

FOR MAANDAG CONSULTANTS

Working and Living in Sweden

Registration, banking, healthcare, family, your rights as an employee, taxes, and invoicing through your own company. Everything you need before you land, in one guide.

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Your Maandag relocation specialist walks you through each of these steps in person. This guide tells you what to expect before you land, so nothing catches you off guard.

1 Getting registered

Everything in Sweden runs through one number: your personnummer. You cannot open a bank account, see a doctor at the standard rate, or sign a lease without it.

What happens

- You register your move and address with Skatteverket, in person at a service centre.
- Bring your passport (valid at least 6 months from your start date), proof of your Swedish address, and documents showing you will work here.
- Skatteverket typically assigns your case to an administrator within 2 to 4 weeks of submission. Total time depends on case complexity.
- Once registered, you receive your personnummer, then a Swedish ID card (about 10 days to produce, picked up in person, no appointment needed).

Send us your number. As soon as you have your personnummer, let your recruiter know. It unlocks banking, healthcare, and your BankID application, and we use it to move your onboarding forward.

2 BankID and banking

BankID is Sweden's digital identity system. You will use it constantly: to log into your bank, sign documents, and access Skatteverket and Försäkringskassan online. Apply for it as soon as your bank account is active.

- **Choose a bank:** banks such as SEB, Nordea, and Swedbank all serve newcomers, you are free to choose. Most require an in-person visit to open your account and apply for a debit card.
- A credit card, BankID, and Swish (Sweden's mobile payment app) usually follow once your personnummer and ID card are in place.
- Sweden is close to cashless. Museums, shops, and even some transit systems expect card or mobile payment. Leave the cash at home, bring a card that works internationally for your first days.
- **Kivra** is a digital mailbox many authorities use, including Skatteverket and Försäkringskassan. Worth setting up early so you do not miss anything.

3 Healthcare

Before your personnummer arrives

EU/EEA citizens are typically covered by their home country insurance and the European Health Insurance Card. Without the card, a standard visit costs several times the normal

patient fee, reimbursable once your PIN comes through. Bring the card, it saves you the upfront cost and the reimbursement paperwork.

For non-EU citizens, or anyone who cannot get a personnummer quickly, Maandag provides Business Travel Insurance covering emergencies, including acute dental care, during this gap. Talk to your relocation specialist about how to file a claim.

Once you have your personnummer

You are automatically part of the public healthcare system.

112

Emergency: life, property, or environment at risk

1177

Non-emergency medical advice, 24/7,
English spoken (or 1177.se)

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Relocating with spouse and children

Spouse

- **Arbetsförmedlingen** (Swedish Public Employment Service) runs the national job bank, Platsbanken, and offers CV and job search support.
- Volunteering is a common way to build a network and Swedish experience fast, through organisations like Volontärbyrån, the Red Cross, or the Church of Sweden.
- If your spouse wants to start their own business, verksamt.se is the starting point, run jointly by the Companies Registration Office, Tax Agency, and Growth Agency.

Foreign qualifications

The Swedish Council for Higher Education (UHR) evaluates foreign degrees against the Swedish system, useful when job hunting. Regulated professions such as healthcare and teaching need a separate license from Socialstyrelsen or Skolverket.

Children

- **Preschool** (förskola) is available from age 1. Ages 3 to 5 get 15 free hours a week. Apply as early as possible, processing can take up to 4 months.
- Compulsory school runs from age 6 to 16, with free school transport where distances require it.
- Mother-tongue education is available if a language other than Swedish is spoken at home.

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Working in Sweden, know your rights

- **Work and residence permits:** required for non-EU/EEA/Swiss citizens planning to stay over 3 months. We help with the application when you are hired.
- **Employment contracts** are mandatory under LAS, the Employment Protection Act, and must cover duties, salary, hours, and notice period. This applies whether you are on a fixed, permanent, or invoiced arrangement.
- **Working hours:** standard is 40 hours a week, roughly 08:00 to 17:00 with an hour for lunch. You are entitled to at least 11 hours rest daily and 36 hours consecutive rest weekly.
- **Holiday:** 25 days a year minimum, under the Annual Leave Act.
- **Sick leave:** day 1 is unpaid (karensdag). Your employer pays 80% of salary from day 2 to 14. A medical certificate is required from day 8. Försäkringskassan takes over from day 15.
- **Collective bargaining:** Maandag's agreement runs through Almega. Sweden has a strong union tradition, joining one gives you support in disputes and negotiations.
- **Anti-discrimination law:** employers must actively prevent discrimination, including in recruitment.

