



Osloregionen

The bureaucratic obstacle course for internationals moving to Norway

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Table of Contents

Executive Summary	3
Five concrete, but fixable challenges.....	3
Norway needs international talent.....	4
Background and Objectives	6
Methodology	7
The target group for the survey	7
Responders' background.....	8
Survey results	11
Residence Permit	11
Q6: Which residence permit did you need?	11
Q7: How long did it take to get the residence permit?	12
Q8: Did anyone help you apply for the residence permit?	12
D-number and tax information	13
Q9: How long did it take to get a Skattekort (tax deduction card)?	13
Q10: When you first arrived, did you get a D-number or a Norwegian identity number?	13
Q11: How long did it take to get the D-number/Norwegian identity number?	16
Q12: If you did not get a Norwegian identity number, what was the consequence (-s)?	18
Q13: Was the information about getting Skattekort (tax deduction card), D-number/Norwegian identity number clear and understandable?	19
Bank account and other feedback	20
Q14: Which bank did you open bank account with?	20
Q15: How long did it take to get a Norwegian bank account?.....	21
Q16: If you experienced any difficulties opening a bank account, what was the biggest challenge?	22
Q17: If opening a bank account took a long time, what was the consequence for you?	23
Q18: Was the information about opening a bank account clear and understandable?	23
Q19: What would you want to see improved/changed in the overall process for getting a bank account?	24
Q20: Any other issues we should know about getting Skattekort (tax deduction card), D-number/Norwegian identity number, or a bank account/BankID?	27
Q21: From the time you arrived, how long did it take to receive all necessary documents (Skattekort (Tax deduction card), residence permit, D-number/Norwegian identity number, bank account)?	30
Q22: Do you have any additional comments?	30
Conclusions and Recommendations	34
1: Need for correct and easy to understand information	34
2: Catch 22/Chicken-and-egg problem.....	36
3: Wait times and processing times.....	36
4: D-number vs. Norwegian identity number	39
5: Open bank accounts	40
Missed opportunity.....	41
Appendices	42

Executive Summary

One of the ambitions of the Oslo Region is to become an internationally attractive place to study, work and live. The competition for high skilled workers and students is increasing and Oslo and Norway need to work proactively when attracting talent to ensure that we are not falling behind. In 2019, approximately 16 000 internationals were first-time immigrants to Norway for labor reasons, and they came from Nordic and EEA/EU countries, and from countries outside of Europe. This number includes both short-term and more permanent relocations to Norway.

It is a known fact that Norway is not always the easiest place to make new friends, but what about the bureaucracy and the necessary paperwork needed to settle down? Is Norway as easy and welcoming, as it should be, considering that Norway has a demand for international high-skilled workers? Norway is also known to be a digital society where it is possible to do most things online; that should surely entail a smooth landing in Norway?

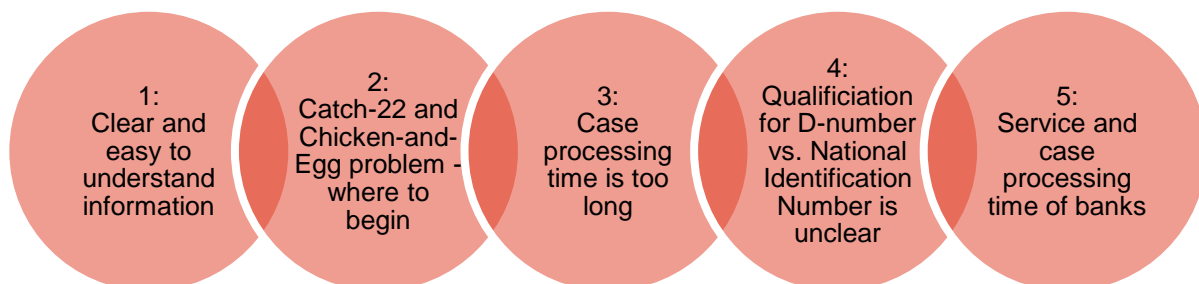
In the spring of 2020, the Oslo Region Alliance received input from internationals that the process of settling down here was confusing, overly complicated and that it took a surprisingly long time to be registered. We were also told about different “chicken-and-egg” issues of what to do first, which made the process frustrating and ultimately hindered the sense of welcoming and belonging. If Norway is to be an attractive place for work, study, and investment, the bureaucratic processes for internationals need to be clear, fast, and simple.

To understand the depth of the barriers and challenges internationals typically experience when moving to Norway, the Oslo Region Alliance launched a survey for internationals in 2021. We wanted to get a better understanding of how internationals are received and welcomed. Ultimately, the perception and experience these internationals have, will improve or hurt Norway’s reputation as a host country, and needs to be addressed at the appropriate levels of the government.

