

Welcome to Iceland
RESEARCHER'S GUIDE



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This handbook is thought to help you and your family to adjust to a new life in a new country. It is written in a close cooperation with the Intercultural Centre and much of the materials that is used here is from their own handbook. Here you can find e.g. information about residence permits, work permits, the health care system, culture and much more.

We hope it will give you a little idea about where to find more information about our life here in Iceland but if you have any questions at all please do not hesitate to contact the Icelandic Mobility Centre:

The Icelandic Centre for Research (RANNÍS):
Laugavegur 13, IS-101 Reykjavik, Tel. +354 515 5800,
Fax. +354 522 9814, rannis@rannis.is, www.rannis.is

ERA-MORE

The European Network of Mobility Centres is one of several concrete European Commission measures designed to make it easier for researchers to take up training and working positions abroad. Known as ERA-MORE (European Research Area-Mobile Researchers), the network provides one-to-one assistance to national and foreign researchers before, during and after a training period abroad.

Rannís - The Icelandic Centre for Research

Rannís reports to the Ministry of Education, Science and Culture with the purpose of providing professional assistance in the preparation and implementation of science and technology policy in Iceland.

Its main functions are:

- Operation of the financial support system for research and technological development.
- Provision of services and information to the Council for Science and Technology Policy and its sub-committees.
- Coordinating and promoting Icelandic participation in collaborative international projects in science and technology.
- Monitoring resources and performance in R&D, evaluating the results of scientific research, technological development and innovation.
- Promoting public awareness of research and innovation in Iceland.

Rannís serves the Icelandic science community across all areas of science and the humanities.

The Intercultural Center

The Intercultural Center is a knowledge and service based

company focusing on multicultural and human rights issues. The center is owned by the Reykjavik Department of the Icelandic Red Cross.

The Intercultural Center is:

- An expert knowledge and information base, translation and interpretation services, education, and supports and conducts research, with the aim being to ease the transition into Icelandic society and to help all to enjoy the benefits of our multicultural society.
- An advocate for Human rights - insuring that all enjoy equality and that human resources are appreciated and developed.
- A setting for exchange between different cultures, where all may enjoy the options that a multicultural society has to offer.

Activities at The Intercultural Center

Information and counseling:

- General information about rights and obligations in Icelandic society
- Counseling and assistance for immigrants and their relatives Information about immigration matters in Iceland

Cooperative projects:

- Priest for immigrants
- Municipalities in the capital area

- The Volunteer Center of the Reykjavik Red Cross
- Various cultural organizations

Education and prevention

Instruction and lectures about the activities at the center, immigration, prejudice, rights and obligations of Icelandic society, multicultural society and various other subjects, for both adults and youth.

Publications and information:

- A newsletter - distributed 3-4 times a year
- An information folder about Icelandic society
- www.ahus.is - Information in 12 languages

Translation and interpretation services:

- 200 interpreters, over 50 languages
- Telephone interpretation
- Document translations

Cultural and social activities:

- Coffee house on the first floor
- Various cultural and artistic happenings
- Facilities for foreigners organizations
- Heritage language teaching, organized by the Mother Tongue Teachers' Association
- Assistance with homework and Icelandic lessons for children, offered by volunteers from the Red Cross
- Open House

General Information

Iceland is located in the North Atlantic. It is the second largest island in Europe, with an area of 103,000 km². Geographically speaking, Iceland is very young and has about 200 various types of volcanoes of almost every type. Volcanic activity has been frequent since the 1960s. A new island, Surtsey, was formed south of the mainland in 1963, and a major eruption took place in 1973 when a volcano on the island Heimaey spilled lava into the town of Vestmannaeyjar. About 75% of the land is more than 200 meters high, with most of the land being high plateaus and mountains. Its highest peak, Hvannadalshnúkur, rises to 2,110 m.

Glaciers cover 11,200 square kilometers, including Vatnajökull, the largest glacier in Europe, while suitable agricultural land only covers 1,400 square kilometers. Only the coastline is inhabited, and there are no inhabitants in the central highlands.

The population of Iceland is 293,291 (01.12.2004) with more than 60% of the population, or 180,000 people living in the capital area.

History- The republic of Iceland

In 930, the Icelandic settlers founded one of the world's first republican governments; the Old Commonwealth Age, described in the classic Icelandic Sagas, lasted until 1262,

when Iceland lost its independence. In 1918 it regained its independence and in 1944 the present republic was founded.

Iceland has a written constitution and a parliamentary form of government. The president is elected by direct popular vote for a term of 4 years, with no term limit. The president's role is mostly ceremonial. Most executive power rests with the Government.

Althingi is a legislative body of 63 members from 6 districts, elected for a term of 4 years by popular vote.

A cabinet of ministers stays in power until the next general election or a new government is formed. There are currently 11 ministers and 1 prime minister. The ministers sit in Althingi, but if they have not been elected, they do not have the right to vote in parliament.

According to Iceland's constitution, ratified in 1944, the government is divided into 3 branches. The legislative, the judicial, and the executive branches. Althingi, where laws are made and amended, is the legislative branch. Executive branches, such as the Ministries, Directorates and various other government agencies, carry out laws. Judicial power lies with the Supreme Court and the district courts.



Administration

Ministries, committees and government institutions are the administration. The administrative authorities make various decisions regarding the rights and obligations of individuals. In order to protect the rights of individuals there are various laws that the administration must adhere to. What this really means is that when dealing with any institution they, or their staff must by law:

- Offer you guidance
- Give clear instructions about the rules that apply in specific circumstances.
- Tell you how the matter is handled and what documents you must submit.
- Provide assistance filling out forms when needed.
- Investigate your claims before a decision is made.
- Make sure that all decisions are taken in moderation.
- Insure equality
- Give information about how long any decision process will take.
- Consider your complains. If you feel that you have not been treated fairly you have to right to make a complain. If the institution does not satisfy your complain you have the right to make an appeal.

The Mother Tongue

Icelandic is the native tongue of Iceland. It belongs, along with Norwegian and Faeroese, to the West Scandinavian branch of the North Germanic family of languages. Morphologically it has remained the most conservative of the Scandinavian

languages, retaining, for example, three genders and a full system of case endings for nouns and adjectives. It is the same language spoken by the original Norse settlers from western Norway in the ninth and tenth centuries with, of course, the addition of modern vocabulary.

Higher education

The level of education is high in Iceland. Literacy has been universal in Iceland since the end of the eighteenth century. In 1907 school attendance was made obligatory for all children aged 10-14. In 1946 compulsory school attendance was extended, and at present it covers the ages between seven and sixteen. Those who wish to continue their education either go to various specialized schools or to secondary schools.

A fundamental principle of Iceland's educational system is that everyone shall be given an equal opportunity to acquire an education, irrespective of sex, economic status, residential location, religion, possible handicaps, or cultural or social background. Another important objective is to maintain and enhance the quality of the Icelandic educational system in order to offer Icelandic students internationally competitive training. Under law, everyone is entitled to free compulsory, primary, upper-secondary and university-level education. Education in Iceland has traditionally been organized within the public sector, but an increasing number of private institutions are now being operated within the school system. It is the government's policy to encourage the establishment of private schools and to enhance competition in the educational system.

Research

The Icelandic system of research and development is a multilevel system with a dispersed decision-making structure. It has a number of fully-fledged research institutions, essential funds and a strong force of well-trained scientists, and covers all major fields in science and technology. Icelandic scientists face a challenging task of maintaining the quality and range of research activities. Concentration of research in key areas is important in order to optimize resources. Science and technology have been divided at an institutional level, reflecting a particular historical development and institutional division of labor.

Highlights of R&D statistics for 2003 in Iceland:

- R&D expenditure in Iceland in 2003 was about 24 billion ISK in 2003 (c. 250 million), amounting to about 2.97% of GDP.
- Iceland is ranked 4th among OECD countries for R&D/GDP ratio.
- Commercial companies spend about 12.3 billion ISK annually on R&D (c. 150 million). This constitutes about 52% of Iceland's total expenditure on R&D (GERD).
- Around 44% of the total expenditure on R&D was financed by commercial companies. 40% was from public institutions and around 14.5%.
- Estimated gross expenditure on R&D for 2004 is about 24 billion ISK (c. 260 million) representing a very small increase on 2003.
- About 3,000 full-time equivalent years work was spent on R&D, involving some 5,500 individuals.

Patents in Iceland

Any applicant who is not a resident of Iceland is obliged to appoint an agent who resides in the European Economic Area to represent him to the Patent Office. All communication with the Patent Office shall be made in Icelandic.

An applicant who resides in Iceland may file the application himself; however, if the applicant has little or no previous experience in drafting patent applications, he can seek professional assistance.

The Application

A patent application consists of the following items:

- a completed application form (in Icelandic only)
- an abstract
- a description
- patent claims
- drawings

How to get to Iceland

Like you have read before Iceland is an island of about 103,000 square kilometers northwest of the UK. Its conspicuous position in the North Atlantic limits visitor to two forms of travel.

By Air

Icelandair has a regular schedule of daily non-stop flights to Iceland from many major European and North American cities.

Iceland Express connects Iceland on a daily basis with both Copenhagen and London (Stansted).

In addition during the summer months there are several other airlines and charter companies offering direct flights to Iceland from European gateways.

By Sea

Smyril Line Ferry. There is one passenger and car ferry service that sails during the summer to Seyðisfjörður, a town on the east coast of Iceland. The Smyril Line runs between the Faeroe Islands, Norway, Denmark and the Shetland Islands in the north of Scotland.

The ferry makes a complete journey once a week throughout the year.

Weather/Climate

Iceland enjoys a much milder climate than its name and location adjacent to the Arctic Circle would imply. A branch of the Gulf

Stream flows along the southern and the western coast greatly moderating the climate. However, this brings mild Atlantic air in contact with colder Arctic air resulting in a climate that is marked by frequent changes in weather and storminess. Furthermore this leads to more rainfall in the southern and western part than in the northern part of the island.

The summer tourist season is from late May to early September. During the first half of this period the sun stays above the horizon for almost 24 hours and the interplay of light and shadows on mountains, lava fields and glaciers yield an ever changing landscape. However, even during the middle of summer the sky is frequently cloudy or overcast and the sunshine does not warm the air much. Hence, during daytime, the air is usually cool („refreshing“ is the local euphemism) and cold during nighttime.

Energy

Situated on the Mid-Atlantic Ridge, Iceland is a hot spot of volcanic and geothermal activity. Thirty post-glacial volcanoes have erupted in the past two centuries, and natural hot water supplies much of the population with cheap, pollution-free heating.

Geothermal heating of houses began around 1930, and today all of Reykjavik is heated by the Reykjavik Energy district heating system. Throughout Iceland, about 90% of the population now enjoy geothermal heating (not all parts of the country have utilizable hot water resources).

The hot water that comes running from the crane in houses in Reykjavik comes from Nesjavallavirkjun and can be up to 80°C so people should be very careful when using it. Rivers, too, are harnessed to provide inexpensive hydroelectric power. The electrical current is 220 volts, 50 Hz.

