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**AT HOME  
IN KAINUU**

**Settling-in Guide**



# AT HOME IN KAINUU

## For the reader

Have you just arrived in Kainuu or are planning a move and need help settling in? Our settling-in guide will carry you through the different phases of settling in and it will operate as a tool for handling various official matters. The guide includes information about Kainuu's local services that are central for a successful integration to the area.

Kainuu is an internationalizing province, which welcomes international experts of different fields to the area. We hope that you get a lot of useful information from the guide. In case you need personal guidance and instruction, you can contact International Info and book an appointment for a personal settling-in meeting.

The settling-in guide has been produced by the Kajaani city's international services Toppa-project, which produces settling-in services for international experts, students and their families. The purpose of the guide is to guarantee the reader's successful settling into Kainuu. We hope that you feel at home in Kainuu!

**Welcome to Kainuu!**

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# Kainuu welcomes you!

## Finland

Finland is a republic welfare state in Northern Europe. It is part of the Nordic countries and the European Union. Finland is part of the European single currency area and its currency is euro. 5,5 million people live in Finland. Most of the people live in the southern areas of the country. Inhabitation is centered around the surroundings of the largest cities.

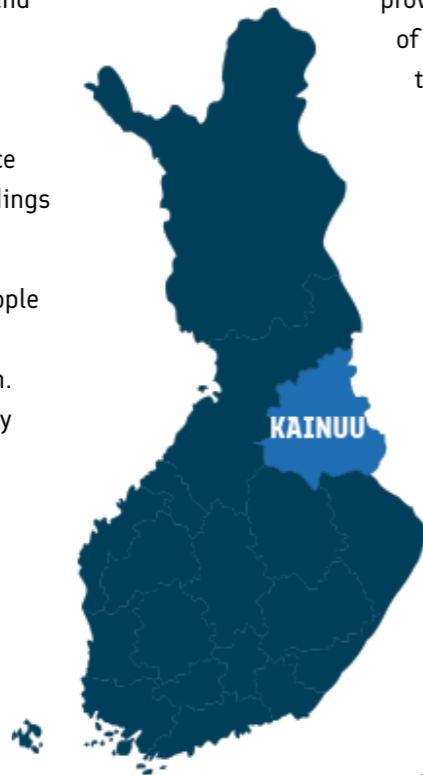
Values important to Finnish people are equality, especially equality between genders, and education. Finland has ranked high in many international comparisons, including education, financial competitiveness, civil freedoms, quality of life and happiness.

Finland is a country covered by forests and lakes, that is known for its excellent educational system, Moomins and design.

## Kainuu

Kainuu is a province that is located in Northern Finland. The population of the province is around 70 000 people. Kainuu is in terms of its population the second smallest province in Continental Finland. Province of Kainuu has 8 municipalities, of which two are cities, Kajaani and Kuhmo. The other municipalities are Hyrynsalmi, Paltamo, Puolanka, Ristijärvi, Sotkamo and Suomussalmi. The center of the province is Kajaani city.

Nature is strongly present in Kainuu resident's lives. It is at its most typical hills, lakes and wide uninhabited forest areas. The nature offers, regardless of the season, opportunities for various hobbies and recreation. Life in the middle of large water areas and clean nature offers the opportunity for a versatile and an easy everyday life. The Finns respect nature and enjoy nature in summer as well as winter.



## Kajaani

Kajaani is the center of Kainuu's province. The city has around 37 000 inhabitants. Kajaani has good transport connections. Kajaani's river goes through the city and it is effortless to make your way to Oulujärvi's beach and relax, which is also called Kajaani's sea. Everyday life is easy thanks to short distances and there are hardly any traffic jams. The commutes are easy either by foot or by bike. All the needed services are easily found within walking distance.

Kajaani has a high level international expertise, versatile sport and hobby opportunities and lively cultural offering. The distances from the city to the other provinces tourist centers are short.

Living in Kainuu  
is easy and effortless.

