and a considerable cultural integration took place.

UNION WITH SWEDEN

The year 1814 is a remarkable year in Norwegian history. As a result of the Allies' decision Norway was handed over to Sweden after the end of the Napoleon war. A constitutional law was formed and signed and the Swedish king Karl Johan came to Norway. The union with Sweden lasted less than 100 years and ended in 1905 as a result of a popular referendum. It was a "technical" union and non cultural integration took place between the two countries.

NORWEGIAN INDEPENDENCE

Norway declared itself neutral during both the First and the Second World War but nevertheless Norway was invaded and occupied by the Germans on April 9th, in 1940. With help from allied forces, Norway was liberated in May 1945 after resisting strongly against the German occupancy. Norway accepted the Marshall Plan) from The United States and rebuilt the country within five years. After the war, Norway became a member of NATO and in 1952 the Nordic Council was established. Norway's strong will to be "independent" is perhaps one of several explanations as to why Norway has a complex relationship with Europe an the EU. Norwegians have voted against EU-membership both in 1972 and in 1994.

MODERN TIMES

Since the first discovery of crude oil on the Norwegian continental shelf in 1969, the life standard has increased considerably and the wealth of the "OLJE FOND" represents today about NOK 350 000 per capita. The petroleum industry continues to be essential for the Norwegian economy and the "Know how" that Norway has obtained during this period, has become an important export article (product).

Work culture

The Norwegian work culture is characterized by flat structure and empowered employees. For a newcomer it may be difficult to distinguish the boss from the rest of the employees. Decision-making is often by consensus. There is a high degree of autonomy in both what employees do and how they do it, and there is generally a high level of trust that everyone contributes to the common goals and objectives. Dress code is informal in most businesses.

Norwegians are usually motivated by personal development, a good working environment and friendly colleagues, rather than financial or other quantitative rewards. Employees are to a large extent expected to work for the common good, and to a lesser extent for personal fame and fortune. However, you will still find work cultures where personal achievement is valued, especially in sales and financial services.

A characteristic of Norwegian professional life is the important work/life balance. There is a general notion that people work to live rather than live to work. Norwegian lifestyle focuses on family values, sports and outdoor life. Norwegians have a close relation to nature, and many families have "hytter" (cabins) close to the coast or in the mountains. So don't be surprised if you find your colleagues leaving work early on Fridays to go to their "hytte".

Children are highly valued in society and this also influences work culture. It is acceptable for families with young children to leave work early to pick up their children from kindergarten.

Religious and belief-based communities

Most inhabitants are members of religious or belief-based communities. Some of them participate actively in work with children, youth or adults, prayer meetings, meetings or religious services. Others only participate in more ritual contexts such as naming ceremonies, baptisms and confirmations, or are married and buried in ceremonies organised by a religious or belief-based community. Traditionally, the public sector has had an active relationship to religion and faith and it supports religious and belief-based communities financially. It is normal to discuss, support and criticise religion and beliefs in public debates. Most internationally known religions, churches and belief-based communities are represented in Norway. You can read more at www.trooglivssyn.no The Council for Religious and Life Stance Communities

www.norgeskristnerad.no

Christian Council of Norway

www.kirken.no Church of Norway

www.katolsk.no The Catholic Church

www.irm.no Islamic Council of Norway

www.buddhistforbundet.no The

Buddhist Federation of Norway

www.dmt.oslo.no The Mosaic Community

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The law and crime

The police and crime

Norway has a national police force with approx. 16,000 employees in 12 police districts. Each police district has several police stations and rural police stations. This means that there is a police presence in all districts of the country. Police are responsible for crime prevention and the maintenance of peace and order. Police also protect the residents of Norway and investigate criminal offences.