Hydroelectric power

Technically exploitable 64,000 GWh/year
Economically exploitable 45,000 GWh/year
Exploited 1994 4,950 GWh/year

Economy

The economy is heavily dependent upon fisheries, which are the nation's major resource, and almost 60% of all exports are made up of seafood products. Yet only a small proportion of the workforce is active in this sector (5% in fishing, 6.2% in fish processing), and over 50% of the workforce is employed in services, public and other.

Iceland is a member of the European Free Trade Association (EFTA) and the European Economic Area (EEA).

Currency

The unit of currency used in Iceland is the krona or „crown,“ abbreviated ISK. All banks can exchange currency, and some shops (especially those catering to tourists) will accept payment in US dollars or Euro.

Most shops and businesses accept major credit cards and debit cards so it is not generally necessary to carry much cash. Debit and credit cards are commonly used in Iceland even for quite small transactions.

It is best to exchange your money into ISK in Iceland, and re-exchange any surplus before you leave, as foreign banks may not deal in ISK.

You can exchange your money at the bank at the airport on arrival and departure and in all major banks.

Time

Local time in Iceland is Greenwich Mean Time (GMT) all year round. One hour later than Central European Time during winter but two hours later in the summer time.

International dialling codes

To Iceland: + 354 and number from Iceland: 00 + country code and number

Emergency telephone number

The emergency telephone number for police, ambulance or fire is **112**. Note that phone calls to 112 from coin-operated phones do not require payment.



Becoming “legal“ in Iceland

VISAS

Iceland has various agreements with different countries, which allow their citizens to visit as tourists without travel visas. If you are a citizen of one of these countries that has such an agreement with Iceland, then you can stay in Iceland for up to 3 months without a residence permit as long as other requirements are fulfilled. If you are a citizen of an EEA country looking for work you may stay in the country for up to 6 months without a residence permit.

If you wish to stay in Iceland for longer than 3 months you will need to apply for a special residence permit granted by the Directorate of Immigration before entering the country.

The following documents must accompany VISA applications:

- *Valid passport*
- *2 passport photos*
- *Proof of financial means*
- *Invitation*
- *Means of transport*
- *Health insurance*
- *Other - hotel reservation, pay slip, letter from employer*

For a listing of all countries requiring visas to visit Iceland and where to find the corresponding embassy contact the:

Directorate of Immigration

Skogarhlid 6

IS-105 Reykjavik

Tel: (+354) 510 5400

Fax: (+ 354) 562 3375

www.utl.is

RESIDENCE PERMITS

Residence permits are granted on different grounds and for various purposes of stay. For instance, you may apply for a residence permit because you intend to work in Iceland or because you want to join a close family member. Special forms for residence permit applications are available at the Directorate of Immigration.

It is important that all necessary documents are turned in at the same time as your application.

The average period of processing a residence permit is about eight weeks.

Residence permits for citizens of Nordic countries

Citizens of Nordic countries can move to Iceland without hindrance. Those intending to stay longer than six months must submit a Nordic change-of-residence certificate from the country they move from to the Statistics Iceland within seven days of arrival in the country. You thereby move your domicile to Iceland, get an Icelandic ID number and enjoy rights under an agreement between the Nordic countries relating to social security, tax affairs, etc. Citizens of the Nordic countries do not need a work permit in order to work in Iceland.

Residence permits for EEA citizens

EEA citizens are allowed to enter Iceland if they hold valid visa or other identification when arriving in Iceland. Citizens of countries outside the EEA need a visa in order to enter Iceland, but they are entitled to a visa if they can prove close family relation with an EEA citizen. An EEA citizen is entitled to a residence permit upon request if he/she presents the travel documentation from the trip to Iceland and information which shows that the traveler:

- a) *is an employee who falls under the EEA agreement.*
- b) *intends to be self employed in Iceland, provide or use service.*
- c) *receives fixed regular payment which is at least the minimum pension or*
- d) *is registered at an acknowledged educational institution with the aim of vocational training.*

Residence permits may be denied under certain circumstances.

A further prerequisite for a residence permit: The applicant shall provide a statement signed by an employer to prove that an employment contract exists.

Requirements for residence permits

To be granted a residence permit you need to have a steady source of income or show financial independence in some other way and show proof of sufficient housing. A residence permit does not guarantee the holder a work permit although it is one of the conditions for receiving a work permit. If you do not have a work permit you will need to show proof of financial independence. If you are already employed your employer is responsible for providing insurance for you. If you do not work than you are personally responsible for purchasing a health insurance policy before applying for a residence permit. This applies to the first 6 months of residence. After 6 months of residence, the Social Security Institute will insure you.

The following documents must be submitted with your application for a residence permit:

- *A copy of your valid passport*
- *2 passport photos*
- *An original copy of your criminal record from the country that you have lived in for the past 5 years. Must be issued in English, Danish, Norwegian or Swedish or be translated by an authorized translator.*
- *Verification of financial support*

- *Verification of sufficient housing*
- *Certificate of health insurance*
- *Marital status certificate if applying on the grounds of marital status*
- *Certificate of custody when applying for a child younger than 18*
- *Confirmation of school admission when applying for a residence permit for the purpose of studying*

Residence permits for children under 18

Only legal parents or guardians may apply for children under 18 years of age. When applying for a residence permit for a child under 18, the applying parent or guardian must show proof of housing that meets requirements concerning the number of individuals in residence. The parent needs to show sufficient income to provide for himself and the child.

Duration of residence permits

All residence permits are issued on a temporary basis and in most cases are valid for one year and must be renewed every year. It is important that the permit is renewed before it expires. The exception is a permanent residence permit.

Permanent residence permit

The general requirements for a permanent residence permit are the same as those for a temporary permit with one addition. The applicant must have proof of having completed 150 hours of Icelandic lessons or pass a test showing adequate knowledge of Icelandic.

WORK PERMITS

The Directorate of Immigration issues various residence permits. Some, but not all of these permits, grant the holder the right to work in Iceland. The residence permit alone does not grant you the right to work in Iceland. However the residence permit is one of the conditions for obtaining a work permit. If you are not an EU or EEA citizen, then your first application for a work permit must be made outside the country. You cannot apply for a first time work permit while in Iceland. However, under the new laws it is possible to receive an exception from this regulation in the case of extreme circumstances.

The primary policy of the Icelandic authorities is that the Directorate of Labor must act according to the current employment situation (e.g. unemployment rate) in Iceland when deciding whether to grant a foreign citizen a work permit. A rise in unemployment therefore has a wide reaching effect and can cause a decrease in the granting of new work permits, if not a complete halt. This policy is central to all aspects of the laws on the employment rights of foreigners.

Work permit for EU and EEA citizens.

European Economic Area (EEA) as well as European Union (EU) citizens have the right to live and work in Iceland without a work permit. Thus, EEA/EU citizens working in Iceland have the same rights as Icelandic citizens have with regard to pay, working conditions, access to housing, vocational training, social security and trade union membership



Temporary work permit

The red card is a work permit that is granted to the employer for a specific period of time, e.g. it is temporary. Such permits are granted for one year to begin with. In order to receive this permit, there must be a signed employment contract (signed by both employer and employee). The forms for this contract are available at the office of the Directorate of Labor. This is a binding contract and it guarantees the applicant certain rights. The holder of a temporary work permit is not allowed to terminate the work contract before the specified contract period ends, and the same applies to the employer, who may not end the contract before the specified time without a valid reason. The employee may end the work contract if his/her rights have been infringed upon. If the red card holder decides to leave Iceland at the end of the contract period, the employer must pay his/her fare back to the home country. Also, if an unforeseeable event, which is beyond the control of the employee, makes it necessary for him/her to end the contract and leave the country, the employer must pay for the fare back to the home country. This is stated as an optional feature in all temporary contracts. The Directorate of Labor has, however, made this a condition for granting all first time temporary work permits.

Temporary work permits may be renewed for up to 2 years, however it is more common that they are renewed for one year at a time.

Permanent work permit

A permanent work permit, unlike the temporary work permit, is granted to the individual and not to the employer. You may apply for a permanent work permit when you have had a legal residence in Iceland for 3 years and have at some time been granted a permanent residence permit.

Permits for family members

Under the law there are special provisions for the issuing of residence permits on the grounds of family unification. The closest relatives of those that are already residing in Iceland and have a b-permit (búsetuleyfi) or permanent permit may apply for a residence permit (e-permit). According to the law, in this situation, closest relatives are described as the following:

- *Spouse - defined as those that are married, in common-law, in registered cohabitation and are older than 24 years of age.*
- *Children under 18 years of age. Applicant must provide proof of legal custody.*
- *Parents and grandparents whom are over 66 years of age and being supported by the Icelandic resident.*

Residence permits for closest relatives may be used as the basis for a permanent permit or búsetuleyfi.

The general rule is always the same, people may not enter the country until permits have been issued. The only exceptions from this rule are the foreign spouses of permanent Icelandic

residents, older than 24 years of age and the children (under 18 years of age) of Icelandic residents.

When applying for an e-permit, or family unification permit the same documents must be submitted with the application as with any other application for a residence permit, with a few additions. For instance, the applicant must prove that they are a close relative by submitting a certificate of marriage if they are a spouse, a birth certificate for children, and when applicable a certificate of custody.

When applying for a spouse or child younger than 18 it is sufficient to show that the Icelandic resident is able to support their child or spouse.

Work permits for closest relatives

The spouses of Icelandic citizens, older than 24 years of age do not need a work permit. It is important to note that in the law about work permits, spouse is defined differently. In this case spouse only means those married or in registered cohabitation and not common-law couples. Otherwise the same rules apply for work permits with the only difference being that closest relatives do not have to apply for work permits before coming to Iceland.

Teenagers

Teenagers that have moved here but have not been here long enough to apply for a k-permit before they turn 18 years of age may, according to The Directorate of Immigration apply for an e-permit when renewing their permits.

To apply for permits, applications must be submitted to the Directorate of Immigration.

Trade Unions

According to the latest revisions of union law and labor dispute 80/1938, unions are granted legal authority to act as negotiating parties for wages and conditions of their members and it is illegal to be hired for wages that are lower than those put forth in the agreement. It is of course possible to negotiate for higher wages than those stipulated in the collective bargaining agreement. It is also possible to reach an agreement with your employer to base your conditions on different agreements. Wage earners must pay 1% of their wages to their union and it is the responsibility of the employer to deduct it from wages every month.

The purpose of all unions is to represent wage earners. The emphasis within each union may vary but they all offer similar services.

Association of Academics - Bandalag háskólamanna (BHM) - is the Icelandic organisation of Trade Unions of Academics, still the smallest of the three main organisations of employees. At present there are 24 member-unions in BHM, consisting of more than 7.000 employees with an academic degree of 3 years or more. Most of them are employed by the state, municipalities and other public entities, but increasingly the fast growing private sector of e.g. health care industry is employing academics within BHM. The three largest member-unions of BHM is the Icelandic Nurses' Association, The

Icelandic Union of Natural Scientists, and the Association of University Teachers. Mid-wives, Psychologists and Veterinarians are among those with the longest academic education (6 years). The member-unions themselves preserve the right to negotiate collective agreements for their members but BHM assists the member-unions in many fields and speaks for academics in common causes.

