

NORWAY

An everyday guide to expatriate life and work.



Together, all the way.™



YOUR NORWAY COUNTRY GUIDE

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Quick facts¹

Capital: Oslo

Population: 5.3 million

Major language: Norwegian

Major religion: Christianity

Currency: Norwegian krone (NOK)

Time zone: GMT +1 (GMT+2 from the last Sunday in March to the last Sunday in October)

Emergency number: 112 (police), 113 (ambulance), 110 (fire)

Electricity: 220 volts, 50 Hz. Two-pin, round-prong plugs are used.

Drive on the: Right

¹ <http://www.expatarrivals.com/norway/essential-info-for-norway>



Overview

From a thriving economy and top-notch public services, to boundless natural beauty and a wealth of outdoor activities, Norway seems to have it all. In fact, studies by the UN have repeatedly found it to be one of the happiest countries in the world, largely thanks to the combination of its economic and social richness.¹

Arguably, the only major downside to living in Norway is its notoriously high cost of living. Luckily, this is offset by high salaries, and expats who are keen to save a few kroner can follow the example set by locals and hop over the border into Sweden to do their grocery shopping.²

Some expats may find the reserved and somewhat distanced nature of the locals a little cold at first – but with perseverance, local friends can be made, and once the ice has been broken, expats often find that Norwegians offer loyal and long-lasting friendships.

To ease the transition into Norway, this guide contains everything new arrivals need to know, covering practical matters like visas, weather and accommodation, as well as more complex issues like culture shock and doing business.

¹ <https://www.weforum.org/agenda/2017/03/why-norway-is-now-the-worlds-happiest-country/>

² <http://www.newsinenglish.no/2016/08/16/stronger-krone-and-higher-food-prices-send-shoppers-over-the-border/>

Getting Started

Climate and weather

Because of its high latitude, most assume that Norway's climate is ceaselessly teeth-chatteringly cold. Though the weather certainly tends towards the chilly side, the Gulf Stream along the west coast has a warming effect, which results in a less extreme climate than other cities at a similar latitude. Inland locations such as Karasjok and Stavanger tend to be colder than coastal areas, while Norway's famous fjords often have their own microclimates which can differ somewhat from the general climate.

Winter, from December to February, typically brings temperatures throughout the country to freezing or below freezing, and snow is common. In summer (June to August), Oslo's temperature can reach a mild and pleasant 22 °C (72 °F). The North Coast remains chilly, though, with average temperatures in summer rarely rising above 10 °C (50 °F).¹

¹ <http://www.climatestotravel.com/climate/norway>

Visas

Norway is an EEA- and Schengen-member state, which allows nationals of countries belonging to these associations (or the EU) visa-free entry for up to 90 days.¹ These individuals automatically have a right to work in Norway, though registration at a local police station is required for stays of longer than three months.

Expats who don't qualify for visa-free entry will need to apply before entering the country. For a 90-day tourist visa, travel insurance is compulsory and applicants must prove their ability to support themselves financially throughout their stay. To work in Norway, a work visa is required. In order to apply, expats will need to have already secured a job, and their salary must be equal to or above the average Norwegian salary.²

¹ <https://www.udi.no/en/word-definitions/persons-who-do-not-need-a-visa-to-visit-norway/>

² <https://transferwise.com/gb/blog/norway-work-visa>

Accommodations

As with most things in Norway, housing is generally of a high standard and can be found largely in the form of apartments (leiligheter) or houses (hus). The rental market is competitive but most expats opt to rent rather than buy, at least at first. Foreigners are eligible to purchase property, though, and are advised to do so with the help of a reputable real estate agent when the time comes. Agents can also help in the search for a rental home, and some specialize in rentals.

Rooms in Norwegian houses and apartments aren't usually particularly spacious – this is often for the purpose of making them easier to heat in the country's chilly winters.³ Before signing the lease, expats should ensure that heating systems are available, adequate and in working order. Some landlords may include the cost of heating and electricity in the price of rent but this isn't always the case, so enquiries should be made for clarification.