The survey received an overwhelming response, with 1373 replies from internationals living across Norway. As the need for talent is this urgent, it is disheartening to read the comments made by the talent who have already relocated to Norway and to understand the depths of the challenges they faced by Norwegian bureaucracy. By looking at the responses, this report has identified five key challenges that need to be fixed. More data and explanations can be found in the conclusions.

Five concrete, but fixable challenges

The survey identified five concrete issues that are barriers for moving to Norway, and which should be improved if Norwegian employers are to attract the international talent they need and are dependent on.



1: The first issue is that it is hard to find accurate, clear, and easy-to-understand information about the steps internationals have to complete to get registered in Norway. The majority of the respondents say the information provided by the different agencies is unclear and hard to understand. Through the open answer questions in our survey, many of the respondents request better and clearer information in English about the different steps in being registered, as well as customer service when in need. Just an example; there are four official providers of information in Norway, which all link to each other's websites, rather than offering all the necessary information on one website, in clear text, step-by-step.

2: The second issue identified in the survey pertains to the step-by-step process of becoming registered in Norway, which is a Catch 22/Chicken-and-egg problem. For instance, an international high-skilled worker cannot apply for a D-number/personal number without an address, but one cannot get an address without a Norwegian bank account and deposit account, which cannot be opened without D-number. This is just one of many catch-22 issues internationals face in Norway.

3: The third issue is related to the long wait times for the case processing to be registered. Currently, there are additional challenges due to COVID-19, but our survey shows that the wait/appointment times at the Norwegian Directorate of Immigration (UDI), the Police, and the Norwegian Tax Administration have been long, even before the pandemic. As the processing of an international to Norway happens in step-by-step stages, the weeks and months of processing accumulate, causing internationals unnecessary stress and uncertainty. Internationals are for example unable to travel internationally for work or leisure when waiting for the bureaucratic processes to be completed. Health care is also challenging as they are not entitled to general practitioner ("Fastlege"), and have to rely on the emergency room ("Legevakt").

4: The fourth issue comes from the lack of clarity about who qualifies for the Norwegian identity number (fødselsnummer), and who does not. The rules provided by UDI and Skatteetaten states that those individuals staying in Norway less than 6 months get a D-number. Those who stay longer should get a Norwegian identity number, which offers more public benefits (such as "Fastlege") However, our survey shows that 40 % of those who intended to stay more than 6 months received a D-number, contrary to these rules (see Q10). The individuals affected by this have to go through the whole application once again to get a Norwegian identity number, something they were entitled to the first time they applied. This lengthens the registration process for the applicant and causes a limbo situation for opening bank accounts and other social services.

5: The fifth and last issue has to do with Norwegian banks and their application processes. The survey provided feedback on the differences in the processes of opening bank accounts for internationals, and the varying degree of customer service across the banks. Not all banks offered the same products to internationals, and were in some instances denied BankID. In addition, several respondents said that several banks were unwilling to open bank accounts to persons with just a D-number, dependents, or family members without a job. The survey also showed significant differences in the case processing times when opening bank accounts. 34.5% of DNB's customers had to wait more than 3 months to open a bank account, while only 16.3% of Sbanken's customers and 17.4% of Nordea's customers waited the same amount of time (see Q 15).

Norway needs international talent

Norwegian businesses have an increased need for talent and competence, and Norway needs to be more accommodating for high-skilled workers. These internationals bring additional value to our businesses, research institutions, and other organizations for value creation and export of services and goods, and it is very unfortunate that they have had such a negative experiences. Norway and our businesses also need investments, but several of our survey respondents who

stated that they came to Norway to open businesses or invest, are now less inclined to stay and support the Norwegian business community, due to the bureaucratic challenges they faced. Almost 10% said they had issues opening businesses in Norway due to a lack of Norwegian identity numbers, see Q12.

In addition, International degree-seeking students who come to Norway are seen as a valuable means to internationalize Norwegian educational institutions, but they also constitute a positive contribution to the Norwegian economy and working life if they decide to stay. Compared to other migrant workers, these students are better equipped, having already spent at least two years in the country. Despite this, they also face the same challenges as other international high-skilled workers, and opportunities in other countries could outweigh the benefits of staying in Norway.

A recent government [white paper](#) outlines ambitions for a more strategic approach to improve the international mobility of students in higher education. However, these ambitions fall short when it comes to the improvement of the bureaucratic process for international students and other internationals who want to come to Norway to study or work. These issues need to be addressed as well.