BHM runs several funds - the largest being the Vacation Fund of BHM, that has more than 40 real estates for recreational purposes all over the country, the Work-related Educational Fund of BHM and the Relief Fund of BHM.

Verslunarmannafélag Reykjavíkur (VR) and Efling are the largest unions in the greater Reykjavik. The unions are not bound by law to provide a translator though they often do so. Do not hesitate to ask that a translator be provided.

To receive more information contact:

Bandalag háskólamanna (BHM): Lágmúla 7, IS-108 Reykjavík, Tel: (+354) 581 2090, www.bhm.is

Efling: Sætúni 1, IS-105 Reykjavík, Tel: +(354) 510-7500, www.efling.is

VR: Hús verslunarinnar, Kringlunni 7, IS-103 Reykjavík, Tel: +(354) 510-1700, www.vr.is

ICELANDIC CITIZENSHIP

The central rule:

For a foreign citizen to obtain an Icelandic citizenship, he/she must have had legal residence in Iceland for at least 7 years (other rules apply to citizens of the Nordic countries).

If a child is born in Iceland and one of its parents is an Icelandic citizen, then it automatically becomes an Icelandic citizen.

Documents needed for applying for an Icelandic citizenship:

- *Written recommendations about you or your character from 2 Icelandic citizens that are not family or closely connected to you.*
- *A clean criminal record from the Ministry of Justice and Ecclesiastical Affairs.*
- *Documentation from social services that states the applicant has not accepted social services anytime during the past 2 years. (Does not include child benefits or rent subsidies).*
- *A birth certificate or a certified copy of your passport.*
- *Divorce and/or marriage certificates where applicable.*
- *A mortgage bond if the applicant owns real estate.*
- *Residence permit - from the Statistics Iceland.*
- *Proof of Icelandic knowledge - certificates from any courses taken.*

Effects of obtaining an Icelandic citizenship

If you are a citizen of Denmark, Finland or Norway, then you forfeit your original citizenship by becoming an Icelandic citizen. This is due to agreements within the Nordic countries. Swedish citizens are the exception to this rule. If you are from another country, then obtaining an Icelandic citizenship will not affect your original citizenship status providing that your home country has no laws prohibiting dual citizenship.

Effects of Icelandic citizens obtaining a citizenship in other countries

According to recent changes in the citizenship laws, Icelandic citizens may now apply for an additional citizenship without forfeiting his/hers Icelandic citizenship. Applications for citizenship are at the Ministry of Justice and Ecclesiastical affairs.



Banking Services

After you find a job you will definitely need a bank account for your day-to-day transactions. For convenience most employees choose to have their paychecks directly deposited. Be a wise consumer and shop around. Some banks offer better interest rates than others on your savings. Ask about the different services offered by banks before deciding which one offers an account that is best suited to your needs, offers the best rate of return and has the lowest service charges. Here is a list of some of the typical services offered by banks in Iceland.

- *Foreign exchange transactions such as, traveller's checks, foreign currency and foreign checks*
- *Loans of all kinds*
- *Overseas fund transfers*
- *Investment opportunities such as stock certificates*
- *Direct pay deposit*
- *Certified bank checks*
- *Payment services*
- *Debit cards*
- *Credit cards*
- *Pension funds*
- *Securities*
- *Insurance*
- *Automatic teller machines and internet banking*

When opening an account there are different requirements at each bank. All banks in Iceland require that you have a legal address in Iceland and that you have an Icelandic ID-number. Here is a brief rundown of the requirements at a few of the larger banks in Iceland. They each have many different neighborhood branches and you should be able to locate one that is convenient for you.

Íslandsbanki

To open an account it is necessary to show a current passport and to have an Icelandic ID-number. If you don't have a ID-number, and you are accepted as a customer, the staff can apply for one for you. You may open a savings account immediately without any minimum deposit required. To open a checking account and to receive a bankcard (debitcard) you fill out the necessary forms at your branch. Each request is accepted and considered on an individual basis. When opening a checking account you receive a free Internet bank. The Íslandsbanki's Internet bank is available in Icelandic, English, Danish and Polish and you can do nearly all bank related finances on the Internet bank.

Landsbanki

To open an account you must have an Icelandic ID-number and show a passport or some other form of identification with

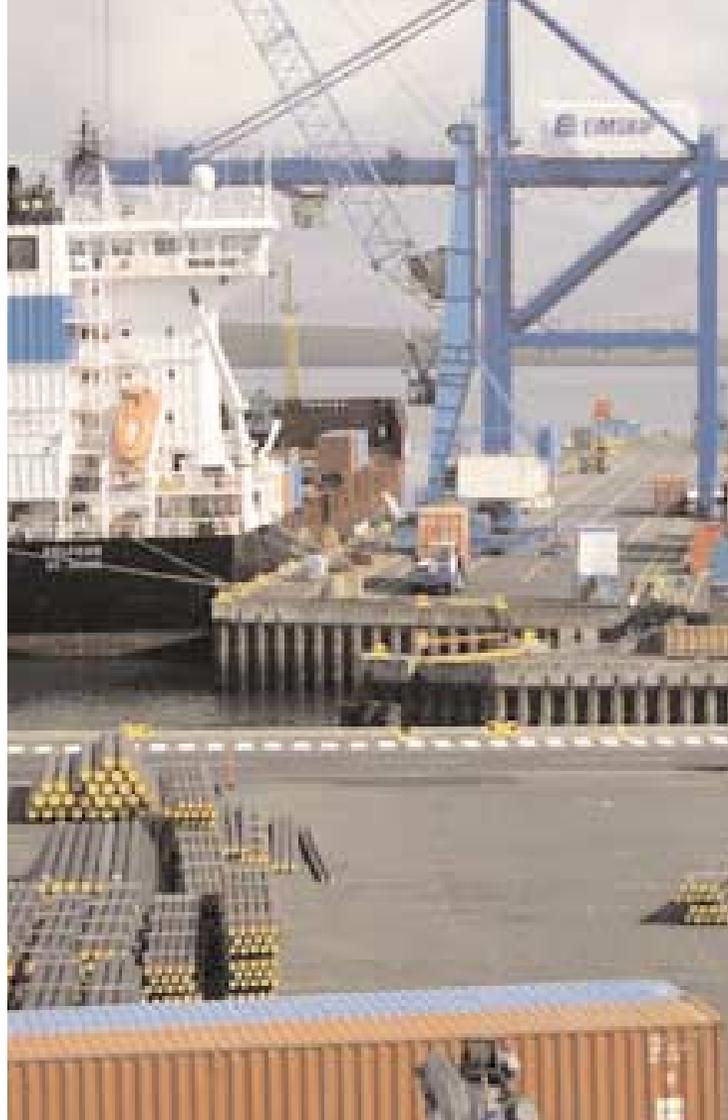
a picture and fill out an application. There is no minimum deposit required when opening a savings account. To open a checking account and to receive a bankcard you fill out the necessary forms at your branch. Each request is accepted and considered on an individual basis.

KB- banki

To open an account you must have an Icelandic ID-number and show a passport or some other form of identification with a picture and fill out an application. There is no minimum required deposit for savings accounts. Checking accounts and bankcards are granted on an individual basis.

Sparisjóður Reykjavíkur og nágrennis

To open an account you must show a passport or some other form of identification with a picture, have a ID-number and fill out an application. You may apply for a savings account and/or a checking account. The application takes 24 hours to process. To open a checking account with a bank card (ATM/debit card) a minimum of 35,000 ISK is required. Free online banking services come with all checking accounts. There is no minimum charge when opening a savings account. Each application is accepted and considered on an individual basis.



Taxes

Income and Capital taxation in Iceland

The taxation system in Iceland is the PAYE system - Pay-As-You-Earn. Taxes are deducted from all taxable incomes and consist of income taxes and municipal taxes (paid to municipal authorities). Residents are subject to unlimited tax liability on all their income, wherever earned. As a general principle, any individual staying in Iceland for 6 months or longer is considered a resident.

Employers are required to calculate and deduct taxes from all salaries and wages paid out to employees. Out of the calculated tax, (which is 37.73% of the total salary, 2004), the employer must deduct the Personal Tax Allowance (PTA). The personal tax allowance can only be deducted if the employee has submitted a tax card. The tax card should be submitted as soon as the employee starts working. Taxes that are calculated and deducted by the employer are considered a temporary payment of taxes. Final assessment of taxes is completed by July 31st. The taxes that have been withheld are deducted from the final assessment and the surplus or deficit is then paid out or collected.

The Internal Revenue Directorate, Laugavegur 166, Reykjavik, issues tax cards. Applicants must have an identification

number and be prepared to show personal identification with a picture. The PTA is calculated according to the length of stay of the taxpayer, that is, from the date of arrival until the date of departure. If the applicant is working part-time, he/she may ask officials at the Tax office to divide the tax card (for example, a 100% tax card to 40% and 60% cards, or two 50%) in correlation with the proportion of employment. This is done so the tax card can be utilized in the best possible way. Also, if a spouse's tax card is not in use, the employed spouse may utilize up to 100% of the tax card.

Parents supporting children between the ages of 16-21 years of age while they are students have the right to apply for a tax discount. This discount works differently than child benefits as it isn't automatic. Parents must apply for this by filling in the appropriate information requested on their tax form. The amount of discount that parents are eligible for is dependant on the amount that the youth has earned.

All individuals who are permanent residents in Iceland and are 16 years of age or older are regarded as fully-fledged taxpayers and are issued tax cards accordingly. This is true for those individuals not working and those that do not have a work permit.

Taxpayers are required to hand in their income tax return as soon as possible prior to leaving the country. The final tax evaluation is completed a year after the accumulation of income and is usually completed by August 1st of that year.

The most common taxes for individuals

Following are brief descriptions of the most common taxes that individuals need to pay. This is not a complete list.

Net wealth tax

The net wealth tax rate is 0.6% of the taxable base. The taxable base for net wealth tax purposes is the aggregate value of an individual's assets at the end of the tax year, less his liabilities. Normally this refers to property, stocks and bonds and vehicles. The net wealth tax rate is 0.6% on the taxable base exceeding 4.720.000 ISK. Disability pensioners and those over the age of 67 do not pay a wealth tax.

State and Municipal Income Taxes 2005

The state income tax rate is 24.75% and the municipal income tax rate (average) is 12.89%. The collection of individual income taxes (state and municipal) on employment income takes place at source each month during the income year. However all individual taxpayers are entitled to a personal tax credit against the computed state and municipal income taxes on income.

Value added tax

The value added tax (VAT) is a sales tax and a general tax on

consumption which is collected at all stages of economic exchange in Iceland. It is also collected during the importation of goods and services. Those who work as contractors need to pay VAT. Normally the VAT rate is 24.5%. Advertised prices of goods and services always include VAT. However, the VAT rate is 14% of some goods, like food, newspapers and magazines, hotels and accommodation, hot water and electricity.