The usual deposit is three months plus the first month's rent, but this can vary. However, by law, the deposit can't exceed the equivalent of six months of rent. Leases can be for an unspecified length of time but are usually for three years.⁴

Schools

The quality of schooling in Norway is excellent, and expats who are legal residents will have access to free public education. Though teaching is in Norwegian, students who aren't first-language speakers are eligible for special tuition programs to aid the transition.⁵

Private schools are also available. Most teach through a religious lens or use an alternative pedagogic method, and although fees are charged, they're easily affordable for most. On the other hand, there are also a handful of schools teaching international curricula, which are more expensive but offer a high quality of education and can allow a child to continue in their home curriculum. Most international schools are situated in Oslo. They may be oversubscribed so it's best to apply ahead of time to secure a spot.⁶

³ <http://mylittlenorway.com/2009/05/norwegian-houses/>

⁴ <http://www.nyinorge.no/en/Ny-i-Norge-velg-sprak/New-in-Norway/Residence/Housing/Renting-a-home/>
<https://www.lifeinnorway.net/rent/>

⁵ <http://www.nyinorge.no/en/Ny-i-Norge-velg-sprak/New-in-Norway/Children--Schools/The-school-system/Special-language-tuition/>

⁶ <http://www.expattarrivals.com/norway/oslo/education-and-schools-in-oslo>



Culture

Though many aspects of life in Norway will be familiar to Western expats, certain things can take some getting used to – such as “sticker shock” from high prices, not to mention the conservative culture. The Norwegian culture is very much egalitarian and is based around the concept of humility and conformity. It's wise to learn beforehand about the country's cultural norms, as any missteps could make one stand out from the crowd – a big no-no in Norway.¹

Language

Norwegian is the country's official language and is 99% of the population's first language. New arrivals won't need to speak it fluently to get by though as English is spoken by around 95% of Norwegians.² That being said, those doing business in the country or taking up a job with a local employer will benefit from being able to speak Norwegian.³

Social etiquette and cultural faux pas

It's often tricky to navigate social situations in new countries and Norway is no exception. Janteloven – a concept that emphasizes humility and conformity in all things – plays a big part in everyday life so it's best for expats to go with the flow. Here are a few quick tips.

- Those from individualistic cultures should note that drawing any kind of attention to oneself is frowned upon. For example, praising oneself or talking about one's achievements is perceived as boasting, even if it isn't intended that way. Similarly, one shouldn't criticize others as this too implies a lack of equality.
- Punctuality is valued in social situations as well as business dealings, so it's important to arrive on time, even to informal gatherings such as meeting up for coffee or casual dinner parties.
- At dinner parties, it's polite to offer to help the host or hostess by assisting him or her in food preparation or in tidying up. It's a good idea to bring a gift such as flowers to a dinner party, but carnations, lilies and white flowers should be avoided due to negative connotations. Also, flowers should never be given in even numbers.⁴
- Norwegians value privacy and, in most cases, they will find enquiries about their personal life inappropriate, unless they know the person asking well.⁵

Eating

With its sprawling coastline and numerous fjords, it should come as no surprise that seafood is one of the staples of the Norwegian diet. Lutefisk – literally “lye fish” – is a well-known delicacy originating from Viking times. It's soaked in lye water for several days before being cooked. Lamb and game meat, such as moose,

¹ <http://www.expatarrivals.com/norway/culture-shock-in-norway>

² <https://blog.oxforddictionaries.com/2014/03/07/norwegian-english-fusion-language/>

³ <http://www.expatarrivals.com/norway/oslo/working-in-oslo>

⁴ <https://www.commisceo-global.com/country-guides/norway-guide>

⁵ <http://www.everyculture.com/No-Sa/Norway.html>



reindeer or grouse, are also popular and are plentiful in Norway, thanks to the country's abundant mountains and countryside.⁶

Norway is very much a Westernized nation, so expats longing for a taste of home should be able to find their favorite foods. However, it's worth bearing in mind that in a country where even local food is expensive, imported food can be extremely pricey.

Drinking

Due to heavy taxes, alcohol prices in Norway are among the highest in Europe. For this reason, Norwegians don't drink particularly often, but when they do they tend to go all out, especially during the festive season.⁷ Having a few drinks with a local can be a good way to get to know them in a more relaxed setting.

Holidays

The majority of Norwegians are Christian and are members of the Church of Norway.⁸ The country's Christian majority is well represented in the annual national holidays.⁹

New Year's Day - 1 January

Maundy Thursday - March/April

Good Friday - March/April

Easter Monday - March/April

May Day - 1 May

Ascension Day - May/June

Whit Monday - May/June

Constitution Day - 17 May

Christmas Day - 25 December

Boxing Day - 26 December

Transport

Norway has an excellent public transport system comprising ferries, trains, buses and trams. All forms of public transport can be paid for either onboard or in advance, with the latter being cheaper. Types of tickets include single tickets, travel cards or passes for a day, week or month.¹⁰ It's feasible to travel by public transport alone, especially in large cities - though in the winter months walking any distance, no matter how short, isn't recommended.