# Central services

## Digital and Population Data Services Agency

Lönnrotinkatu 2 C, 87100 KAJAANI

## Kela

Pohjolankatu 28, 87100 Kajaani

Keskuskatu 9, 88600 Sotkamo

Koulukatu 12, 88900 Kuhmo

Ouluntie 13, 89200 Puolanka

Syväyksenkatu 1, 89600 Suomussalmi

## International Info

Pohjolankatu 13, 87100 Kajaani

## Tax office

Lönnrotinkatu 2 C, 87100 Kajaani

## Police

Lönnrotinkatu 2 A, 87100 Kajaani

Akkoniementie 10, 88600 Sotkamo

Keskuskatu 18, 89600 Suomussalmi

Koulukatu 6, 88900 Kuhmo

## Library

### Hyrnsalmi library

Nivantie 2, 89400 Hyrnsalmi

### Kajaani's libraries:

Kajaani main library, Seminaarinkatu 15, 87100 Kajaani

Lehtikangas library, Rinnekatu 2, 87500 Kajaani

Lohtaja library, Menninkäisentie 1, 87700 Kajaani

Otanmäki library, Uunimiehentie 6, 88200 Otanmäki

library car Kippe is also in service in Kajaani

### Kuhmo library

Pajakkakatu 2, 88900 Kuhmo

### Paltamo main library

Korpitie 9, 88300 Paltamo

### Puolanka municipality library

Kaijan kartano, 89200 Puolanka

### Ristijärvi library

Aholantie 25, 88400 Ristijärvi

### Sotkamo municipality library

Markkinatie 1, 88600 Sotkamo

### Suomussalmi library

Kiannonkatu 31, 89600 Suomussalmi

## Checklist when moving to Finland

- ✓ Check if you need a residence permit. You need a reason to live in Finland.
- ✓ Someone coming from an EU/ETA country must register at Finnish immigration service within 3 months of moving to Finland.
- ✓ Find yourself an apartment.
- ✓ Register at Digital and Population Data Services Agency (DVV).
- ✓ Apply for the right of Finnish social security and Kela card.
- ✓ Get a passport photograph and apply for an identity card from the police. Identity card makes errands with banks and authorities easier.
- ✓ Open a bank account.
- ✓ Get a mobile contract.
- ✓ Register at TE services if you are looking for work.
- ✓ Apply for an income-tax card if needed.
- ✓ Check if you need to switch a foreign drivers license into a Finnish drivers license.



# Residence permit

If you come to Finland from outside of the EU countries for more than 90 days, you have to apply for a residence permit from the Finnish Immigration Service (Migri).

For working, you might also need a residence permit, even if you stay in Finland for less than 90 days.

Residence permit has to be applied for personally. You can not, for example, apply for your partner. You can leave the application electrically at Enter Finland or in paper form. Notice that the paper application is often more expensive than the electric application. Fill the application carefully, translate and legalize the required attachments. Translation is required, if the attachments are written in other than Finnish, Swedish or English.

After sending the application you must go identify yourself at the Finnish representation abroad or book an appointment at the Finnish Immigration Service's service point in Finland (only if you have left your application in Finland), because the application will not be processed before the applicant has proved their identity.

When your first residence permit expires and you want to stay in Finland, apply early for a residence permit extension or a permanent residence permit.

## READ MORE:

### Residence permits:

<https://migri.fi/en/permits-and-citizenship>

### Applying for an extended residence permit:

<https://migri.fi/en/extended-permit>

### Finnish representatives:

<https://finlandabroad.fi/frontpage>

# Registration of an EU citizen

If you are a citizen of an EU country, Iceland, Liechtenstein, Norway or Switzerland, you do not need a residence permit for Finland, but you must register your right of residence within 3 months of arriving in the country. Registration will happen at the Finnish Immigration Service. Get familiar with the attachments required for the registration already before you arrive in Finland, so that you have them with you.

Notice that the citizens of a Nordic country register their residency only at the Digital and Population Data Services Agency (DVV).

## READ MORE:

### EU registration:

<https://migri.fi/en/eu-citizen>

### Registration of a Nordic Country citizen:

<https://dvv.fi/en/moving-between-the-nordic-countries>



## Looking for an apartment

You can rent an apartment from the private or municipal housing market. Private rental apartment is usually faster to get than a municipal rental apartment. Private apartments rent is usually higher. Also rental apartments owned by municipality can be found in all of Kainuu's municipalities

You do not need to use a dealer to find an apartment. You can find information by yourself about free apartments. In this way you do not need to pay a brokerage fee.

Private rental apartments can be searched for on the internet and local magazines. You can also publish your own search post. In Kainuu, the private rental apartments will often be published at [tori.fi](http://tori.fi) -site.

When you rent an apartment in Finland, always make the rent contract in written form. The rent contract includes information, for example, about the monthly rent, rent guarantee and about how the contract can be terminated.