Working as a Contractor

In Iceland, as elsewhere in the world, all salaries and other payments received for goods and services rendered are tax deductible, and depending on the total amount of money received, may be subject to VAT deductions. Most people usually work as salaried workers or wage earners, but in some cases you may be offered a job as a contractor, which excludes you from the conditions that apply to regular employees. Working as a contractor is, in effect, like operating your own business and a different set of rules applies to the taxation of such earnings. Working in this way means that you are completely responsible for your health (and where it applies accident) insurance, pension fund payments, union dues as well as all other compulsory payments collected by the state. Failure to declare earnings may result in severe financial complications, and it is therefore important to have all the necessary documents in order. Here below is a list of things to do when working as a contractor:

- Buy a triplicate invoice book with numbered pages in any local bookshop. Instead of receiving a payslip like

employees do, you will have to invoice the person you are working for. Information that should appear on the invoice include: your name and ID number (kennitala), the name and ID number of the company/individual you are working for, a description of the job done and the amount charged, VAT charge (where applicable) and the total amount to be paid to you. Note that the invoices you submit must be in the right numerical order, and the same number must not appear more than once (over a period of 12 months). The person/company being invoiced gets the original, one should be kept for your own personal financial records and the other goes to the tax office with your tax return at the end of the year. It is also advisable to keep all receipts as you can use these to receive tax deductions.

- Register with your local Tax office as a contractor. You will have to fill forms stating the type of work being done, the amount earned per month, and whether you intend to use your tax discount. This is to enable the tax office send you a giro slip for the tax payments. However, if the annual income is 215.000,00 ISK or less, it may be declared on the tax return form at the end of the year.
- All goods and services sold for more than 220.000,00 ISK over a twelve-month period are subject to a VAT (Value Added Tax) charge, and as such, contractors are expected to register at the Tax office (eight days before the first day of work as a contractor) as a VAT payer. It is

not compulsory to charge VAT on services that amount to less than 220.000,00 ISK over a twelve-month period and are not be required to register. However, if you decide to charge VAT for this amount, you should register with the Tax office. The VAT can be paid to the tax office every two months (January-February, March-April, May-June etc) or once a year. Individuals who collect smaller amounts are usually only required to pay it once a year.

It is usually not advisable to accept work under these conditions except in cases where net earnings are very high.

The Tax Return

All individuals over the age of 16 who are permanent residents in Iceland are regarded as fully fledged tax payers. They are given tax cards and they must fill in their tax returns each year in March. The purpose of the tax return is to ensure that all individuals are taxed according to their wages, properties and debts.

The tax return is sent to everyone in late February or early March. It is also possible to complete the tax return on the Net.

Those who need assistance with understanding or completing their tax return should contact their trade union. It is also possible to speak to the local tax authority or the Internal Revenue Directorate (Laugavegur 166, Rvk). You can also seek the help of registered auditors (many Icelanders do so) but keep in mind that you need to pay for this service.



The Health Care System

The State Social Security Institute (SSI) administers pension insurance, health insurance and occupational injury insurance in accordance with the Act on Social Security while the Ministry of Health and Social Security is responsible for the supervision of all activities of SSI.

The Directorate of Health is a government agency headed by the Medical Director of Health. The Medical Director of Health is an advisory minister whom oversees all health issues and executes specific operations for the Minister of Health. The Directorate of Health is an appointed medical doctor while the Minister of Health is a political position.

The main functions of the Directorate of Health are:

- To advise the Government and Althingi on health policy and health care services.
- To monitor the health of the nation and supply information to the general public on health promotion and prevention.
- To provide communicable disease control and conduct epidemiological surveys.
- To monitor the professional conduct of health care workers.

- To supervise health care institutions.
- To mediate between patients and health care workers and handle complaints.
- To collect, process and publish health statistics.

Who is entitled?

The general rule is that all those legally residing in Iceland must have health insurance. There are 3 types of health insurance:

1. *National Health Insurance- for those that have been legally residing in Iceland for more than 6 months.*
2. *Private Health Insurance- for those that are legally residing in Iceland but have not been here for 6 months. This insurance is an important requirement for all those applying for residence permits in Iceland and is designed to cover the individual for sickness costs while not yet insured by The State Social Security Institute. Either the individual or the employer purchases it.*
3. *Health insurance for citizens of European member states- E104/ E111, etc forms.*

A person who is a legal resident in Iceland and has been for the last six months is regarded as having health insurance coverage. It is important to note that insurance coverage by

the state begins 6 months from the date that a legal address is established and not from the date of entering Iceland. The State Social Security Institute determines whether an individual is regarded as insured in Iceland.

Children and adolescents, 16 years old and younger, are covered by the health insurance of their parents.

How to obtain benefits

After transferring legal residence to Iceland, there is a waiting period of six months before the person is covered by health insurance. Periods of insurance, employment or residence in another EEA Member State are taken into account in order to fulfil this six-month qualifying condition. When moving to Iceland from another EEA member country, an E 104 form should be obtained from the insurance institution where the person was last insured. The form should be submitted to the health insurance department of the SSI or its agencies. The health insurance department of the SSI issues a health insurance card at the request of the insured person. *From year 2005 the E-111 and E-119 will be replaced by the European Health Insurance Card.*

The E-104 and E-119 forms, plus the European Health Insurance Card are available at your Social Security Administration.

It entitles you to receive urgent medical treatment free of charge, should you need it.

Those that are insured by The State Social Security Institute should request a health insurance card. This is done at their main office

Benefits

The insurance comprises hospitalization, including hospitalization in maternity clinics, hospitalization abroad (under certain circumstances), general medical assistance outside a hospital by the patient's physician with whom the SSI has contracted, all necessary examinations and treatment carried out by specialists and institutions with whom the SSI has contracted. It also covers medicine, x-ray examinations and radiation, per diem sickness benefits, midwife assistance in cases of births at home, dental and orthodontic treatment, transport costs, travel costs, nursing in the patient's home, aid apparatus, treatment for psoriasis patients, physiotherapy and nursing homes for the elderly.

The extent of patients' participation of costs in the aforementioned varies according to the service in question.

According to recent laws concerning patients' rights, individuals who do not speak Icelandic as their first language or mother tongue are entitled to an interpreter at no charge to themselves. If you want an interpreter be sure to request it. Also be sure and say what language/dialect you speak.

General medical assistance and health care clinics

Fee for health services

The patient pays a minimum fee for the services of a general practitioner or of a specialist, outside of a hospital, while the rest is covered by insurance. This applies to most services. Old-age pensioners, invalidity pensioners and children with disabilities pay a lower fee. It is important to note that after patients have a paid over a certain amount for health services in a year they eligible for a discount.

Discount cards

Discount cards are available to persons who have, during one calendar year, paid a certain amount for physician and health care services, and medications. To receive a discount card you must take your receipts to SSI and fill out an application. For this reason remember to always save receipts from all health care payments. Patients with a discount card must present it when they are seeing a physician or other health care server. Holders of discount cards pay a lower fee.

Physical examinations for resident permits

The physical examination for a Residence permit is free. Just make an appointment at:

- *The Lung & Tuberculosis Clinic at the Health Prevention Center (Lungna- & berkladeild Heilsuverndarstöðvar) in Reykjavik, Baronstíg 47, tel. (+354) 585-1390.*
- *Children under 18 years of age are examined at*

- *Barnspítali Hringins, Hringbraut, tel. (+354) 543-3730.*
- *Those not living in the greater Reykjavik area may turn to their local health clinic for this examination.*

Health care clinics and general medical practitioners

In the health clinics there are general medical practitioners or "family doctors" that in general see to preventative medicine and medical care in cases of illness. Health clinics also see to maternity care, newborn baby and children's health services, mental health, drug prevention, sexually transmitted diseases prevention, health education and also see to sending school nurses to the primary schools. Health clinics and their doctors give health examinations and usually have a good overview of their patient's health history. Clinics are usually the first place people call when they are sick and medical practitioners treat most of the common ailments that people face during their lifetime. Remember to request an interpreter if you need one.

How do I choose a clinic?

There are health centers in most neighborhoods and individuals are free to choose which clinic and doctor they prefer. If the clinic in your neighborhood is full and not taking any new patients call the SSI at (+354) 560-4460 to receive a list of available doctors. There are certain clinics, especially in downtown Reykjavik that are currently full and are not taking any new patients. In that case individuals are free to sign up at any clinic with openings. Make sure that the family practitioner or specialist you choose is contracted with SSI. Doctors that

are not contracted with Tryggingastofnun may be more expensive and the social insurance system will not participate in any reimbursements.

Those that have not yet found a clinic may call their local clinic and make an appointment for after 17:00 on the same day when patients are seen on an emergency basis or on short notice. These appointments must be made on the same day. This service is open to all regardless of availability.

For medical problems that arise after the closing time of the clinics there is a medical service called Læknavakt. On weekends, evenings and holidays it is possible to call 1770 for medical services.

- *Open on a walk-in basis from 17:00-23:30 weekdays, and from 09:00-23:30 on weekends and holidays.*
- *Telephone lines are open for advice and house call requests between 17:00-08:00 on weekdays, and is open 24 hours on weekends and holidays.*

If your child becomes sick and you cannot get in contact with your family doctor or clinic you may call Læknavakt, or you may wish to call a pediatrician.

If you wish to call a specialist call Pediatric Services at Domus Medica at (+354) 563-1010. It is important to note that as they are specialists they are more expensive than Læknavakt.

Emergency and trauma services (Slysa- og bráðamóttaka) are located at the National University Hospital (Landspítali-háskólasjúkrahús) at Fossvogur. Located in 108 Reykjavík just off Bústaðavegur. If you need immediate assistance or ambulance then call **112**. Be prepared to state your name, what the problem is and your location.

The Social Insurance System

The social protection system in Iceland is mainly a residence-based system. The social security scheme comprises:

- *Health Insurance & General Health Care*
- *Maternity Care*
- *Dental Treatment*
- *Sickness Benefits*
- *Occupational Injury Insurance and Occupational Diseases*
- *Invalidity Pensions and Allowances*
- *Old-age Pensions , Death Grants and Child Pensions*

The State Social Security Institute administers pension insurance, health insurance and occupational injury insurance in accordance with the Act on Social Security while the Ministry of Health and Social Security is responsible for the supervision of all activities of the SSI. The SSI administers the maternity/paternity insurance on a daily basis in accordance with the Act on Maternity/Paternity Leave and Parental Leave while the Ministry of Social Affairs exercises general supervision.

According to the most recent laws concerning patients' rights, individuals who do not speak Icelandic as their first language or mother tongue are entitled to an interpreter at no charge to themselves. If you want an interpreter be sure to request it.

Health insurance

Who is entitled?

A person who is a legal resident in Iceland and has been for the last six months is regarded as having health insurance coverage. The State Social Security Institute determines whether an individual is regarded as insured in Iceland. Children and adolescents, 16 years old and younger, are covered by the health insurance of their parents.