The most important task of the police is to prevent criminal offences. The police work with other public authorities, such as child welfare services, schools and health services to prevent children, young people and others from committing criminal offences. The police are particularly concerned with the prevention of violence, both violence committed in public and domestic violence. In these areas, the Norwegian law is strict, among other things, it is prohibited to carry a knife in public. The law in Norway is particularly strict when it comes to violence against women and children. Norwegian authorities work closely with police in other European countries, which facilitates the

process of obtaining information about the citizens of other countries if they are involved in criminal activity in Norway. The police assist and guide all residents in Norway, whether they are permanent or temporary residents.

Alcohol and drugs

Norwegian legislation regarding alcohol and drugs is stricter than in other European countries. For example, it is prohibited to drink alcohol in public places such as on the streets or in parks, and driving a car is prohibited even after drinking small amounts of alcohol. Severe sentences may be imposed for the possession of even small amounts of illegal drugs. Khat, hash and marihuana, which are legal in other countries, are considered illegal drugs in Norway.

The Mediation and Reconciliation Service

The Mediation and Reconciliation Service is a government service that offers mediation as a method of resolving or dealing with conflicts. The service is free of charge and is offered throughout the country. The Mediation and Reconciliation Service deals with civil cases that the parties bring before the service on their own initiative, such as disputes between neighbours, family disputes, financial matters and other conflicts. The prosecuting authorities can also transfer cases to the Mediation and Reconciliation Service for mediation.

Mediation is a method of dealing with conflicts. Through negotiations and conversations, endeavours are made to reach an agreement that both parties can feel happy with. The parties decide themselves whether to enter into an agreement.

The Conciliation Board

Case processing times are short in the Mediation and Reconciliation Service.
On average, it only takes a few weeks from a case is submitted for mediation until it has been concluded. In more than 90% of cases, the conflict is resolved by the parties reaching an agreement.

Anyone can contact the Mediation and Reconciliation Service for information, advice or guidance on a relevant matter. All enquiries are non-binding for the persons contacting the Mediation and Reconciliation Service, and the service has a duty of confidentiality.

For further information about the Mediation and Reconciliation Service go to www.konfliktraadet.no.

The Conciliation Board is the lowest level of the legal system for civil cases. It is a mediation service that has limited judicial powers. The Conciliation Board's main task is to help the parties to a case to resolve it in a simple, quick and inexpensive manner, either through mediation or by judgment. Most cases brought before the Conciliation Board concern disagreements about debt in various contexts, particularly in connection with the purchase of goods and services.

Board. The Conciliation Board consists of three lay members and three deputy members, chosen from among the municipality's inhabitants for a period of four years at a time. The Conciliation Board's secretarial tasks are administered by the police. A complaint brought before the Conciliation Board is usually dealt with by the Conciliation Board in the municipality in which the subject of the complaint lives or has his/her registered business address.

Every municipality has a Conciliation

If you wish to have a case brought before the Conciliation Board, you have to pay a court fee. The party who loses the case will usually be ordered to pay the costs of the case.

Go to www.forliksradet.no for more information.

Remember

Save emergency phone numbers on your mobile phone

The law and crime

The courts

The courts of law exercise judicial power in Norway. In addition, the courts have a control function in relation to the other branches of government (the Parliament and the Government). The courts also consider whether legislation is within the limits of the Constitution and review the legality of decisions made by the government administration.

In Norway, **the district court** ('tingrett') is the court of first instance. The district court hears both criminal and civil cases that are not heard by the Conciliation Board. District court judgments can be appealed to the next rung on the judicial ladder, the Court of Appeal ('lagmannsrett').

The Supreme Court ('Høyesterett') is the highest judicial body in Norway. Rulings from lower courts can be appealed to the Supreme Court. However, not all appeals will be heard by the Supreme Court. Any matter brought before the Supreme Court must initially be considered by the Appeals Selection Committee, which decides which cases are to be heard by the Supreme Court. The judgments of the Supreme Court are final and cannot be appealed.

Free legal aid

Legal aid is often included in various types of insurance and in membership of organisations, including trade unions. Some people's legal expenses may also be covered by the public legal aid scheme.

