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INTRODUCTION

Did you know that as an EU citizen you have the **right** to **live, work** and **study** in another EU country? And did you know that every year thousands of people actually do this?

These are some of **your basic EU rights** and through this booklet we want to make sure you know about them.

But what about the practical aspects of moving to another EU country? What about your car, driving licence and social security? How can you manage your money?

Just as importantly, this booklet also tells you about the **many practical EU rights** you have that make moving to another EU country as easy and hasslefree as possible.

We focus on the EU rights you have when doing the following in another EU country:

- getting there,
- living there,
- working there,
- studying there.

We also look at:

- your consumer rights and managing your money within the EU,
- how to enforce your rights,
- where to find further information and advice.

Please note that this is only an **overview of your rights at EU level**. For more detailed information and factsheets on how things work in individual EU countries you should visit the **Your Europe** website:

http://europa.eu.int/youreurope

GETTING THERE

Basic rights	As an EU citizen, you have the right to enter any EU country without having to comply with special formalities. All you need is a valid passport or identity card. Your identification can be checked for validity, but you cannot be asked questions about the purposes and duration of your trip. Your right to travel may be restricted only on grounds of public policy, public security or public health.
Your family	Members of your family, whatever their nationality, may go with you. Non-EU citizens may need an entry visa, depending on their nationality.
Schengen	Within the 'Schengen area', there are generally no identification checks at internal borders . This area comprises the following countries (as of 1 May 2005): Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Italy, Greece, Luxembourg, the Netherlands, Norway, Portugal, Spain and Sweden.
Air travel	If you are denied boarding, your flight was cancelled, you experienced long delays or your baggage was lost, you may be entitled to compensation under EU law and you can complain to the relevant enforcement body.

GETTING THERE

Healthcare

When travelling within the EU, if you suddenly fall ill or have an accident in another EU country, you (and your family) are entitled to immediate healthcare there. For this, you need the **European health insurance card** (or the relevant **'E111' form)**, which you should obtain from your home country before departure. This applies only to short periods abroad.

Purchases for your personal

You can buy goods and services for your personal use under the same tax rules as apply to nationals of the country concerned, and take them home with you. However, this does not apply to the purchase of new cars. For tobacco products and alcohol, evidence may be required that the goods are for personal use in certain circumstances. Further information:

http://europa.eu.int/comm/taxation_customs/common/travellers/within_eu/ index_en.htm



EUROPE DIRECT: 00 800 6 7 8 9 10 11

LIVING THERE

Basic rights	As an EU citizen you are entitled to stay and settle in any EU country.
Your family	This fundamental right extends to members of your family. If they are not EU nationals, the country concerned may require an entry visa.
	For periods shorter than three months: all you need is a valid identity card or passport.
	For periods longer than three months: you have the right to settle in another EU country if:
Right to	• you are a worker or self-employed in the host EU country, or
settle	• you are enrolled at a private or public establishment for the principal purpose of following a course of study, including vocational training, or
	 you have sufficient resources for you and your family members and you have comprehensive sickness insurance cover in the host EU country.
	For further information, see the guide Living in another EU country and the associated factsheets on the Your Europe website.
	If you have a new car, no checks can be imposed in the new country. If you have a used car, it may have to undergo a roadworthiness test.
Car	In general you have to register your car under the normal number plates of the new country, as well as pay vehicle registration and car tax in that country.
	You can use your car on a temporary basis in any other EU country without paying taxes for six months out of any 12 months. This does not apply to 'frontier workers' — people who work every day in a neighbouring country.

LIVING THERE

Driving licence	You can drive in the new EU country on the licence from your home country. However, the EU country will apply its own rules as regards the period of licence validity, medical checks and tax rules.
Your belongings	They can be moved without any restrictions and without paying customs duties or taxes.
Taxes	In order to prevent double taxation, you need to establish whether you are 'resident for tax purposes' in the new country — which essentially means that you declare all your income there. You should do this by contacting the tax authorities in your home country and the new country. Check also whether any formalities have to be completed before your departure.
Voting and standing for election	You can vote and stand as a candidate in the new country under the same conditions as nationals of that country in: municipal (local) elections: note that you do not automatically lose your vote in your home country if you vote in the new country; European elections: note that you must register on the electoral role. You will automatically lose your vote in your home country if you vote in the new country.