Indefinitely valid contract continues until the tenant or landlord terminates it. If you do not know beforehand how long you are going to live in the apartment, this kind of a contract is a good choice.

Fixed-term contract means that the landlord and tenant agree in the beginning, when the contract ends. Fixed-term contract ends automatically without termination, on the day that is written in the contract. If you want to continue to live in the apartment after this, you need a new rent contract.

Fixed-term contract can not be terminated during the time that it is valid. This applies to the tenant

and landlord. If you know already that you need the apartment only for a certain time, a fixed-term contract is a good choice.

When you make a rent contract in Finland, you almost always have to pay a rent guarantee. This means that you pay the landlord beforehand an money amount that corresponds to a few months rent. At its maximum it can be as much as 3 month's rent.

When you find a suitable apartment, make an electricity contract, otherwise the apartment does not have electricity on the first day at all.

### READ MORE :

**Rent guide:** <https://www.kuluttajaliitto.fi/en/materials/rentalguide/>

### Rent house companies owned by Kainuu's municipalities:

Kajaani: <https://www.kajaaninpietari.fi/en>

Sotkamo: <https://sotkanmaa.fi/>

Paltamo: <https://www.paltamo.fi/asuminen-ja-ymparisto/vuokra-asuminen.html>

Kuhmo: <http://kuhmontervaasunnot.fi/wp/>

Suomussalmi: <https://suomussalmenvuokratalot.fi/>

Hyrnsalmi: <https://ahmahaka.fi/>

Puolanka:

<https://www.puolanka.fi/palvelut/asuminen.html>

Ristijärvi: <https://www.ristijarvi.fi/asuminen-ja-ymparisto/ristijarven-vuokratalot-oy.html>

## Digital and Population Data Services Agency (DVV), former magistrate

Registering in the Digital and Population Data Services Agency is required when you are in Finland for more than three months, which means you move to Finland. In registering at the Digital and Population Data Services Agency you register your place of residence and your new address in Finland. Other information that are saved in the agency are name, birth date, sex, nationality, birthplace, native language and address, among others.

If you want, that the population information system saves information about your family members and/or your marital status, you have to show official certificates about the matter and fill out required attachments. If the basis of your registration is your family member's residency in Finland, you have to show for example your marriage certificate or your child's birth certificate. Find out if you need to translate and legalize the certificates.

By registering you will get a home municipality in Finland and a social security number (If you have not already got it from the Finnish Immigration service or Tax office). As a member of the municipality you are entitled to the municipality's services.

You need a social security number to run errands with officials, banks and employers. The same social security number can not be held by anyone else.

### READ MORE :

#### DVV:

<https://dvv.fi/en/foreigner-registration>

#### Legalizing of foreign documents:

<https://dvv.fi/en/instructions-for-legalisation>

## Kela

The purpose of social security is to offer the people adequate subsistence in different situations of life. You might need financial assistance, for example, when you become sick or you get a child. You have the right for support, if you work or live permanently in Finland.

If you are health insured in Finland, you will receive a Kela card. When you show the card at the pharmacy and many private hospitals you will get compensation for your expenses. You will pay only your own contribution from your bills.

Kela supports have been specified in the law. When you apply for a benefit, Kela will find out if you have the right for the benefits. The things that affect this are permanent living in Finland and working in Finland. When Kela decides on the benefit, every applicant's life situation will be processed individually.

The applicant's life situation and benefit needs are usually very different. That is why the amount of benefits and basis vary. Always find out your situation separately.

### READ MORE:

<https://www.kela.fi/web/en/from-other-countries-to-finland-quick-guide>

## Identity card

The police can grant an identity card for a foreigner living permanently in Finland, that has been registered in the population information system and who has an active residence permit or a residence card or their residency permit is registered. Also their identity has to be able to be proofed reliably. Foreigner's identity card can be granted at most for five years, but at most for the duration of the applicant's residence permit and residency card. Identity card granted for a foreigner can not be used as a traveling document.

### READ MORE:

<https://poliisi.fi/en/identity-card>

## Opening a bank account

To open a bank account, you can book an appointment from the desired bank's website.