Free legal aid is a service established by the public authorities to provide people in a poor financial situation with the legal aid they require. This means that the government, in whole or in part, covers expenses and costs of legal assistance in connection with court proceedings and otherwise. The purpose is to prevent the loss of legal rights as a result of people not being able to afford a lawyer.

However, not everyone with poor finances is entitled to free legal aid. It only applies to certain cases that are considered particularly important to people's welfare. Each case is considered separately. The conditions for the approval of an application for free legal aid are strict, including the conditions that apply to limits on earnings and wealth. The earnings limit for free legal aid is NOK 246,000 for single persons and NOK 369,000 for married couples/cohabitants.

Further information about free legal aid is available at www.fri-rettshjelp.no.

Emergency telephone numbers

telephone numbers

FIRES AND MAJOR ACCIDENTS

- 110

Useful

- Alert other people in the house
- Alert the fire services on tel. 110
- Try to put out the fire without risking your life or health
- Inform the fire services when they arrive, and tell them if anyone is still in the building

POLICE AND RESCUE COORDINATION CENTRE - 112

For criminal offences where there is a danger to people's lives, if there is a risk of evidence being destroyed, or for other urgent inquiries, call the Police on tel. 112.

AMBULANCE

- MEDICAL EMERGENCIES 113
- Call 113 for help
- Secure the scene and any injured persons
- Provide first aid

ACCIDENT AND EMERGENCY DEPARTMENT - 116 117

Accepts patients in need of immediate help, i.e. treatment of illnesses and injuries that cannot wait until the next day.

Other useful telephone numbers

POISONS CENTRE- 24 HOUR **EMERGENCY SERVICE** - 225 91 300

The Poison Centre provides information on acute poisonings and gives treatment advices. The centre serves both health care professionals and the general public on a 24 hour basis.

110 112 113 AMBULANCE ACCIDENT & EMERGENCY 116 117





The Norwegian immigration administration consists of several cooperating agencies. The Norwegian Directorate of Immigration (UDI) is the central executive administrative agency in the area of immigration and refugees in Norway. The directorate is under the authority of the Ministry of Justice and Public Security. The UDI's task is, on the one hand, to facilitate legal and welcome immigration, including the protection of refugees, and on the other hand, to contribute to the prevention of illegal and unwelcome immigration. The UDI also plays a key role as the competent authority in the area of immigration and refugees, and contributes to the development of the Government's immigration and refugee policies. Appeals against UDI decisions are processed by the Immigrations Appeals Board (UNE), which is a politically independent agency.

UDI's main task is to process applications for residence and work permits in Norway. To be able to process individual cases in a good and efficient manner, UDI collaborates with the police and foreign service missions.

CONTACT INFORMATION

Internet: www.udi.no
Telephone: 23 35 15 00 between
8.00-15.45, Monday to Friday

Service centres for foreign workers

The Police, the Directorate of Immigration, the Tax Administration and the Labour Inspection Authority have established joint service centres for foreign workers in Norway. The service centres provide guidance and swift processing of applications for residence and moving to Norway. The centres helps EU/EEA nationals, nationals of other countries who apply for a work permit as a skilled worker, and family members of these two groups. The service centres are a nationwide centre that users must attend in person.

SUAs visiting addresses:

Oslo, Schweigaards gate 17
Stavanger, Lagårdsveien 46
Bergen, Nonnesetergaten 4
Trondheim, Prinsens gate 1
Kirkenes, Rådhussvingen 1 (the Police),

Pasvikveien 2 (the Tax Administration).

See www.sua.no for more information.



The Norwegian Tax

The Norwegian Tax Administration is an agency under the authority of the Ministry of Finance. The agency consists of the Directorate of Taxes and five tax regions. The Tax Administration ensures that taxes and excise duties are set and collected in the correct manner and are responsible for updating the national population register.