How to obtain benefits

After transferring legal residence to Iceland, there is a waiting period of six months before the person is covered by health insurance. Periods of insurance, employment or residence in another EEA Member State are taken into account in order to fulfill this six-month qualifying condition. When moving to Iceland from another EEA member country, an E 104/E 111 form should be obtained from the insurance institution where the person was last insured. The form should be submitted to the health insurance department of the SSI or its agencies. The health insurance department of the SSI issues a health insurance card at the request of the insured person.

Benefits

The insurance comprises hospitalization, including hospitalization in maternity clinics, hospitalization abroad

(under certain circumstances), general medical assistance outside a hospital by the patient's physician with whom the SSI has contracted, all necessary examinations and treatment carried out by specialists and institutions with whom the SSI has contracted. It also covers medicine, x-ray examinations and radiation, per diem sickness benefits, midwife assistance in cases of births at home, dental and orthodontic treatment, transport costs, travel costs, nursing in the patient's home, aid apparatus, treatment for psoriasis patients, physiotherapy and nursing homes for the elderly.

The extent of patients participation of costs in the aforementioned varies according to the service in question.

Dental and orthodontic treatment

The health insurance pays for dental services, other than orthodontic treatment, in accordance with a rates schedule issued by the Minister. All dental services are to be paid for, up front, at the time of received treatment. To receive reimbursement take the pink receipt to your local Social Security office.

Children under 18 years of age receive one free check-up a year. The health insurance, SSI, covers 75% of the cost of dental treatment (fluoride treatments, additional check-ups, x-rays & cleaning) provided to children and adolescents less than 18 years of age, excluding gold fillings, crowns and bridgework. Dentists are free to charge what they want for their services and therefore there are differences in their

prices. Shop around. It is also important to note that the 75% discount that is reimbursed is based on the rates schedule that the SSI uses. Therefore the amount an individual is reimbursed may vary greatly.

School children receive bi-monthly fluoride treatments and instruction on how to clean their teeth, when they are 6, 12 and 15 years old. This service is the cooperative effort of the primary schools, the school nurses, local health clinics and the Directorate of Health.

All patients are required to pay the full cost of dental services and apply for reimbursement afterwards. In order to do this, receipts from the dentist should be presented to the SSI and the cost covered by the health insurance (as stated above) will be paid immediately.

For emergency dental treatment after hours or for those that do not have a dentist, call (+354) 575-0505.

Sickness benefits Qualifying conditions

The health insurance pays per diem (per day) sickness benefits if an insured person who has reached the age of 16 and does not receive an old age or invalidity pension becomes totally incapacitated for work.

Benefits are only paid to individuals who do not work as a result of their illness and therefore do not receive an income.



Collective agreements provide for the continued payment of wages and salaries for a certain period depending on agreements. Patients who are covered by such agreements are not eligible for these benefits.

Per Diem Sickness Benefits are payable for a total of 52 weeks in any one period of 24 months.

Occupational injury insurance & insurance for work-related diseases

Insurance against work-related injury covers employed individuals working in Iceland, with the exception of foreign nationals who hold official positions with foreign states and the foreign staff of these institutions. Self-employed persons are also insured. Individuals engaged in household work who would like to be eligible for occupational injury insurance may do so making a request to that effect on their tax return at the beginning of each year.

Day Care

Pre-schools

Icelandic pre-schools operate according to laws passed in the Alþingi. The Ministry of Education, Science and Culture lays down the framework and policy for pre-school education, while local municipalities bear the responsibility for implementing the law on pre-school education. Parents pay a monthly fee to have their child in pre-school. The fee depends on the amount of time your child is in school everyday, if meals are included, and whether or not the parents are single, working or enrolled in university or college. Pre-schools are to be available to all children who have not reached compulsory school age, i.e. in the autumn of the year in which the child turns 6. Very few pre-schools accept children less than one year old, and the youngest children are usually 2 years of age. In municipalities where there may be insufficient room to accommodate all applicants, the children of single parents and students are often given priority.

Parents may apply for a pre-school when the child is 6 months old. Application forms can be found in all nursery schools and the relevant nursery school head offices. In Reykjavik applications in 14 languages are on the web site, <http://www.leikskolar.is>. As there are often waiting lists for pre-school places it is a good idea to get the application in

when the child is 6 months of age. Children of parents that speak a language other than Icelandic may be eligible for priority placement.

Day parents

If your child cannot be placed in a nursery school immediately, or your child is between 6 months and 2 years old you may wish to find a day care parent. Day care parents take care of children in their own homes and this service is administered by the social services of the local municipal authority. Those who take care of children in their own homes must fulfill certain requirements and the supervision of day care parents is the responsibility of each local municipal authority.

Supervised play grounds

Most neighborhoods in the capital area have supervised playgrounds. These are staffed, closed in playgrounds for children between the ages of 2 and 6 years old. No pre-arrangements are needed and parents are free to bring their child whenever they want. The first time that your child goes you must fill out an application with the child's name, address, home phone number, parents name, etc. At the time that you drop off your child you must pay a small fee.



Maternity/Paternity Leave, Parental Leave and Maternity/Paternity Grants

All eligible parents have the right to certain family benefits in the case of childbirth or adoption. In order to support equality between men and women in the home and in the labor market and to ensure the welfare of children, both parents have equal rights to maternity/paternity benefits and leave. This law affords both men and women the reality of coordinating family life and work outside the home. The benefits are linked to the birth of the child and are to replace income during the leave. The law also provides for a 13-week parental leave during the child's first 8 years. For students and those not active in the labor market it is possible to receive a grant.

Maternity/Paternity Leave

This leave is for those parents working in the labor market, both full and part time and those that are self-employed.

To be eligible for this fund:

- *You must have been employed for at least 6 months before the day of the leave.*
- *Parents that have been working in other EEA countries shall be eligible if the parent has been employed in Iceland for at least one month during the last 6 months prior to the first day of leave.*
- *For new residents in Iceland a main condition for eligibility is that the parents have lived legally in Iceland for at least 12 months prior to the birth.*
- *Only those parents that have custody or joint custody are eligible for benefits. Non-custodial parents may receive*

the right to leave providing the custodial parent has agreed that the non-custodial parent is to have access to the child during the period of leave.

- *The right to leave expires when the child is 18 months of age.*
- *You must notify your employer as soon as possible and fill out an application from the the Social Security Institute.*

Each parent has an independent right to 3 months of leave. This means that the mother has the right to 3 months leave, and the father also has the right to 3 months leave. This is however not transferable. The mother may not take the whole 6 months herself if the father chooses not to take leave. It is possible however for the parents to divide the 3-month leave into shorter periods and even to arrange to take it in the form of reduced working hours. After the initial 3 months for the mother and 3 months for the father there is an additional 3 months that may be taken. These 3 months may be split between the parents or just one parent may take these 3 months, meaning that one parent may take up to 6 months leave.

To apply for leave an application from SSI is filled out and given to the employer to sign. Then either the employee or the employer forwards the application to SSI for processing. This application should be submitted at least 8 weeks prior to the expected birth of the child. It is also expected that the employee tell their employer

of the upcoming leave as soon as possible. The employer has the right to request proof of custody from the parent.

For full-time workers the monthly benefits during leave are 80% of the average wages during a 12-month consecutive period ending 2 months prior to the first day of the leave.

It is important to note that during these leave employees still have the right to any staff benefits or privileges that they would have gained and have already earned. For instance vacation time and seniority are still gained during leave. Upon returning to work the employee shall enter into the same or a comparable position. It is not legal to terminate an employee that is on maternity/paternity leave.

Parental Grants

Parents that are unemployed or are full-time students each have the independent right to a maternity/paternity grant for up to 3 months in connection with the birth of their child. This grant is not transferable. Payments for the previous month are paid out on the 1st working day of each month. In addition to this grant parents have the joint right to a grant for 3 additional months, which may be exercised by one parent or divided between them. To be eligible for this grant:

- *The applying parent must have been living in Iceland at the time of the birth and for 12 months prior to the birth of the child.*
- *Parents right to the grant are conditional on the fact that the applying parent has custody or joint custody of the child.*

- *The parents' eligibility expires when the child is 18 months of age.*
- *You must be a full-time student, studying 75 - 100% continuously for a 6-month period during the last 12 months before the birth.*
- *You must be un-employed or working less than 25%.*
- *You must fill out an application at the SSI 3 weeks before the expected birth of the child.*

Parental Leave

Parents have the independent right to 13 weeks of parental leave, i.e. time off from work without any payments, in order to care for their children. The right to this leave begins when the child is born and expires when the child is 8 years of age. This right is not transferable. In order to be eligible for leave:

- *You have to have worked for 6 months with the same employer.*
- *You must notify your employer as soon as possible and at least 6 weeks prior to the leave.*
- *You must fill out an application at the SSI.*

During parental leave the employee will not lose any earned employee rights or privileges. Upon returning to work the employee should enter into the same or a comparable position. It is not legal to terminate an employee that is on parental leave.

The parent does not get paid during the parental leave

Child Benefit Payments

Parents who have custody of their children aged 16 years and younger are entitled to child benefit payments (barnabætur). The amount paid per family is determined by the status of each family, that is, the earnings of the family and the number of children aged 16 years and below. Child benefits payments help relieve the financial burdens of the family and the amount paid increases with the number of children the family has to support. Single parents are entitled to higher payments than married couples, or couples that live in registered co-habitation. Payments are made four times a year, in February, May, August and November. The amount paid in February and May are estimates calculated in advance, whilst payments made in August and November are based on the net income of the parents for the previous year. As a result, if the payments made in February and May were too high, deductions will be made from the August and November payments, and vice versa.

Child benefit payments to foreign citizens resident in Iceland, as well as Icelandic citizens who have moved back into the country, are calculated starting from the date of arrival in Iceland.

Education in Iceland

A fundamental principle of Icelandic education is that everyone should have equal opportunities to acquire an education, irrespective of sex, economic status, residential location, religion, possible handicaps, and cultural, social or ethnic background.

The parliament and the Ministry of Education, Science and Culture are legally and politically responsible for the education system and determine its basic objectives and administrative framework. There are few private schools in the system and almost all private schools receive public funding.

The school system has recently been decentralized and since 1996 local municipalities manage the schools and are responsible for implementing education laws. The municipalities are therefore responsible for providing access to pre-school and compulsory school facilities and also for all financial support of these facilities.

The education system is divided into four levels:

- *Pre-School (leikskóli) - for children between the 2 and 6 years of age.*
- *Compulsory (grunnskóli) - 6-16 years of age.*
- *Upper-Secondary (framhaldsskóli) - For those that are 16-20 years of age or anyone that has completed*

compulsory education or has turned 18 years of age.

- *Higher Education or University (háskóli) - For those that have completed upper-secondary school and have a "students" degree or the equivalent.*

Pre-School

For children up to the age at which compulsory school begins which is in August/September of the year which the child turns 6 years old. For more information go to the chapter about day care.