6 Taxes

- You need a personnummer to register for tax.
- Most people pay Swedish income tax (A-tax) once living and working here 6 months or more, roughly 30%, varying by municipality.
- You file an annual tax return. Digital filing is fastest.
- State income tax adds 20% on top for income above **SEK 660,400/year** (about SEK 55,033/month), 2026 threshold. This is separate from Expert Tax Relief, next page, don't confuse the two.

7 Expert Tax Relief

25% of your Swedish salary, tax-free, for up to 7 years.

Two ways to qualify

- **By salary.** Contracted gross monthly salary of at least **SEK 88,801** (2026 threshold, adjusted yearly) qualifies automatically. No review of role or expertise. The amount must hold every month, not just on annual average.
- **By expertise.** Below that salary, you can still qualify if your role needs highly specialised skills genuinely hard to recruit for in Sweden. A general shortage is not enough, the application must show why this specific assignment needs your specific expertise.

Conditions that apply either way

- Not a Swedish citizen
- Not resident in Sweden in any of the 5 calendar years before your new work starts
- Intend to stay 7 years or less
- Employer is Swedish or has a permanent establishment here
- **Apply within 3 months of your first working day. Strict deadline, no exceptions.**

Nuance: Expert Tax Relief applies to employees. If you invoice through a sole trader business (enskild firma), you are self-employed, not your own employee, and the relief will not apply. If it matters to you, that's one of the strongest reasons to set up as an aktiebolag instead, see section 8.

Invoicing through your own company

Many of our consultants invoice Maandag through their own company instead of as a direct employee. Same long-term project, same client, same support from us. Only the legal and tax structure changes.

Sole trader (enskild firma): simplest setup

- Fully online via verksamt.se once you have BankID.
- You provide: service description, start date, estimated turnover and profit, expected customer type, SNI industry code, VAT reporting frequency.
- Apply for F-tax (FA-tax if you also have employment income) and VAT, 25% for consultancy, at the same time as registration.
- Don't invoice as F-tax approved until approval has actually come through.
- Not legally separate from you personally, you carry business liabilities directly. Expert Tax Relief does not apply to enskild firma income.

Limited company (aktiebolag, AB): required for Expert Tax Relief

- Minimum share capital: **SEK 25,000**, paid in and usable as working capital from day one, not locked away.
- Register with Bolagsverket: submit your stiftelseurkund (deed of incorporation) and bolagsordning (articles of association). Digital registration costs about SEK 1,900 and typically takes 5 to 10 business days, paper filing costs more and takes longer.
- Register your verklig huvudman (beneficial owner) with Bolagsverket within 4 weeks of registration, separate fee applies.
- Register for F-tax and VAT via verksamt.se, same as a sole trader.
- Smaller AB's are normally exempt from mandatory audit, check current thresholds if you plan to grow beyond consulting for us.

Either structure, arrange before you start invoicing

- A business bank account (most banks require you to already be a private customer before applying for their business package).
- Professional indemnity and liability insurance matching your assignment's requirements.

Not sure which structure fits you? Book time with your relocation specialist and our finance contact before you register anything.

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Your first week checklist

- ☐ Register your move with Skatteverket, get your personnummer
- ☐ Send your personnummer to your recruiter
- ☐ Apply for your Swedish ID card, pick up in person (~10 days)
- ☐ Open a bank account, apply for debit card
- ☐ Apply for BankID and Swish once your ID card and account are active
- ☐ Set up Kivra for digital mail from authorities
- ☐ Register for the European Health Insurance Card, if not already held (EU/EEA citizens)
- ☐ Mark your name on your mailbox or door
- ☐ If relocating with family, start immigration document translations early

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Useful contacts

Authority	Helps with
Skatteverket (Tax Agency)	Population registration, personnummer, tax, marriages, births, name changes
Migrationsverket (Migration Agency)	Residence and work permits, citizenship
Försäkringskassan (Social Insurance Agency)	Housing benefit, child benefit, sick pay, parental benefit
Transportstyrelsen (Transport Agency)	Vehicle registration and import, driving licences
Forskarskattenämnden	Expert Tax Relief applications

Want to upgrade your career and find a work-life balance in Sweden?

Check the current open vacancies within engineering and IT and apply to make the first step towards your dream. Maandag Nordic will do the rest.

maandag.se