CONTACT INFORMATION

Telephone: 800 80 000
From abroad: + 47 220 77 000
Internet: www.skatteetaten.no
www.taxnorway.no



The Norwegian Custom Service

It is the responsibility of the Norwegian Customs Service to protect society against the illegal importation and exportation of goods through efficient controls. The agency is under the authority of the Ministry of Finance, and the organisation is divided into a central directorate and six local customs regions.

CONTACT INFORMATION

Telephone – the information centre: 22 86 03 12 Internet: www.toll.no



The Norwegian State Housing Bank

The Norwegian State Housing Bank implements the Government's housing policy and assists the municipalities in their work with the homeless and other people struggling to enter the housing market. The Housing Bank offers loans and other support to people who have difficulty obtaining a home for themselves, or who need assistance to remain in their current home.

CONTACT INFORMATION

Telephone: 22 96 16 00 Internet: www.husbanken.no

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The Consumer Council of Norway

The Consumer Council is a special interest organisation for consumers of goods and services in Norway. The Consumer Council endeavours to influence policy, and aims to educate consumers through information, advice and guidance. In addition, the council provides assistance to individual consumers.

All the services are organised as 'self-help services'. This means that you, using the Consumer Council's tools, should be able to solve the matter yourself. If your case remains unsolved after contact with the seller, you can submit it to your local Consumer Council, which will handle the complaint.

The Consumer Council handles complaints related to the following acts:

- The Sale of Goods Act (for example sales between private persons)
- The Act on Consumer Purchase (for example store purchases)
- The Act relating to tradesmen's services (for example using a plumber in your home)
- The Cooling-Off Period Act (for example purchases made on the internet/by phone)

In other areas, the Consumer Council can only offer general advice and guidance.

The European Consumer Centre in Norway can help you if you have purchased goods or services from a business in an EU/EEA country and this results in a dispute. Visit www.forbrukereuropa.no for further information.

CONTACT INFORMATION

Telephone: 23 400 500 Internet: www.forbrukerportalen.no www.forbrukereuropa.no



The Norwegian Public Road Administration

The Norwegian Public Roads

Administration is a sector agency
under the Ministry of Transport and
Communications. Its main task is to develop and maintain a safe, environmentally friendly and efficient transport system.

The Norwegian Public Roads

Administration is responsible for the planning, construction, operation and maintenance of the national and county roads network and for the supervision of motor vehicles and motorists. It drafts regulations and guidelines for road design, road traffic, driver training and motor vehicles. In addition, it is responsible for ferry operations on national and country roads.

CONTACT INFORMATION

Internet: www.statensvegvesen.no
Here you will find the address and opening hours of the local Traffic Services
Offices.



The National Police Directorate

The National Police Directorate is under the authority of the Ministry of Justice and Public Security. The National Police Directorate's main task is to ensure professional leadership, management and development of the Norwegian police force within the limits laid down by the ministry. The National Police Directorate is responsible for managing, following up and developing the 12 police districts and special police agencies, which together employ a total of 15,500 people. In addition, the National Police Directorate plays a key role in combating international and organised crime.

The responsibilities of the National Police Directorate fall into the following categories:

- Coordination of the objectives, plans and tasks of the police districts and the special police agencies
- Support and supervisory tasks
- Emergency preparedness
- Processing complaints

Each of the 12 police districts is under the command of a chief of police, who is responsible for all police services. The police districts have their own administrations and a central operations unit.

The operations unit receives notification of accidents, emergencies, other dangerous situations and about people in need of immediate help.

CONTACT INFORMATION

Telephone: 02 800 Emergency telephone: 112 Internet: www.politi.no Direktoratet for samfunnssikkerhe og beredskap

The Directorate for Civil Protection and Emergency Planning

The Directorate for Civil Protection and Emergency Planning (DSB) has the following mission statement:

DSB aims to maintain an overview of risk and vulnerability in society in general. We will make active efforts in the work on preventing accidents, crises and other undesirable incidents. We shall ensure good emergency planning and efficient management of accidents and crises.