WORKING THERE

Basic rights	You have the right to work and retire in whichever EU country you want. You should receive the same treatment as any national of this country and cannot be asked to meet additional requirements. You can apply for any job advertised anywhere in the EU (apart from certain public service posts).
Important current res- trictions	Please note: during a transitional period of maximum seven years, workers from some of the States which recently joined the EU may face restrictions on access to the labour markets of the previous Member States (EU-15), whilst workers from the EU-15 may face reciprocal restrictions in some of the new Member States. There are also limitations on the access by citizens of new EU countries to unemployment benefits in an EU country other than their own.
EURES website	Information on jobs and learning opportunities in Europe: http://europa.eu.int/eures
Family	Members of your family, whatever their nationality, have the right to accompany you or to join you in your country of employment. Family members are entitled to have access to the general and vocational education available in your new country.
Jobseeking	If you are unemployed, you have the right to live in an EU country for a 'reasonable period' of time to look for a job — mostly six months (but check this for the particular country). This can be extended. You may also continue, for up to three months, to draw any unemployment benefit you may have been receiving, provided you meet certain conditions. You are advised to contact your social security institution before leaving your home country for further information and advice on formalities to go through and forms to collect.

WORKING THERE

	Recognition of professional qualifications	The EU single market gives you the freedom to pursue an occupation, on a self- employed or employed basis, in an EU country other than the one in which you acquired your professional qualifications. There is a system in place at EU level that facilitates the recognition of these qualifications by different EU coun- tries. See also 'Academic recognition of diplomas'.
		For further information, please consult the relevant factsheets on the Your Europe website.
	Social security	EU rules ensure that you are affiliated to a single social protection scheme and that you lose none of your rights (particularly with regard to retirement). In principle, you are insured in the country you work in . You, and in certain circumstances, your family, are entitled to the same social security and welfare benefits as nationals of the host country. These rights cover sickness and maternity benefits (healthcare and financial benefits), disability, old-age and widow's/widower's benefits, benefits payable for accidents at work, occupational illness, death and unemployment, as well as family allowances. You must also pay the same contributions as nationals of the host country.
		However, there are special rules for cross-border workers and workers on temporary postings.
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You are subject to the same working conditions as nationals of the country you are working in as regards **pay, dismissal and reintegration**, as well as measures to protect **health and safety** at the workplace.



WORKING THERE

Trade union rights	You have the right to join the trade union of your choice and to exercise your union rights on the same conditions as host-country employees.
Self- employed	You have the right to work as a self-employed person in any EU country, either permanently or temporarily.
Retired, given up work	If you have worked in another EU country, you are entitled to retire there or stay there if you are permanently incapable of work because of an accident sustained during your working life, provided you fulfil certain conditions. You must claim your right to stay within two years . You will then be entitled to be treated in the same way as a national (in relation to housing, social security, children's education, etc.), just as when you were working. The members of your family who are living in the country also have the right to stay, even after your death.



WORKING THERE: EQUAL OPPORTUNITIES

Men and women	Whether you are a man or a woman, you should be treated equally and have the same rights and opportunities in the workplace, in any EU country. EU law gives you the right to: • equal pay for equal work; • equal pay for work of equal value; • equal treatment in the workplace (access to employment, vocational training, promotion, working conditions); • equal treatment in social security schemes (statutory and occupational).
Pregnancy	In all EU countries, women have the right to the following before and after pregnancy: • an appropriate level of health and safety in the workplace; • no obligation to perform nightwork during your pregnancy; • a continuous period of maternity leave of at least 14 weeks, which must include the two weeks before and/or after the birth; • time off for antenatal examinations (if they can be carried out only during work hours); • protection from being dismissed because of pregnancy.
Parents	 In all EU countries, parents have the right to: parental leave of at least three months on the grounds of birth or adoption of a child; time off for urgent family reasons (sickness, accidents).



STUDYING THERE

Basic rights	As an EU citizen you have the right to study in another European country. The university or college in the EU country where you wish to study must accept you on the same conditions as nationals, and cannot require you to pay higher course fees.
PLOTEUS website	Information on education and training available throughout Europe: http://europa.eu.int/ploteus/portal/home.jsp
Academic recognition of diplomas	This is not regulated at EU level. You should contact your local network of national academic recognition information centres (NARIC): http://europa.eu.int/comm/education/programmes/socrates/agenar_en.html See also 'Recognition of professional qualifications'.
Study periods abroad	Your university of origin must recognise any Socrates/Erasmus study periods as an integral part of your studies.
Social security	You must be covered under a healthcare scheme, either personally or as a family member, in the home country or the country where you are studying, depending on the conditions set under national law. EU rules give you some social security protection, particularly as regards healthcare, on certain conditions. Before you leave, check with your health insurance institution to see whether you meet these conditions.
Researchers	Every researcher in the EU has the right to take up training and mobility opportunities funded by scholarships, grants, etc. under national and EU schemes.

STUDYING THERE

Research http://europa.eu.int/eracareers website Hundreds of thousands of students and researchers have already discovered the benefits of spending a long period abroad for studying purposes, thanks to some of the EU's most popular programmes. **Leonardo da Vinci:** vocational training placements and exchanges. **Socrates:** aims to develop the European dimension in education throughout life through the following individual programmes: • Erasmus: for university students and teachers; EU-wide Comenius: for school pupils and teachers; programmes • Lingua: for language teachers; • Grundtvig: adult education and other education pathways Youth: youth exchanges enable young people to experience other social and cultural situations. The European Voluntary Service (EVS) gives young people the opportunity to reside in another country for up to one year and take part in local projects as volunteers.