Compulsory

School attendance is compulsory from the age of 6 to 16, i.e. in the autumn of the year in which the child turns 6. Parents are obligated to ensure that their children of compulsory school age are registered and attend school. Pupils are in school for 180 days during the months of August - June. Compulsory education, including textbooks and materials is free of charge.

Children living in Iceland that speak a language other than Icelandic have a legal right to special teaching in Icelandic. According to Icelandic law all students with a different mother tongue than Icelandic have the right to two hours a week of special teaching in Icelandic while they are getting a grasp of



the language. In each school the headmaster and the special education teachers see to the organization and the implementation of the teaching. The special teaching may vary depending on the mother tongue of the student and how different it is to Icelandic.

Children that have another mother tongue than Icelandic may request exemption from Danish. This exemption is considered on an individual basis and those requesting exemption must prove that it is in the best interest of the child. This exemption is never given to younger children. With this exemption it usually follows that the child is also exempt from taking the National Standardized Examinations in Danish. This decision should be taken very seriously as not having credits in Danish may have an effect on what area of study students may pursue in college. For further information contact your child's head master, or the Ministry of Education.

To register your child in school you may go to the school that is nearest you. If you are not sure which school that is, contact your local school administration office. The Reykjavik Education service Centre, has registration forms available in 14 different languages. When you register your child for school you should have the following information:

- *Name and ID number of the child*
- *Previous school records*
- *Proof of a medical examination*
- *Proof of having received all necessary vaccinations*

The transition into the Icelandic school system may take time, and may be difficult. It is important to remember that children may experience culture shock just as adults do. Parents are the best advocates for their children, so do not be afraid to ask questions or express concerns. It is a good idea to be in regular contact with your child's teacher and headmaster. If communication is restricted because of language, ask that an interpreter be provided. The schools are not legally required to provide interpreters although they often do so if needed.

The Reykjavik education service center has recently published an information booklet about the school system in 14 languages.

Upper-Secondary

Education at the upper-secondary level is free but students pay a registration fee and the cost of textbooks. Students in vocational education also pay a materials fee. Education at this level is not compulsory but all students that have completed this level of education have the right to enter university. The school year is 9 months long and is divided into autumn and spring terms and traditionally takes 4 years to complete. Some schools offer summer school programs, evening programs and adult programs. Recently there was a change in the system and there are no longer certain schools assigned to certain neighborhoods, so students are free to apply to whatever school they choose. It is possible that an applicant

does not get accepted for their first choice, so it is a good idea to have a few choices in mind. When choosing a school, shop around, ask questions, visit the school and take a tour, and then decide which one best suits your needs. Note: At the time of writing this only one school in the Reykjavik area *Íðnskóli* offers special programs for new immigrants.

Schools in the Reykjavik area do not have dormitories while schools in the countryside offer room and board for enrolled students. There are about 40 of these schools in Iceland.

There are no loans available for students in upper-secondary school. There are however tax discounts available to parents. This discount is not automatic like child benefits. Parents must fill out the appropriate information on their tax forms. The amount of the discount is affected by any income that the student claims. For more information contact the Tax Office.

Parents are obligated by law to financially see to their children until they are 18 years of age. Students between the ages of 18-20 years old that are studying or learning a trade may apply for an extension of support. The student makes this request at The State Social Security Institute.

University

The Icelandic higher education system dates back to 1911 with the foundation of the University of Iceland. In the past decade there has been an increase in the amount of institutions of higher learning. At the time of writing this there

are 8 universities. Except for 3 of them they are all run by the state. Universities differ to the extent to which they engage in research and the number of programs they offer.

While universities are free to set their own admissions criteria, in most circumstances a matriculation exam or its equivalent is necessary. Registration of 1st year students takes place from late May until early June. The application for foreign students, other than Nordic citizens is the 15th of March. Some of the universities also admit new students in the spring.

There are no tuition fees at state-run universities, only registration fees. Students must purchase their own books and materials. Students attending institutes of higher learning may be eligible for a loan from the Icelandic Student Loan Fund. The amount of the loan depends on the income of the student and if they have children. These loans must be paid back 2 years after graduation or discontinuing your studies.

The Ministry of Education grants scholarships once a year to foreign students to pursue studies in Icelandic language and literature at the University of Iceland. Contact the ministry for more information.

The following individuals are eligible for a student loan:

- *Citizens of the EU and EEA-EFTA countries, who have worked at least 1 year in Iceland.*
- *Students from Nordic countries who are permanent*

residents of Iceland, are registered students, and are not already receiving help from their own country.

- Students that are from countries that have a reciprocal agreement with Iceland.
- Foreign immigrants, legally residing in Iceland for 1 year that have worked here, or within the EU for at least 5 years are eligible for a loan providing the course of study they are applying for is work related. The same applies for spouses and children under 21 years of age.

Universities and Colleges in Iceland

The University of Iceland (Háskóli Íslands)

Suðurgötu, IS-101 Reykjavík

tel: (+354) 525-4000 fax: (+354) 525-5850

www.hi.is

The University of Akureyri (Háskólinn á Akureyri)

v/Norðurslóð, IS-600 Akureyri

tel: (+354) 463-0900 fax: (+354) 463-0999

www.unak.is

Iceland University of Education (Kennaraháskóli Íslands)

Stakkahlíð, IS-105 Reykjavík

tel: (+354) 563-3800 fax: (+354) 563-3833

www.khi.is

The Agricultural University (Landbúnaðarháskólinn á Hvanneyri)

IS-311, Borgarnes

tel: (+354) 433-7000 fax: (+354) 433-7001

www.hvanneyri.is

Iceland Academy of the Arts (Listaháskóli Íslands)

Skipholt 1, IS-105 Reykjavík

tel: (+354) 552-4000 fax: (+354) 562-3629

www.lhi.is

Hólar University College (Hólaskóli)

Hólar Hjaltadal, IS-551 Sauðárkrókur

tel: (+354) 455-6300 fax: (+354) 455-6301

www.holar.is

Bifröst School of Business (Viðskiptaháskólinn Bifröst)

IS-311 Borgarnes

tel: (+354) 433 000 fax: (+354) 433 0001

www.bifrost.is

Reykjavik University (Háskólinn í Reykjavík)

Ofanleiti 2, IS-103 Reykjavík

tel: (+354) 510-6200 fax: (+354) 510-6201

www.ru.is

Learning Icelandic

The language spoken in Iceland is Icelandic. While the majority of Icelanders speak more than one language, Icelandic is the official language and is used almost exclusively in all areas of daily life in Iceland. At present there are only a few schools that offers Icelandic lessons, however the outlook is positive



that there will be more as time goes by. Here is a list of schools currently offering courses in Icelandic as a second language. As the schools are always changing and improving their programs, it is a good idea to call each school to find which course is best for you.

There is a fee to register for classes. You may, however, be eligible for discounts and reimbursements so be sure to ask your trade union.

Reykjavik's Municipal Centre for Adult Education /Námsflokkar Reykjavíkur:

Fríkirkjuvegur 1, telephone: (+354) 551-2992. Offers classes mornings and evenings for beginners and more advanced. Sometimes divided by language so teachers can concentrate on the special needs of different language speakers. The courses are 40 teaching hours.

www.vefskoli.is:

Reykjavik's Municipal Centre for Adult Education offers distance learning courses online. No beginners courses are offered, just levels 2, 3, 4 and also composition for those who already know a great deal of Icelandic.

Students will take a short test and fill in a self-evaluation on the website in order to determine which level is suitable. For more information call the school at (+354) 551-2292.

Hafnarfjörður's Municipal Centre for Adult Education /Námsflokkar Hafnarfjarðar:

Skólbraut 1, telephone: (+354) 585-5860. Evening classes for beginners and advanced. Each semester is 40 teaching hours.

Mímir Continuing Education:

Grensásvegur 16a, telephone: (+354) 580-1800. Evening classes for beginners and advanced. Courses are 20 teaching hours.

Fullorðinsfræðslan/The School of Icelandic:

Krókháls 5a, telephone: (+354) 557-1155. Morning and evening classes for beginners and advanced.

Bréfaskólinn:

Auðbrekka 2, telephone: (+354) 896-8799. Classes for beginners and advanced, taught days and evenings.

The University of Iceland, Department of Continuing Education / Endurmenntunarsstofnun H.Í.:

Dunhagi 7, telephone: (+354) 525-4924 Courses are taught on three levels. All three levels are divided into lessons in grammar, reading and written language, and spoken language, where students train listening skills and oral expression in smaller groups and in a language laboratory. Classes are taught twice a week, 3-4 hours at the time. Level one is 80 teaching hours.

The University of Iceland is developing a portal for online courses in Icelandic at the university level. The goal of the project is to create accessible and appealing resources for anyone interested in learning Icelandic anywhere in the world. www.icelandic.hi.is

Iðnskólinn í Reykjavík:

Skólavörðuholt, telephone: (+354) 522-6500. Offers many courses called „Icelandic as a Second Language“. Morning lessons all weekdays. Further information www.ir.is/ser/nybuabraut.html

Reykjavik University/The Icelandic College of Engineering and Technology:

Höfðabakki 9, 110 Reykjavik, telephone: (+354) 577-1400. Icelandic courses for beginners taught evenings. The course is 36 teaching hours and is taught 2 evenings a week.

Fjölmennig:

Laugavegur 59, Tel: (+354) 511 1319 / (+354) 897 3795. Fjölmennig offers courses that emphasize Icelandic for everyday life. The goal of the course is to bring participants to the A1 European Framework of Reference proficiency level. The course is 45 teaching hours.

Fjölbrautarskólinn í Vestmannaeyjum / Westman Islands High School:

on Dalvegur. Telephone: (+354) 488-1070 www.fiv.is

BETRI ÁRANGUR:

A more individualised approach to Icelandic teaching, for instance the needs of those working shifts and mothers with young children are taken into account. For instance, the Parents with Babies session is designed for mothers that are not working outside the home. Mothers meet with their babies during class time. The atmosphere is relaxed and informal and is a great opportunity to learn Icelandic and meet other moms. Betri árangur offers group classes or private lessons, all at different difficulty levels. Classes are taught at Suðurlandsbraut 6 telephone: (+354) 897-7995.

Landnemaskólinn:

For members of the trade union Efling. The educational funds of Efling, in cooperation with a number of companies that have employed foreign workers, now offer courses in Icelandic. The teaching takes place 2 days a week and is a total of 120 teaching hours. For more information contact Efling at (+354) 510-7500, efling@efling.is.



Housing

When looking for accommodation to rent there are few things you can do.

- 1. Advertise in the newspapers** - In the newspaper you will find ads from homeowners who wish to rent out their flats.
- 2. Use the internet** - Most rental agents, for a fee, offer an Internet service. Applicants must supply information about what kind of housing they are looking for, which is then compared to the list of available housing on their database. If they find a flat that matches your descriptions you will be contacted.
- 3. Word-of-mouth** - Tell everyone you know, even people you work with that you are looking for an apartment. Often apartments for rent are not advertised in the papers as they are rented through acquaintances.
- 4. The rental agency** - In exchange for a monthly fee this agency provides their customers with a current list of all available housing for rent. Call everyday and ask if there are any new listings. Leigulistinn, Skipholt 50b, IS-105 Reykjavik, (+354) 511-1600.