DSB is the national authority for fire safety and administers statutes and regulations that regulate fire safety in all existing residences in Norway. The executive authority will be the municipal or inter-municipal fire service in your municipality.

CONTACT INFORMATION

Telephone: 334 12 500 Internet: www.dsb.no



The Directorate of Labour and Welfare

NAV aims to help more people find employment or other meaningful activity. NAV also provides financial security to individuals through arrangements such as unemployment benefits, family allowances, cash benefits, sickness benefits and pensions.

Every municipality in Norway has a NAV office, and the largest cities have NAV offices in each city district. The NAV office is a collaboration between the state-run Labour and Welfare Service and the municipality's social services.

The Directorate of Labour and Welfare is under the authority of the Ministry of Labour and Social Affairs. The directorate works on all of NAV's policy areas, and runs nationwide support functions for NAV.

At www.nav.no, you will find information about job vacancies and all NAV benefits and services. In addition, you will find application forms, an overview of rates and payment dates, and information about what kind of documentation to include when applying for NAV benefits.

When you are applying for benefits from NAV, it is important that the information you provide is accurate. Incomplete or inaccurate information may result in you losing your entitlement to benefits, or NAV can demand that you pay back the money you have received. You also risk being reported to the police. NAV checks the benefit payments and works together with other government services to uncover wrongful payments and abuse of the system.

CONTACT INFORMATION

NAV's service center: 55 55 33 33
Internet: www.nav.no
Here you will find the address, telephone number and opening hours of your local NAV office.



The Labour Inspection Authority

The Labour Inspection Authority is a government agency under the authority of the Ministry of Labour and Social Affairs. It is the responsibility of the Labour Inspection Authority to oversee that enterprises follow the requirements of the Working Environment Act. Pursuant to the Immigration Act and the Act relating to the general application of wage agreements etc., the Labour Inspection Authority is responsible for supervision of pay and working conditions for foreign employees. In addition, the Labour Inspection Authority has tasks relating to other acts, the most important being the Act relating to holidays and parts of the Act relating to prevention of the harmful effects of tobacco.

The agency also supervises the educational environment for pupils and students at technical colleges, universities and university colleges. The Labour Inspection Authority consists of a central entity, the Directorate for the Labour Inspection Authority, and seven regions with local offices throughout the country.

The Directorate is located in Trondheim.
The overriding goal for the Labour
Inspection Authority is to ensure a fully
adequate working environment, safe
employment conditions and meaningful
work for all employees.

CONTACT INFORMATION

Telephone: 815 48 222

E-mail: svartjenesten@arbeidstilsynet.no
Internet: www.arbeidstilsynet.no



The Norwegian Directorate for Children, Youth and Family Affairs

The Norwegian Directorate for Children, Youth and Family Affairs (Bufetat) is an administrative agency under the authority of The Ministry of Children and Equality. Bufetat works on growth and development issues relating to children, youth and families.

Among other things, Bufetat is responsible for the following services:

- Child welfare services
- Unaccompanied minor asylum seekers
- Family counselling services
- Parental guidance
- Women's shelters and incest crisis centres
- Adoption
- Youth information services

CONTACT INFORMATION

Internet: www.bufetat.no
Here you will find the address, telephone
number and opening hours of your local
office.



The Norwegian Directorate for Education and Training

The Directorate for Education and Training is under the authority of the Ministry of Education and Research. The directorate is responsible for primary and secondary education in Norway. The directorate is responsible for ensuring that all children and young people receive the high-quality education they are entitled to. The main tasks of the Norwegian Directorate for Education and Training are to promote quality improvement, quality assessment, analysis and documentation in basic education and training, to attend to administrative tasks in relation to the education sector, and to be in charge of the national supervision of primary and secondary education.

The Norwegian Directorate for Education and Training is also responsible for a number of tasks relating to kindergartens, including documentation and analysis of their condition, quality and competence development, the administration of grants and regulations, supervisory tasks and guidance.

