

Finland. Information about these treaties is available at the tax office and the website of Finnish tax administration www.tax.fi.

Persons Staying in Finland for a Maximum of 6 Months

Finnish employers collect a final 35-percent tax at source on the pay of a foreign employee who only stays in the country for six months or less. The tax rate is the same for all levels of income, including small incomes.

Besides tax, your employer will also withhold social security payments from your pay (amounting to approximately 7%, all payments combined), unless you have the certificate E 101 of a posted employee. If you are regarded as a posted employee, your social security insurance has been taken care of in the country where you come from. Because the 35-percent tax is a final tax, you are normally not expected to submit an income tax return in Finland.

During the first couple of days in Finland, please visit the local tax office. You need a Finnish personal identity code (see chapter 3.2). The tax office will issue you a tax-at-source card (fill out the application form no. 6201e, Application for tax-at-source card) and instructions for requesting the personal identity code. Give the tax-at-source card to your employer. After you have finished your employment, your employer will issue you a certificate covering the full period of your employment during the relevant calendar year(s), showing your income and the tax withheld. We recommend that you keep the certificate. You may have to present it to the tax authorities of your country of residence.

If you are employed by a company from another country than Finland, and that employer is paying your salary, you will not have to pay tax on your income in Finland. You will only have to submit an income tax return in your home country, and pay the appropriate taxes in your home country.

Persons Staying in Finland Longer than 6 Months

If you stay in Finland for longer than six months, you will have to pay tax on your earned income in Finland. It does not make a difference if your employer is Finnish or foreign or if you receive a part of your wages from a Finnish employer and another part from a foreign employer. There are exemptions to this rule, when certain requirements are fulfilled. See www.tax.fi for more information. The tax rate in Finland is progressive.

Besides tax, your employer will also withhold social security payments from your pay (amounting to approximately 7%, all payments combined), unless you have the certificate E 101 of a posted employee. If you are regarded as a posted employee, your social security insurance has been taken care of in your home country. In addition, you will be expected to submit a Finnish income tax return.

During the first couple of days in Finland, please visit the local tax office. You need a Finnish personal identity code. Apply for a tax card (fill out the application form no. 5042a, Application for tax card for foreigners and persons who have been living abroad). Give the tax card (*skattekort/verokortti*) to your employer. The employer will tax your income according to the card.

After every calendar year you have worked in Finland, you have to submit an income tax return to the Tax Administration. (For the 2015 income year, the deadline is May 2016). You will receive a Pre-Completed Tax Return form to your home address. You do not have to declare income you received before moving to Finland nor income you receive after moving away from the country. Forms and instructions are available in English. The tax office will assess your taxes and send you a statement showing the final amounts of taxes imposed. This statement will show if you will be receiving a refund or alternatively, if you will have to pay more tax because of insufficient withholding. Instructions for appeal will also be included in the statement.