Signing a lease of contract of tenment

When you have found the right apartment and both parties have reached an agreement you will be asked to sign a

contract called a "leigusamningur". As with all legal documents it is advisable to make sure that you know exactly what you are signing. This lease is a special form that you and the owner both must sign. It must also be witnessed. After signing, this contract is registered or notarised (þinglýst) at the district commissioner's office (Sýslumaðurinn). This is necessary when applying for Rent Subsidy or Húsaleigubætur.

According to the law, in the case of a legally registered rental agreement, the owner may not force the renter to pay more than one month's rent in advance if insurance is given in the form of cash, promissory note or bond. By law if the renter pays four months in advance then the renter has the right to be in the apartment three times longer than the agreement says or for twelve more months. It is possible to find leases or contracts of tenement at most banks, post offices, on the net or in any Social Services office. To have your lease registered, go to the District Commissioner. It takes about 2 business days to complete the process.

Rent subsidies

All those who are renting an apartment, have signed a lease for at least 6 months, and have a legal address in Iceland may apply for compensation. Applications are in the reception areas of your local Social Services office (Félagsþjónustan).

Each application is valid for one calendar year; therefore applications must be renewed at the beginning of each year.

Buying a Flat

All those who have residence permit in Iceland can buy a flat in Iceland.

For more information contact your bank or the Íbúðalánasjóður-Mortgage Fund. Their web site currently has information in English, Polish, Serbo-Croatian and Danish.

ÍBÚÐALÁNASJÓÐUR

Borgatúni 21

IS-105 Reykjavík

Tel: (+354) 569-6900 - (+354) 800-6969

www.ibudalanasjodur.is

Customs - Moving to Iceland

What are the rules about shipping your personal belongings and household items to Iceland?

When moving to Iceland your household belongings may be shipped in without having to pay customs duties on the items, provided that certain requirements are met. The items that you are bringing in must be personal and household items such as furniture, appliances, clothing, books and other items generally considered as domestic items.

Items not considered to be customs free when moving to Iceland:

- *Equipment, machines or appliances for use in trade or business.*
- *Engine driven vehicles, for example, cars, motorcycles, snowmobiles, motorboats, airplanes, as well as, gliders, hang gliders, etc.*

There are special rules concerning cars and other vehicles brought into Iceland. The owner must own the vehicle outright; in other words, all loans or other debts taken on the car in the country of origin must be fully paid. The taxes on the vehicle must be paid within one month of the vehicle's arrival in Iceland. The amount of tax paid is determined by make, model, weight and age of the vehicle. For more information see the appropriate chapter in this booklet or contact the customs office.

Special limitations on certain household items:

Even though the following items are considered to be part of household belongings there are special rules that apply.

- *Telephones: There are special rules that apply when bringing in phones from places other than the European Union.*
- *Televisions: All television owners are expected to pay a TV licensing fee to the Icelandic Broadcasting Corporation. This is a flat fee, which does not depend on the number of televisions in the household.*
- *Used fishing poles, equipment, saddlery and clothing: All fishing, horse back riding and hunting gear must be*

specialy disinfected before being shipped. If there is no certificate to prove that this has been done it will be disinfected here in Iceland at the owners expense before it may leave the customs area.

- *Guns and ammunition: If the weapons may be legally possessed in Iceland the owner must apply for a permit through the police department.*
- *Pets: Special permission from the Ministry of Agriculture is necessary. It is a strict rule that all animals coming into the country go through a certain amount of quarantine at a state isolation facility.*
- *Flowers and potted plants: People moving from Europe may have up to 30 plants (1-5 of each type) in their shipment. People moving from outside of Europe must have a special certificate stating that the plant is healthy and free of disease, as well as, a permit from the Ministry of Agriculture.*
- *Alcohol and Tobacco: Alcohol and tobacco are not considered household items; are therefore not duty free. People moving to Iceland have the same rights as travelers entering the country. Information of this kind can be obtained at any airport.*

Customs clearance

All shipments must be cleared through the customs department within the area it arrived. Only after all the paperwork is completed can the shipping company allow individuals to claim their possessions. Importers may be asked to show proof that the requirements for duty-free goods

have been met. For example, one may be required to show proof of residence abroad.

The entire importation process is much simpler and faster if all requirements have been fulfilled, and an E8 form would be a verification of this. If there are declarable items in the shipment then E1 forms, (for both declarable and non-declarable items) must be filled out. On this form you must list both declarable, and non-declarable goods. Customs officials have the right to inspect any shipments to prove that the information given is correct.

Day to day live

About Reykjavik

It's been called Europe's hottest capital. Slick advertising campaigns have championed the city's famed nightlife. But there is more to Reykjavik than pubs and clubs. Reykjavik held the prestigious title European City of Culture in the year 2000; a welcome recognition of the energetic and colorful cultural life of the capital.

Reykjavik has the best of both worlds: the qualities of a modern, forward-looking society are complemented by a close connection to beautiful and unspoilt nature in the city's vicinity.

The population of the city is about 180,000 including its suburbs. Reykjavik is spread across a peninsula with a panoramic view of the mountains and the Atlantic Ocean on almost all sides. In the summer, you can sit by the harbour at midnight and watch the sun dip slightly below the horizon before it makes its way up again.

General prices: (May 2005)

- Water at bars, restaurants and cafés: Free
- Milk, 1 litre: 90 ISK,
- Coca-Cola 1/2 litre: 110-130 ISK
- Hot dog: 150-200 ISK
- A loaf of bread: 200-250 ISK,

- 1/2 litre beer at a restaurant or bar: 400-650 ISK,
- 1/2 litre beer at liquor store: 160-200 ISK,
- Petrol 1 litre: 90-105 ISK,
- Entrance to nightclubs: 0-1000 ISK
- Renting a flat: around 1000 ISK per m²

Police

The main police station is located on Hverfisgata, directly opposite the Hlemmur bus station. The emergency phone number is **112**. For non-emergency contact with the police, call (+354) 569 9000.

Medical Help

- For an ambulance, call the emergency number, **112**.
- For less dire medical emergencies, go to the emergency room (*Slysadeild*) at the National University Hospital, *Fossvogur*, tel. (+354) 543 2000.
- For medical assistance (outside normal business hours), call *Laeknavaktin*, tel. 1770.
- For dental emergencies, call tel. (+354) 575 0505.

Pharmacies

Pharmacies are listed in the telephone directory (yellow pages) under "Apótek" and are normally open: Mon.-Fri. 9:00 - 18:00 and Sat. 9:00 - 16:00.



Internet services

To check your e-mail or surf the net, drop in at one of Reykjavik's Internet cafés. Internet service is also available at the Tourist Information Centre on Aðalstræti, at all branches of the City Library or go to The Intercultural Centre between 13:00 and 17:00 for free internet access.

Libraries

The Reykjavik City Library has branches in many districts of the city: the main library is by the Old Harbour, on Tryggvagata. The National and University Library is located adjacent to the University of Iceland, on Arngrimgata.

All Icelandic libraries now have a common database, Gagnir, where you can search for the book you need.

Anyone can read and use other facilities at the libraries, but library cards are issued only to residents. Libraries offer use of computers and Internet access for a small fee.

Business Hours

The opening hours of most businesses are from 9:00 until 17:00. Some institutions and companies change their work hours to 8:00 to 16:00 in the summer months.

Shopping hours are generally from 9:00 or 10:00 until 17:00 or 18:00 during the week (Monday to Friday). On Saturdays, many shops are open only for a few hours from 10:00, while some are closed on Saturdays in summer. Most shops are closed on Sundays.

However, shopping malls, supermarkets, some bookstores and various shops catering to tourists have longer opening hours, and are mostly open every day. And if you suddenly find yourself hungry in the middle of the night, there are even a few 24-hour stores.

Wine, liquor and beer can only be bought at the state liquor outlets called "VÍNBUÐIN"

Automatic Teller Machines (ATM) Card

An ATM card may be the most convenient way to obtain money in most countries. You can use an ATM card to withdraw money from a bank account in your home country. The money withdrawn will be in Icelandic currency of the country you are in. Check with your home bank to find out what their fees are for foreign withdrawal, as it varies from bank to bank.

Credit Cards

The major credit cards used in Iceland are VISA and Eurocard/Mastercard but Diners and American Express are also accepted in Iceland. Credit Cards are widely used and accepted throughout the country.

Banks

Banking hours are Monday - Friday, 9:15-16:00. Some shopping malls have longer banking hours.

Change Group Iceland is inside the Tourist Information Centre

at Bankastræti 2. The Exchange office is open 7 days a week, 8:00 - 20:00. The Exchange office accepts all major foreign currencies, Travelers Cheques, Euro Cheques, credit and debit cards and is an agent for Western Union Money Transfer.

About Driving in Iceland

All mountain roads and roads in the interior of Iceland have a surface of loose gravel. The same applies to large sections of the national highway, which also has long stretches of asphalt. The surface on the gravel roads is often loose, especially along the sides of the roads, so one should drive carefully and slow down whenever approaching an oncoming car.

In Iceland all driving off roads or marked tracks is forbidden.

Speed Limits: Most country roads are unmade and not suitable for fast driving. The general speed limit is 50 km/h in urban areas, 80 km/h on gravel roads in rural areas, and 90 km/h on asphalt roads

Right turn on a red light: It is not allowed according to Icelandic driving rules to take a right turn on red light.

Blind Spots: Blind spots at the top of hills are common and not always marked. They are, however usually marked with a "danger ahead" sign and the word BLINDHÆÐ below.

Bridges: Bridges usually only allow one lane of traffic. Many unabridged rivers appear quite safe at first sight but can prove

extremely difficult once the crossing has been embarked on. Check carefully before fording the river, especially if there are no accompanying vehicles.

Headlights: One is obliged by law to use headlights at all times day and night.

Safety-Belts: Passengers in the front and back seats of an automobile are required by law use safety-belts.

Buses

The most economical way to travel around Reykjavik is by bus. Reykjavik's buses, yellow in color, can be caught at bus stops marked with the logo "Strætó". You can buy a Green Card (Græna kortið), which gives the holder 30 days of unlimited travel or the Yellow Card (Gula kortið) which gives the holder 14 days of unlimited travel. The card can be bought at Strætó terminals. If you use coins you must have the exact fare because the driver is not permitted to give change.

Taxi Services and Car rental

There is an easy way to get a taxi in Reykjavik and you don't have to order them a long time in advance. It is also very easy to rent a car for acceptable prices but there are many Car rentals all over the country.

Tipping

Tipping in Iceland is almost non-existent as tips are included in all prices in restaurants, taxis, hairdressers etc.



Tourist Information

Tourist Information Center Reykjavik
Aðalstræti 2
101 Reykjavik
tel: (+354) 590 1550
E-mail: info@visitreykjavik.is

Public Holidays

The following days are public holidays in Iceland. Most shops and businesses are closed on these days, but on many public holidays some food stores remain open.