CONTACT INFORMATION

Telephone: 233 01 200 Internet: www.udir.no



The Norwegian Directorate of Integration and Diversity

The Directorate of Integration and Diversity (IMDi) is a centre of expertise and a driving force for integration and diversity in Norway. The Directorate cooperates with municipalities, government agencies, immigrant organisations and groups and the private sector.

The Directorate is under the authority of the Ministry of Justice and Public Security and it is charged with implementing integration and diversity policies in the ministry's areas of responsibility.

IMDi's most important tasks are:

- To settle refugees
- To contribute to qualifying immigrants for work and education
- To follow up the Introduction Act
- To contribute to a dialogue between the majority population and minorities
- To prevent and combat forced marriages
- To contribute to developing knowledge in the field of integration

IMDi also has several financial instruments at its disposal, such as grants to municipalities and to voluntary organisations working to promote diversity and integration. IMDi has branch offices in Narvik, Trondheim, Bergen, Kristiansand, Gjøvik and Oslo.

CONTACT INFORMATION

Telephone: 241 68 800 E-mail: post@imdi.no Internet: www.imdi.no 127





Public library (free of charge)



NAV Local Services (free of charge)



Useful links

Here you will find an overview of useful links relating to the different chapters. You will also be shown what topics you will find information about on these websites.

MOVING TO NORWAY

www.udi.no – residence permit, permanent residence, right of residence, permanent right of residence, family immigration

www.taxnorway.no – population registration, D-number, personal identity number, the tax system, tax deduction card, tax return, tax settlement, obligation to pay taxes in Norway

www.toll.no – personal belongings on arrival

www.forbrukerportalen.no – leases, rules apply consumer tips

www.husbanken.no – basic loan

www.altinn.no - housing allowance

MODK

www.arbeidstilsynet.no – employment contract, working hours, pay, HSE cards in the building and cleaning industries, holidays, holiday pay, temporary lay-offs, dismissal, dismissal without notice, HSE, accident at work

www.byggekort.no – HSE cards in the building industry

www.nav.no – self-certified sick leave, medical certificate, sickness benefit, occupational injuries, impaired ability to work, disability benefit, work assessment allowance, job seeking, unemployment benefit, retirement pension

www.lo.no – trade unions and trade union federation

www.akademikerne.no – trade unions and trade union federation

www.ys.no – trade unions and trade union federation

www.unio.no – trade unions and trade union federation

www.nokut.no – recognition of higher education

www.altinn.no – starting your own business

CHILDREN AND SCHOOLS

www.nav.no – pregnancy benefit, parental benefit, lump-sum maternity benefit, child benefit, cash benefit

www.samordnaopptak.no

higher education

www.lanekassen.no/statsborgerskap - the Norwegian State Educational Loan

Fund

www.bufetat.no – child welfare services, family counselling services, mediation

www.krisesenter.com – women's shelters

www.norskkrisesenterforbund.no

- women's shelters

www.vilbli.no – upper secondary education

HEALTH

www.nav.no – self-certified sick leave, medical certificate, sickness benefit

www.helsenorge.no – guide to the public health services and self-service possibilities

RECREATIONAL ACTIVITIES

www.frivillighetnorge.no

- voluntary groups and organisations

www.kulturskolen.no

- music and culture schools

www.miljodirektoratet.no – hunting, hunting seasons

TRANSPORT AND SERVICES

www.vegvesen.no – first-time registration of motor vehicles, registration when purchasing a used vehicle, periodic roadworth tests

www.norge.no – overview of public services online in Norway

www.177.no – travel information

www.ruter.no – information about trains/the underground/buses in the counties of Akershus, Buskerud, Hedmark, Oppland, Oslo, Vestfold, Telemark and Østfold

www.nsb.no – train traffic information, timetables, tickets

www.nor-way.no – buss traffic information, timetables, tickets

www.timekspressen.no – buss traffic information, timetables, tickets

www.norwegian.no – information about flights, ticket prices and booking

www.sas.no – information about flights, ticket prices and booking

www.wideroe.no – information about flights, ticket prices and booking

www.telepriser.no – overview of telephone/internet providers and consumer information

www.brebandsguiden.no – information about broadband (internet)

www.nettvett.no – advice and guide to safe use of the internet

www.posten.no – postal services, opening hours for post offices, tracing of parcels and letters

www.bredbandsguiden.no – homeowner's insurance, car insurance, personal insurance, home contents insurance, bank accounts, bank loans