To open a bank account, you usually need (the required documents can vary between the banks):

- Passport
- Positive residency permit or residence permit card
- Finnish social security number
- Proof of residency (rent contract, or certificate/copy of Digital and Population Data Services Agency registration)
- (work contract)

When opening a bank account it is wise to apply for an online banking account. With an online bank account you can run many official errands online. The online bank account has more strict requirements than opening a bank account. In some instances you can not get an online bank account, even if you have a bank account.

Banks operating in Finland are, Danske Bank, Kainuun Osuuspankki, Nordea, Säästöpankki Optia and S-pankki Oy, among others.

### READ MORE:

**Finnish Financial Ombudsman Bureau (FINE):**

<https://www.fine.fi/en/front-page.html>

## Mobile contract

When you buy a mobile contract in Finland, you will receive a Finnish phone number. Phone contracts are offered by many companies. When opening a mobile contract you need a Finnish social security number and you have to have an address in Finland. You also often need to show your payment behavior information, which means information about the fact that you have paid your bills and you do not have a bad credit history. Otherwise you have to pay beforehand.

You can also buy a Pre-paid contract. In that case you do not need a social security number and an address in Finland. Pre-paid card has already beforehand been loaded with a certain sum with which you can call. Pre-paid contracts can be bought, for example from R-kiosks, some supermarkets or online.

### READ MORE:

**Phone operators in Finland:**

<https://puhelinliittymat.fi/operaattorit/>

## Employment services

When you need services or benefits to support your employment seeking, sign up as an employment seeker at TE-office. There is a large service selection, from where you will find the one exactly suitable for you to aid in your employment.

TE-services experts guide you and instruct you in applying for a job and guide you to choose the right services at the beginning of the customership.

With TE-services it is possible to get to an integration education, which is a workforce education meant for unemployed foreigners. There Finnish language is being intensively studied and they get familiar with a Finnish society and work life.

### **READ MORE:**

<https://tyomarkkinatori.fi/en/personal-customers/internationality>



## Income-tax card and taxation

You need an income-tax card if you get a salary or other income in Finland. Tax percentage has been marked in the income-tax card. From that the employer knows how much tax has to be taken from the salary. The amount of tax percentage is dependent on the amount of your income.

You will receive a tax card from the tax office. Estimate your income for the whole year for the income-tax card. You also need a Finnish social security number. You will receive a social security number by registering as a citizen at the Digital and Population Data Services Agency. You can also get a social security number from the tax office. Notice that the Kajaani's tax office does not give social security numbers, the closest tax offices that give social security numbers are Oulu and Kuopio.

When you live full time in Finland, the tax authority sends you a new income tax-card every year in December-January. The tax authority calculates a tax percentage on the basis of the earlier year's income. Show your income-tax card or a copy of it to your employer.

If you pay too much taxes, you will get a tax refund.

If you pay too little taxes, you must pay residual tax.

### **READ MORE:**

[https://www.vero.fi/en/individuals/tax-cards-and-tax-returns/arriving\\_in\\_finland/](https://www.vero.fi/en/individuals/tax-cards-and-tax-returns/arriving_in_finland/)

[https://www.vero.fi/en/individuals/tax-cards-and-tax-returns/arriving\\_in\\_finland/work\\_in\\_finland/](https://www.vero.fi/en/individuals/tax-cards-and-tax-returns/arriving_in_finland/work_in_finland/)



# Driving and switching of a driving license

If you bring a car from abroad with your moving load, check the instructions having to do with customs clearance and registering the car in Finland.

Driving license granted in an EU- or ETA country can be used to drive in Finland for as long as it is valid.

## Driving license switching into a Finnish driving license that is granted in a contract state

Someone living permanently in Finland and who has Geneva's or Wien's road traffic contract states, Hongkong's, Macao's or Taiwan's valid driving license, can switch their driving license into a Finnish A1-, A2-, A- or B-class driving license without carrying out the driver's test.

The switching of the driving license must be done within two years of moving permanently to Finland, however before the expiration of the driving degree.

If the driving license that is wanted to be switched is expired or you have lived permanently in Finland for over 2 years, you must also carry out the driving degree (theory- and driving test).

## Driving licenses granted in other countries

Driving licenses that are granted in other countries recognized by Finland, the owner of the driving license must apply for a driving license permission, show that they meet the requirements for a driving license and carry out a driving degree (theory- and driving test).