CONSUMER RIGHTS AND MANAGING YOUR MONEY

	The existence of a single European market gives you access to a wider range of products and services at competitive prices.
Basic rights	EU law enables you to buy safe products and services under clear conditions anywhere in the EU.
	Remedies are available against unfair contract terms.
Giving out your personal data	Whenever you book a flight, apply for a job, use a credit card, or browse on the Internet, you disclose some personal data. When this happens, EU law protects you against unfair and unlawful use of this data. You have the right to: • be informed when your data is collected or further used; • access data about you; • know the reasons on which automated decisions are based; • lodge a complaint to the national supervisory authority.
Travel	See the 'Getting there' section above. EU law also gives you special protection in the area of package tours and timeshares.
Tax on purchases	You can buy goods and services for your personal use under the same tax rules as apply to nationals of the country concerned, and take them home with you. However, this does not apply to cars and there are limits on tobacco products and alcohol .
Insurance	You can apply for an insurance policy with any insurance company licensed to provide this type of policy in any EU country . You can also apply for car insurance with any duly licensed insurance company from any EU country.

CONSUMER RIGHTS AND MANAGING YOUR MONEY

The EU single market in retail financial services gives European consumers a greater choice of financial products.

Financial services: disputes and complaints

However, you may come across a problem with a firm in another EU country. If so, you should of course first try to resolve the dispute with the firm.

If there is still a dispute, then **FIN-NET** may be able to help. FIN-NET is an **EU-wide out-of-court complaints network** for financial services to help businesses and consumers resolve disputes in the EU single market fast and efficiently by avoiding, where possible, lengthy and expensive legal action.

Website: http://europa.eu.int/comm/internal_market/finservices-retail/finnet/index_en.htm

The EU has made cross-border credit transfers faster, cheaper and more reliable.

Transferring money to an account in another EU country Transfers are now based on the international bank account number (**IBAN**) and the bank identifier code (**BIC**). They enable your bank to process your payments 'straight through', without any costly and time-consuming manual handling.

Charges for cross-border transfers in euro using IBAN and BIC standards are the same as those for payments in euro within a single EU country — which of course does not mean that cross-border payments are free. The same principle also applies to card payments and cash withdrawals.



ENFORCING YOUR RIGHTS

Basic rights	Sometimes you may encounter difficulties in exercising your EU rights and you may feel that an unfair or incorrect decision has been applied to you. To ensure that you can exercise your rights properly, you should first pursue the matter at national level, as Member States are responsible for applying EU law and you may be awarded compensation. In addition, there are procedures available at EU level.
National level	Complain to the relevant authority: but make sure you respect any time limits and deadlines. Complain to the national ombudsman: its existence and form may differ between countries. Take legal action in a national court: depending on the country, you may qualify for legal aid.
EU level	SOLVIT: if you face a problem caused by the misapplication of EU legislation by a public administration in another EU country. http://europa.eu.int/solvit/ Complain to the European Ombudsman: if there is a dispute between you and an EU institution and you feel that maladministration — i.e. administrative irregularities or omissions — has occurred. This is not appropriate for disputes at national level. http://www.euro-ombudsman.eu.int Petition the European Parliament: on an EU-related matter that affects you directly. Your petition will be dealt with by a Petition Committee which, while having no power to remedy the situation directly, can nevertheless put pressure on those concerned. http://www.europarl.eu.int Complain to the European Commission: you can complain about an alleged violation of EU law by a Member State. The Commission will consider your complaint and may ask the country concerned to change its laws. This is not appropriate for disputes between private parties. http://europa.eu.int/comm/secretariat_general/sgb/lexcomm



MORE INFORMATION, ADVICE AND PROBLEM-SOLVING TOOLS

The EU offers you several practical information and advice services to help answer your EU questions and solve your EU problems.

These services are in a 'cascade' system, from general EU information, through practical country-specific information, to personalised advice and problem-solving:

General information about the EU	EUROPE DIRECT: your direct line to the EU. Single telephone number from anywhere in the EU: 00 800 6 7 8 9 10 11 or e-mail via http://europa.eu.int/europedirect
Practical information on EU rights and opportunities	Your Europe website: practical information on living, working, studying, and doing business in the EU. http://europa.eu.int/youreurope/ Your Europe
Personalised advice services	Citizens Signpost Service: free personalised advice from legal experts on your practical rights as an EU citizen. http://europa.eu.int/citizensrights/signpost
EU problem solving networks	SOLVIT: help in correcting misapplication of EU rules by a public administration in another EU country. http://europa.eu.int/solvit FIN-NET: out-of-court complaints network for financial services. http://europa.eu.int/comm/internal_market/finservices-retail/finnet/index_en.htm