USEFUL INFORMATION

www.konfliktraadet.no – the Mediation and Reconciliation Service

www.forliksradet.no – the Conciliation Board

www.fri-rettshjelp.no - free legal aid

Definition of terms

MOVING TO NORWAY

EU countries – **EU** member states:

Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, the Nederlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, the UK.

EEA countries – all the EU member states plus Norway, Liechtenstein and Iceland

EFTA countries - Norway, Liechtenstein, Iceland, Switzerland

Third countries – countries outside the EU/EEA/EFTA area

Residence permit – grants permission to reside in Norway for more than three months. For EU/EEA/EFTA nationals, this permit also grants permission to work. Nationals of other countries get usually work permit together with residence permit.

Permanent residence permit – grants permission to settle permanently in Norway. Not all types of residence permits form the basis for a permanent residence permit.

D-number – a identification number for foreign nationals who live in Norway up to six moths.

Personal identity number – is given to persons who are born in Norway or who are registered as settled here.

Deposit - a deposit is an amount that the tenant pays as security for rent owed.

WORK

Employment contract – describes employees and employers' rights and duties. It shall always contain information about: who has entered into the contract, the workplace, a description of the work or position, the date on which the employment commences, the expected duration of the employment, if it is temporary, the right to holidays and holiday pay, the probationary period if this has been agreed, period of notice, pay, length and specification of working hours, breaks and any collective agreements regulating the employment relationship.

Collective agreement – an agreement between an employer's federation and an employee's organisation (union) concerning pay and working conditions. The pay and working conditions are usually better in workplaces that are bound by collective agreements than in most companies that are not.

The size of your salary and other benefits depends on the terms agreed in the collective agreements. The level may vary from one industry to another.

Social dumping – a situation in the workplace where foreign employees who carry out work in Norway have substantially poorer pay and working conditions than Norwegian employees. It is also social dumping if foreign workers have significantly poorer working conditions in other respects, for example the form of disadvantageous working hours, a lack of safety training, inadequate attention in their safety in the workplace ect.

Temporary lay-offs – a temporary arrangement whereby the employee is exempt from the obligation to work and the employer is exempt from the obligation to pay wages. A full lay-off means that the employee is completely exempt from his/her duty to work. A partial lay-off means that the employee works part of his/her hours and is otherwise temporarily laid-off.

HSE – short for health, safety and the environment. HSE is a generic term for all types of work that concerns health, safety and the environment in a workplace. The term is often used about efforts that are made to improve the working environment, but it also includes fire regulations and the reduction of harm to the natural environment.

Tax deduction card – shows how much tax your employer should deduct from your pay. All workers in Norway must have a deduction card.

Tax return – provides the tax authorities with complete information about your income, wealth and deductions, so that the correct amount of tax can be calculated. Everyone who has taxable income or wealth must complete a tax return.

Tax settlement – contains information about the income on which the tax assessment is based, how much tax your employer has deducted and whether you have paid too much or too little tax. You will receive a tax settlement notice when your tax return has been processed by the tax authorities.

NOKUT – the Norwegian Agency for Quality Assurance in Education. NOKUT provides general recognition (level and scope) of higher education from other countries.

Unemployment benefit – benefit from the National Insurance scheme in connection with unemployment.

CHILDREN AND SCHOOLS

SFO or AKS – before and after-school programme. Care and recreational activities for primary school pupils from the first to the fourth grade who need a place to go before and/or after school.