### READ MORE:

#### Motor vehicles as removal goods (Tulli):

<https://tulli.fi/en/private-persons/moving/motor-vehicles-as-removal-goods>

#### Taxation when you bring a used car to the country:

[https://www.vero.fi/en/individuals/vehicles/car\\_tax/importing\\_of\\_a\\_used\\_vehicle/](https://www.vero.fi/en/individuals/vehicles/car_tax/importing_of_a_used_vehicle/)

#### Switching of driving license (Traficom):

<https://ajokortti-info.fi/en/basic-information-about-driving-licence/exchanging-foreign-driving-licence-finnish-licence>

# Health care

You can use Finland's public health services if you have a home municipality in Finland.

In emergencies you will get treatment from the public healthcare, even if you do not have a home municipality in Finland or the right for treatment based on working. Treatment expenses might be collected from you after.

## General emergency number is 112

Kainuu's central hospital is located in Kajaani and in every Kainuu's municipality is a health center.

The contact information of private medical clinics you can find, for example, on the internet. You will probably get an appointment in a private health center quicker rather than public health services. Private health services cost the customer considerably more than public health services. Different medical clinics offer different kinds of services. Private health services can be used by all, also those, who do not have a home municipality in Finland.

In Finland medicine can be bought only from the pharmacies. Over the counter medication like pain medication can be bought without a doctor's prescription. However, you need a prescription for many medicines before you can buy them. For example, antibiotics are prescription medicines.

### READ MORE:

#### Contact information of the receptions:

<https://sote.kainuu.fi/en/medical-care>

#### Contact information of the pharmacies:

<https://www.apteekki.fi/apteekkihaku.html>



# Public transport

Kainuu can be reached by flying from Helsinki as well as by train and bus from different parts of Finland.

**READ MORE:**

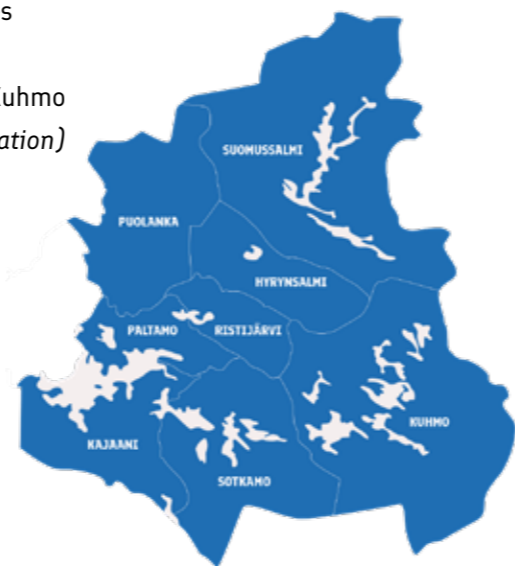
**Train tickets:** <https://www.vr.fi/en>

**Bus tickets:** <https://www.matkahuolto.fi/en>

## Public transport between Kainuu's municipalities

Between Kainuu's municipalities transportation are bus shifts with connection intervals:

- Kajaani > Paltamo > Puolanka
- Kajaani > Suomussalmi > Kuusamo
- Kajaani > Sotkamo > Kuhmo
- Kuhmo > Nurmes
- Kajaani's airport  
> Sotkamo > Kuhmo  
(airport transportation)



**READ MORE:**

**Electric trip guide for the planning of schedule and** (also local and long-distance traffic, also shows flights): <https://opas.matka.fi/?locale=en>

## Kajaani's public transport

National public transport ticket- and payment system Waltti is in use in Kajaani's public transport

You can pay in bus by

- Waltti card
- Waltti mobile ticket and
- cash
- Bank- and credit card can not be used as a payment device

With Waltti card you can travel Kajaani's city- and region transport. The card can be loaded with money or time. You can load on the travel card the desired amount of money, which means value, that does not have a last date of use. By paying with the travel card's value the price of the journey is a little cheaper. You can also load the card with a general seasonal ticket, then the ticket entitles you to unlimited trips for 30 days. You can also buy a single ticket in public transport by cash, in this way you do not need a Waltti card. If you travel regularly by Kajaani's public transport, for example, work- or school trips, we recommend loading a seasonal ticket on the Waltti card.

In Kajaani region's public transport it is also possible to pay with a mobile ticket. Adults and kids' single tickets are sold in the mobile app. Mobile ticket is a good choice, when the travel card or cash is missing. Mobile tickets are valid for 60 minutes from the moment they are bought. The ticket is best to buy right before getting on the ride. Notice that the mobile tickets you can buy and manage only through the Waltti mobile application. The mobile application can be downloaded to your phone from the phone's application store.