⁶ <https://www.visitnorway.com/things-to-do/food-and-drink/cuisine/>

⁷ <http://www.newsinenglish.no/2010/12/16/drunk-and-disorderly/>

⁸ http://www.ssb.no/en/kultur-og-fritid/statistikker/kirke_koetra/aar

⁹ <http://www.expatarrivals.com/norway/public-holidays-in-norway>

¹⁰ <http://www.nyinorge.no/en/Ny-i-Norge-velg-sprak/New-in-Norway/Transport-and-services/Public-transport1/Public-transport/>

Though it's not always necessary to drive in Norway, those who do wish to drive will need to consider the status of their license. Expats from EU and EEA states are allowed to drive on their usual licenses, and those from Japan and Switzerland can easily exchange their current license for a local one. This must be done within a year of moving to Norway. Those from outside these countries aren't eligible for an exchange and will have to get a local replacement license within three months. Some nationalities need to take a practical test to do this, while others are required to take local driving lessons as well as the test.¹¹

Getting in touch

Norway has a well-developed communications industry with plenty of reliable and affordable options for getting connected via mobile and the internet. State-owned company Telenor is the most prominent provider of telecommunications services, with Telia being its main competition. Relative newcomer ice.net offers an alternative to the two dominant providers.¹²

Telephone

Fixed line subscriptions are on the decline in Norway and mobile phone usage is rising rapidly.¹³ Contract and pay-as-you-go mobile options are both available. Coverage is good and it's easy to access fast internet via one's mobile phone. To set up a contract, a Norwegian identity number is needed.¹⁴

Internet

Norway has one of the world's highest rates of internet penetration, with more than 90% of the population having internet access.¹⁵ There are plenty of ways to get online, from home broadband and ADSL to the country's ubiquitous WiFi hotspots and internet cafes. Connections are stable, fast and affordable.

Postal Services

Norway's national postal service, Posten Norge NS, is reliable but can be expensive. Private courier services are also available from companies such as FedEx and DHL.¹⁶

¹¹ <http://www.nyinorge.no/en/Ny-i-Norge-velg-sprak/New-in-Norway/Transport-and-services/Motor-vehicles/Using-a-foreign-driving-licence/>

¹² <https://www.budde.com.au/Research/Norway-Mobile-Infrastructure-Broadband-Operators-Statistics-and-Analyses>

¹³ <https://www.cia.gov/library/publications/the-world-factbook/geos/no.html#Comm>

¹⁴ <http://www.expatarrivals.com/norway/keeping-in-touch-in-norway>

¹⁵ <http://www.internetworldstats.com/top25.htm>

¹⁶ <http://www.expatarrivals.com/norway/keeping-in-touch-in-norway>

Employment

The job market

While it's not easy to secure a job in Norway, the lucky few that do will find themselves in a strong economy considered to be among the world's most inclusive and advanced.¹⁷ Though much of Norway's wealth has been built on the foundation of its significant oil and gas reserves, the government has successfully diversified its economy, with the majority of its GDP now sourced from the service industry. Other strong industries include manufacturing and agriculture.¹⁸

There are lots of positives to working in Norway, such as the uniformly high salaries, opportunities for career advancement and an excellent work-life balance.¹⁹ While these are great perks, it makes the country a popular destination in high demand – so if expats are offered a job it's best to grab the opportunity with both hands.

Income tax

Income tax in Norway is charged at a progressive rate from 0.93% to 14.52%.²⁰ Foreigners that are tax residents need to pay tax on their worldwide income, while those that aren't tax residents pay tax only on Norwegian income. Tax residents are those that are in Norway for 183 days or more within a 12-month period.²¹

Business etiquette

GAs is the norm in Norwegian society as a whole, the structure of the workplace is flat, and those in higher positions won't flaunt their status or make decisions alone. Norwegian employers have an inclusive attitude and would rather have an open discussion than tell someone what to do.

Though personal relationships aren't important in doing business in Norway, presenting oneself as sincere, reliable and trustworthy is an essential part of the process. Keeping eye contact helps to show sincerity, and being on time shows respect.