The Norwegian State Educational Loan Fund (Lånekassen) – a government agency that provides financial support to students.

HEALTH

The Norwegian National Insurance scheme (Folketrygden) – the public social security system in Norway. As a rule all persons resident in Norway are members of the Norwegian Insurance Scheme. If you take up legal employment in Norway, you automatically become a member of the Norwegian National Insurance Scheme from you first working day.

Primary doctor scheme – everyone registered as resident in a Norwegian municipality is entitled to attend a primary doctor. This is called the primary doctor scheme.

Patient charges – a fixed part of the cost of public health services.

Exemption card – if you have paid a certain amount in patient charges in the course of a year, you may be eligible for an exemption card. This means that you are exempt from paying patient charges for the rest of the calendar year.

European health insurance card – entitles you to health services when staying

entitles you to health services when staying temporarily in another EEA country or in Switzerland. To be entitled to a European health insurance card, the primary condition is that you are a member of the Norwegian National Insurance scheme, and that you are a Norwegian national or a national of another EEA country or Switzerland.

TRANSPORT AND SERVICES

Debt settlement arrangement – the purpose of a debt settlement arrangement is to give people with serious debt problems an opportunity to regain control of their finances. For example, a debt settlement can mean that the debtor is given an extension on the repayment of the entire amount or part of the amount, that the creditor waives interest or charges (in whole or in part), or that the debt is cancelled in whole or in part.

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Important deadlines and dates

January		
01.01	New Year's Day	#
21.01	H.R.H. Princess Ingrid Alexandra's birthday	#
31.01	TV licence 1 st instalment	Ų.
February		
01.02	Application deadline for upper secondary school – special admission	Aa
06.02	Sami National Day	#
11.02	Mother's day	
21.02	H.M. King Harald V's birthday	#=
Winter vacation	Write down dates for your community	Aa
March		
01.03	Application deadline for upper secondary school – regular admission	Aa
	Application deadline - higher education – for applicants with foreign education	
25.03	Palm Sunday/Summer time begins	①
29.03	Maundy Thursday	
30.03	Good Friday	
April		
01.04	Easter Sunday	#
02.04	Easter Monday	
08.04	Change to summer tyres (except Northern Norway)	-
15.04	Application deadline - higher education, regular admission	Aa
May		
01.05	May Day	#
	Change to summer tyres in Northern Norway	-
08.05	Liberation Day 1945	#=
10.05	Ascension Day	

17.05	Constitution Day	#=

07.06	Dissolution of union with Sweden	+
23.06	Midsummer	
School year ends	Write down dates for your commu	unity Aa
July		
04.07	HM Queen Sonja's birthday	#
9. – 27.07	Public holidays	
20.07	HRH Crown Prince Haakon Magnus' birthday	#
29.07	St. Olav's Day	#
31.07	TV licence 2nd instalment	
August		
19.08	HRH Crown Princess Mette-Marit's birthday	+
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16.10 28.10 Autumn	in Northern Norway Summer time ends	Œ
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NSB train information centre	61 05 19 10
Tax Administration	800 800 00
Tax Administration (from abroad)	+ 47 22 07 70 00
Labour Inspection Authority	73 19 97 00
Custom Service – information centre	22 86 03 12
Police (contact local police)	02 800
Consumer Council of Norway	23 400 500

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NEW IN NORWAY

Have you recently arrived in Norway? Do you have foreign employees?

Do you have colleagues, friends or others you wish to inform about life in Norway?

New in Norway contains practical information from public authorities that you may find useful.

- Where do I register when I come to Norway?
- · How long can I drive a foreign-registered car in Norway?
- Where do I get tuition in the Norwegian language, and how much does it cost?
- What should my employment contract include?
- · When are children entitled and obliged to go to school?
- · What is the primary doctor scheme?
- What do I do if I get ill?

New in Norway answers these and many other questions.

New in Norway was prepared by:







