**You can buy yourself a Waltti travel card from Kajaani town hall's information point at the address:** Pohjolankatu 13, 87100 Kajaani.

**You can also buy the travel card online:** <https://kauppa.waltti.fi/en/>  
(The pages are also in English)

**More information on the Kajaani city's public transport website:** [www.kajaaninseudunjoukkoliikenne.fi](http://www.kajaaninseudunjoukkoliikenne.fi)

## Free time and library services

Kainuu is known for its culture and hiking and backpacking opportunities, which makes possible many kinds of free time activities. Get familiar with your own municipality's hobby opportunities. All of the municipalities have sport clubs and hobby groups that offer opportunities for free time. It is important to create social relationships for settling-in. Hobby is one good way to meet new people.

In Kainuu you can go outdoors in the park areas, outdoor trails and playing parks offered by the municipalities. The municipalities have water sport services. In Kainuu, especially during summer time, different culture- and music events are organized.

The surroundings Kajaani Castle ruins offers outdoor and park areas and only a stone's throw away from the castle's ruin starts Pöllyvaara's outdoor area, by which it is possible to hike. Kainuu's all municipalities have camping areas, which are worth experiencing. Get familiar with Paltamo's Kivesvaara camping areas, Sotkamo's Vuokatti and Puolanka's Paljakka.

In the winter in Kainuu it is possible to ski on the cross-country skiing tracks, downhill ski in the ski centers in Vuokatti, Paljakka and children friendly Ristijärvi's Saukkovaara, maintained by the municipalities. The municipalities also maintain, in winter time, skating ice, where it is possible to ice skate.

Libraries are an important part of a municipality's basic services. In Finland all of the places have either a municipality's or a city's library. Library is a place where you can borrow books, read magazines, use the computer, study or be part of different events.



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## Useful links

**Etnika Kainuu ry** offers different day to day guide, instruction, club activity and events especially in Russian. From Etnika you can also inquire about the Finnish language courses organized by them. <https://www.etnikakainuu.com/>

Finnish Red Cross (SPR) offers many kinds of support, you can also become a volunteer.

**SPR Kajaani:** <https://rednet.punainenristi.fi/kajaani>

Mannerheim League for Child Welfare is a civic organization that promotes children, youth and families well being. **MLL Kainuu:** <https://kainuunpiiri.mll.fi/>

**Regional Council of Kainuu:** <https://kainuunliitto.fi/en/home/>

**Kajaani University of Applied Sciences:** <https://www.kamk.fi/en>

**Guide for worklife in Kainuu** (especially for students): <https://careerinkainuu.kamk.fi/>

**InfoFinland** (several languages. On the page, Kajaani has its own section):

<https://www.infofinland.fi/>

**Links to study Finnish language independently:**

<https://www.infofinland.fi/fi/finnish-and-swedish/finnish-online>

**Welcome to Finland -guide** (several languages): <https://tem.fi/en/welcome-to-finland>

**Working in Finland -leaflet** (several languages): <https://tem.fi/tyoskentely-suomessa>

## Settling-in vocabulary and useful words

Minun nimeni on...	»	My name is...
työskentelen...	»	I work in..
osoitteeni on...	»	My address is..
verotoimisto	»	tax office
yritys	»	company
kirjasto	»	library
kirjastokortti	»	library card
sairaala	»	hospital
tarvitsen tulkkia	»	I need an interpreter
en puhu suomea	»	I don't speak Finnish
työnantaja	»	employer
työntekijä	»	employee
työpaikka	»	job
työaika	»	working hours
työsopimus	»	employment contract
ammatti	»	profession/occupation
palkka	»	salary
työnhakija	»	job seeker

# AT HOME IN KAINUU

*You have in your hand a settling-in guide to Kainuu. The purpose of the guide is to support your successful settling-in to Kainuu. You will find useful information on it about official errands and local services that help you settle in Kainuu.*

Kajaani city's International Info will help you when needed, contact:

## **International Info**

international.info@kajaani.fi • number +358 40 559 6732

City of Kajaani, Pohjolankatu 13, 87100 Kajaani

Monday–Friday 9:00–15:00



**Kajaanin** kaupunki



European Union  
Euroopan unioni

Vipuvoimaa  
**EU:lta**  
2014–2020