New Year's Day: January 1

Maundy Thursday: the Thursday before Easter

Good Friday: the Friday before Easter

Easter Sunday

Easter Monday

May Day: May 1

Ascension Day: the Thursday 40 days after Easter

Whit Sunday: the seventh Sunday after Easter

Whit Monday: the day after Whit Sunday

National Day: 17 June

Summer Bank Holiday: the first Monday in August -> a big travel weekend for Icelanders, festivals in many places around the country, the biggest one usually in the Westman Island

Christmas Eve: public holiday from noon

Christmas Day

Boxing Day: the day after Christmas

New Year's Eve: public holiday from noon.

Post Offices

The central Post Office is on Posthusstraeti, smaller Post Office's you will find in supermarkets called Nóatún. Post boxes are red, marked Posturinn. Postage stamps are sold in many tourist shops. Telegrams and fax can be sent from any post office during the day. Express Letters - By sending a letter express you are paying for it to be delivered more quickly once it has reached the town or country of its destination. Registered Letters - Important letters can be sent registered (í ábyrgð).

Shipping Priority Packages:

DHL Worldwide Express, tel: (+354) 535 1100

Federal Express, tel: (+354) 535 8170

United Parcel Service (UPS), tel (+354) 560 0700

Religion

More than 88% of all Icelanders officially belong to the state-supported national church of Iceland, an Evangelical Lutheran denomination. However, many Icelanders do not attend church services on a regular basis. Churches of many other denominations are also to be found in Reykjavik.

Church services are generally held at 11:00 on Sundays, and some churches have services at 14:00.

A mass in English is celebrated at 14:00 on the last Sunday of every month at Hallgrímskirkja (the hilltop church overlooking the downtown area).

At the Roman Catholic Cathedral, Mass is celebrated Monday to Saturday at 18:00, and on Sunday at 10:30 and 18:00 (in English).

Lost & Found

Police Station, Borgartun 33, Tel. (+354) 569 9018. Main office for lost and found articles.

Open: Mon-Fri 10:00-12:00 and 14:00-16:00.

News in English

A news summary in English is broadcast daily at 07:30 in June, July and August on Channel One: FM 92.4/93.5.

Storing Baggage

BSI Bus Terminal, Vatnsmyrarvegur 10, Tel. (+354) 591 1000. Opening hours from 07:30-22:00.

Northern lights and the midnight sun

The best time to see the Northern Lights is in mid-winter (Nov-Mar). You are most likely to see the Northern Lights when the weather is cold, fairly still, and the sky is clear. It might also be a good idea to go outside the city or town as the streetlights make it harder for you to see the Northern Lights.

For two to three months in the summer there is continuous daylight in Iceland, and early spring and late autumn enjoy long periods of twilight. During summer the nights are bright throughout Iceland and in June the sun in the north never fully goes down. Special tours are offered to the island of Grimsey,

which lies on the Arctic Circle, where visitors can experience the magic of the Midnight Sun. The winter darkness (three to four hours daylight) last from about late November until late January

Sports and Leisure Activities

In Iceland there are many outdoor public swimming pools using water from natural hot springs. Many swimming facilities have saunas. All the swimming pools in Reykjavik are open weekdays from 7:00 - 21:30 and weekends from 8:00 - 19:30 but it differs a little on the country site.

Football is of great interest in Iceland but there is a lot of both outdoor and indoor activity to choose from e.g. horse-back riding, kajaking, hiking, fishing, bowling and there are very good golf courses far and wide around the country.

International Organizations

Several international organizations operate branch offices in Reykjavik. These include Kiwanis, Odd Fellows, Rotary and the Lions club.

Regular meetings are held by Alcoholics Anonymous, Al-Anon and other groups.

AA: tel. (+354) 551 2010

Al-Anon: tel. (+354) 551 9282

Gay Organizations

Iceland has been gradually moving towards greater tolerance

of gays, not least due to the efforts of the gay and lesbian organization Samtokin 78, founded in 1978. Today same-sex couples can be "registered partners" with almost all the same rights as married couples (though church marriage is not yet possible), and the annual Gay Pride march is one of Reykjavik most colorful and popular summer events. Samtokin 78 is located at Laugavegur 3. Tel. (+354) 552-7878.

Entertainment

A number of theatres, cinemas and art centers offer a variety of productions throughout the year. A programme of events is available from each centre.

NB. Museums often offer free entrance one day a week.

The Icelandic Centre for Research: www.rannis.is

Becoming “legal” in Iceland:

Directorate of Immigration: <http://www.utl.is>

Statistics Iceland: <http://www.hagstofa.is>

Social Security Institute: <http://www.tr.is>

The Internal Revenue Directorate,

Laugavegi 166, IS-101 Reykjavík

Tel: (+354) 563 1100

<http://www.rsk.is>

General Information:

Directorate of Immigration - <http://www.utl.is>

Directorate of Labor - <http://www.vinnumalastofnun.is>

Ministry of Justice and Ecclesiastical Affairs -

<http://www.domsmalaraduneyti.is>

Ministry for Foreign Affairs - <http://www.mfa.is>

Ministry of Social Affairs - <http://www.felagsmalaraduneyti.is>

Government offices of Iceland - <http://www.government.is>

Mortgage Found: www.ibudalanasjodur.is

Environment and Food Agency: www.ust.is

Directorate of Customs: www.tollur.is

The Statistics Iceland - <http://www.hagstofa.is>

The State Social Security Institute - <http://www.tr.is>

The Intercultural Centre - <http://www.ahus.is>

CultureNet Iceland: <http://www.menning.is>

The Reykjavik City Library: <http://www.borgarbokasafn.is>

The National and University Library: <http://www.bok.hi.is>

Gegnir: <http://www.gegnir.is>

Iceland naturally: <http://www.icelandnaturally.com>

Visit Reykjavik: <http://www.visitreykjavik.is>

Iceland Travel Information: <http://www.travelnet.is>

Icelandic farm holidays: <http://www.farmholidays.is>

Icelandic Tourist Board: <http://www.visiticeland.com>

Buses: <http://www.bus.is>

Taxi: <http://www.taxi.is>

Útivist (for hiking and more outdoor activities):

<http://www.utivist.is>

Kayaktours: <http://www.kajak.is>

Education in Iceland:

Parliament: <http://www.althingi.is>

Ministry of Education, Science and Culture:

<http://www.menntamalaraduneyti.is>

Tax Office: <http://rsk.is>

State Social Security Institute: <http://www.tr.is>

Icelandic Student Loan Fund: <http://www.lin.is>

Pre-school: <http://www.leikskolar.is>

The Reykjavik Education Service Centre:

<http://www.grunnskolar.is>

The University of Iceland: <http://www.hi.is>

The University of Akureyri: <http://www.unak.is>

Iceland University of Education: <http://www.khi.is>

Technical University of Iceland: <http://www.thi.is>

The Agricultural University: <http://www.hvanneyri.is>

Iceland Academy of the Art: <http://www.lhi.is>

Hólar University College: <http://www.holar.is>

Bifröst School of Business: <http://www.bifrost.is>

Reykjavik University: <http://www.ru.is>

The Intercultural Centre: <http://www.ahus.is>

The Icelandic Centre for research: <http://www.rannis.is>

Reykjavik's Municipal Centre for Adult Education:

<http://www.namsflokkar.is> and <http://www.vefskoli.is>

Hafnarfjörður's Municipal Centre for Adult Education:

<http://www.namsflokkar.hafnarfjordur.is>

Mimir Continuing Education: <http://www.mimir.is>

Vestman Islands High School: <http://www.fiv.is>

The Health Care System:

EMERGENCY LINE - Call 112

The State Social Security Institute - <http://www.tr.is>

Ministry of Health and Social Security -

<http://www.heilbrigdisraduneyti.is>

The Directorate of Health - <http://www.landlaeknir.is>

The Intercultural Centre - <http://www.ahus.is>

Lung and Tuberculosis Clinic

Health Prevention Center

IS-101 Baronstig 47

Reykjavik

Tel. (+354) 585-1390

Barnspítali Hringsins

Hringbraut

IS-107 Reykjavík

Tel. (+354) 543-1000

Emergency and trauma services

Landspítali-HáskólasjúkrahúsFossvogi, IS-108 Reykjavík

Tel. (+354) 543-2000

Banking Services:

Íslandsbanki: www.isb.is

Landsbanki: www.landsbanki.is

KB-banki: www.kbb.is

Sparisjóður Reykjavíkur og nágrennis: www.spron.is

Seðlabankinn: www.sedlabanki.is

Taxes:

Contact the tax office for more information:

Directorate of Taxes

Tryggvagötu 19,

IS-101 Reykjavík

Tel: (+354) 560 3600

Webpage: <http://www.rsk.is>

The Social Insurance System:

The State Social Security Institute - <http://www.tr.is>

The Ministry of Health and Social Security -

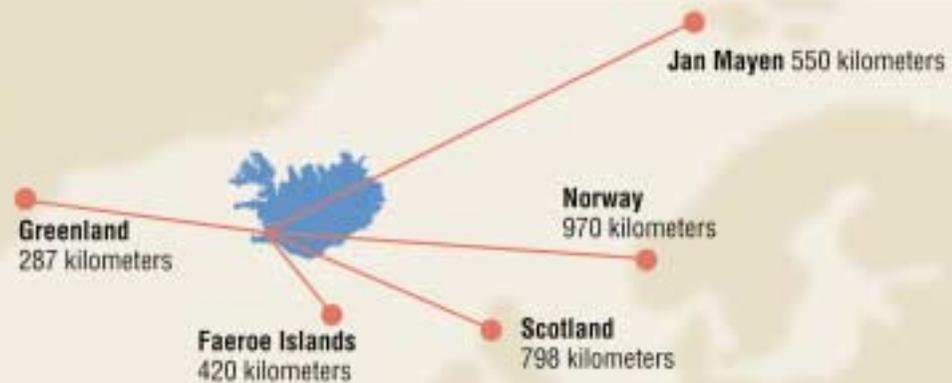
<http://www.heilbrigdisraduneyti.is>

The Intercultural Centre - <http://www.ahus.is>

Day Care:

Nursery schools head office - <http://www.leikskolar.is>

Shortest distance to:



The weather:

| Month | Average Temp (°C) | Mean nr of sunlight hours per month | Days with precipitation |
|-----------|-------------------|-------------------------------------|-------------------------|
| January | -0.4 | 26.9 | 13.3 |
| February | 0.0 | 51.8 | 12.5 |
| March | 1.0 | 111.1 | 14.4 |
| April | 2.5 | 140.0 | 12.2 |
| May | 6.5 | 192.0 | 9.8 |
| June | 9.2 | 161.3 | 10.7 |
| July | 10.2 | 171.3 | 10.0 |
| August | 10.5 | 154.8 | 11.7 |
| September | 7.0 | 124.8 | 12.4 |
| October | 4.5 | 83.4 | 14.5 |
| November | 1.1 | 38.5 | 12.5 |
| December | 0.2 | 12.1 | 13.9 |