Norwegian business people communicate directly, deliberately and frankly, and don't appreciate being rushed while speaking. Meetings generally have an informal atmosphere, though locals tend to get right down to business and don't usually bother with small

¹⁷ <https://www.weforum.org/agenda/2017/04/lessons-from-norway-the-world-s-most-inclusive-economy/>

¹⁸ <https://www.regjeringen.no/en/dokumenter/Business-and-industry-in-Norway---The-structure-of-the-Norwegian-economy/id419326/>

¹⁹ <http://www.expattarrivals.com/norway/pros-and-cons-of-moving-to-norway>

²⁰ <http://taxsummaries.pwc.com/ID/Norway-Individual-Taxes-on-personal-income>

²¹ <http://www.skatteetaten.no/en/Person/Tax-Return/Topic-and-deductions/Abroad/Concerning-residence-in-Norway-for-tax-purposes-in-connection-with-moving-to-or-from-Norway-/?chapter=76285>

talk. Business dress is usually formal but this will vary by industry.²²

Retirement

Though Norway is surely an idyllic place to retire, expats should note that the cost of living significantly complicates the situation. Indeed, even locals often prefer to retire elsewhere in Europe so that their pension money goes further, and it might be a good idea for expats to follow suit. There's no dedicated retirement visa, so those who do decide to retire in Norway will either need to be an EU citizen or be in possession of a permanent residence permit.²³

Finance

Currency

The official Norwegian currency is the Norwegian krone (NOK) which is divided into 100 øre.

The krone is available in the following denominations:

- Notes: 50 NOK, 100 NOK, 200 NOK, 500 NOK, and 1,000 NOK
- Coins: 1 NOK, 5 NOK, 10 NOK, and 20 NOK

Cost of living

Norway has a high cost of living, though it's still well below that of some other top European destinations such as Zurich, Switzerland and London, England.²⁴ The good news is that, despite the high costs associated with living in Norway, salaries are designed with the cost of living in mind.

Accommodation can be extremely expensive, particularly in Oslo, and expats will find that most of their paycheck goes towards housing. Groceries also have a well-earned reputation for being especially pricey. On the other hand, living in Norway means that affordable, high-quality education and healthcare is available at a low cost, which saves some money.²⁵

Banking

It's easy to manage finances in Norway and banking services are widely available in English. Expats will need a local bank account to make and receive payments within the country. Reputable local banks include DNB ASA, Dankse Bank, Nordea and Sparebanken. To open an account, all that's needed is a passport and a national identity number.²⁶

²² <https://www.commisceo-global.com/country-guides/norway-guide>

²³ <https://www.lifeinnorway.net/retire/>

²⁴ <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

²⁵ <http://www.expattarrivals.com/norway/cost-of-living-in-norway>

²⁶ <http://www.expattarrivals.com/norway/banking-money-and-taxes-in-norway>

Health

Norway's public healthcare system is based around the core concepts of universal access, decentralization, and choice of provider. This system has been widely praised, and Norway has the distinction of spending the highest amount per person on healthcare in the world. Standards are high, so expats and locals alike are usually content to use public doctors and hospitals.

Expats who are employed in Norway make automatic contributions to the National Insurance Scheme (NIS) and have full access to public healthcare.²⁷ Though public medical care isn't completely free of charge, only a small copayment is required. There is an annual cap on medical spending – if it's reached, free treatment is granted for the rest of the year.²⁸

Private Medical Insurance

A small minority of the country subscribes to private medical insurance. Though not a necessity, it can be used to fund elective procedures, or to shorten waiting times for appointments and surgeries. Some companies provide private health insurance as part of employment packages.²⁹

Emergencies

Emergency services can be contacted by calling the universal European emergency number, 112. Operators are able to speak English. Transportation and treatment are covered by the NIS in the case of injury or sickness requiring urgent and emergency care. Ambulance services are fast and reliable.³⁰

Pharmacies

Pharmacies are plentiful in Norway, and each district will usually have at least one 24-hour pharmacy.

Prescription drugs are divided into white class and blue class. White class medications are free of charge while blue class medications are subject to a small copayment.

Health Risks

There are no significant health risks in Norway, though expats used to sunny climes should take extra care to wrap up in cold weather and to drive carefully in winter, especially if they aren't used to driving in snow.

Vaccinations

There are no required vaccinations to enter Norway but routine vaccinations should be kept up to date. This includes vaccinations for mumps, measles, rubella, polio, tetanus and chickenpox.³¹

27 <https://helsenorge.no/foreigners-in-norway/employee-from-a-country-outside-the-eu-eea>

28 <http://international.commonwealthfund.org/countries/norway/>

29 <https://www.lifeinnorway.net/healthcare/>

30 <http://www.expatarrivals.com/norway/healthcare-in-norway>

31 <https://wwwnc.cdc.gov/travel/destinations/traveler/none/norway>