Background and Objectives

The Oslo Region Alliance started working on a Talent Attraction Management (TAM) strategy in 2019 to improve the region's competitiveness to competence and investment. Some of the feedback we received from the international community already in Norway, was the need for a website with information specifically catered towards internationals, with information about the D-number process, how to find English-speaking jobs or how to find cultural activities, as some examples. There was a concrete need for having a one-stop source regarding information about the steps internationals have to complete to correctly "register" in Norway. The Oslo Region Alliance launched www.oslopolitan.no in January 2021 to address this need.

Another issue that was raised by the international community was the long processing time for D-number and Norwegian identity number (fødselsnummer) by Norwegian authorities. Instances where internationals were given D-number instead of Norwegian identity number was also mentioned, as it resulted in multiple barriers for them. Opening bank accounts in Norway was another big issue in the international community, and in dialogue with Finans Norge, the Oslo Region Alliance decided to create a survey to identify the scope of the issues that internationals face. Oslo Region Alliance worked with Oslo Expat Center to create and distribute the survey.

Identifying the barriers of "getting registered" in Norway includes applying for a residence permit (for the non-EU/EEA nationals), registering their move, apply for a tax card, apply for an identity number (D-number or Norwegian identity number), getting an ID checked by police or others, and opening bank accounts. Other processes could also be included in this list of bureaucratic barriers and challenges, but this survey is limited to the processes listed above.

The objective of creating the survey was to identify the barriers internationals face when moving to Norway for work, education, or as an accompanying family member. By finding out the concrete bottlenecks for internationals, the Oslo Region Alliance intends to spread awareness about the barriers and challenges to work with contacts, politicians, and others to streamline the processes and information provided to internationals. Creating an easy, fast and understandable bureaucratic process to register and start one's life in Norway will improve our international perception and attractiveness as a region to live, work, invest in, and better integrating high-skilled international students, workers, and family members.

Methodology

The survey was set up in the digital survey tool Survey Monkey and contained 22 questions, all asked in English. The questions spanned from basic information regarding the survey recipient such as what year they arrived, what nationality group they belonged to, what county they first settled in, and what was the intended purpose of their stay (study or work) (see appendix A). The questions were created in collaboration between [Oslo Region Alliance](#) and [the Oslo Expat Center](#).

The distribution was based on social media outreach to international community groups, as well as paid advertising targeting non-Norwegian speaking individuals living in the bigger cities across Norway.

Oslo Region Alliance and Oslo Expat Center also contacted a range of organizations and companies that work with internationals in Norway, as well as university representatives working with in-bound international students, researcher, and staff recruitment.

The target group for the survey

The survey was aimed at internationals currently living in Norway, but it was not a requirement that they were still living here. The recipients needed to self-identify as “international” at the beginning of the survey, where we use the UDI division of nationality groups (Nordics, EU/EEA Nationals, and non-EU/EEA nationals).

The target group was internationals who have come to Norway to live, study, and work (especially high-skilled expats) and their accompanying family members. The question asked was “What did you first arrive as”, to easier identify what the individuals’ first reason to enter Norway was, but we know that one’s status can change during the stay (from student to expat/high skilled worker, etc). The self-identification was dependent on the respondents answering why they came originally, as some are likely to have responded to what their current status is. The reason we asked what they first arrived as, was to capture the challenges and timeline they first encountered, regardless if they have moved to Norway several times.

The survey asked the same questions to the Nordic nationals, EU/EEA nationals, and non-EU/EEA nationals, but non-EEA nationals also got three additional questions regarding residence permits. Norwegian nationals were excluded from the survey as they already have a Norwegian identity number, and hence outside of the scope of this survey.

The “students” category included those coming to Norway to study for a short period (less than 6 months) or longer. In the survey, Ph.D. candidates have identified themselves as both “student” and “researcher”, and post-docs have identified themselves as both “researcher” and “expat”. Expats are (but are not limited to) investors, workers, researchers, and others who have a degree allowing them to come to Norway for work. “Lovepats” are identified as those who arrive with a relationship (dependent, family member/trailing spouse etc) to a Norwegian national, permanent resident, or with a residence permit (dependent, family member etc). We also offered an open-ended question to the question “What did you arrive as”, and the survey contains multiple replies such as “au pair”, “internship”, and “tourists” etc, but those respondents have not been re-categorized.

The survey did not ask for age, nationality, current city, education level, or what sector of work they are employed in. At the time, creating including those questions did not seem relevant, but in hindsight, the survey could have given a few more answers to the nuances of the respondents’ situations.

Responders' background

The survey for internationals had 1387 respondents, and while all questions were voluntary and did not require a response, the dropout rate was low. 1121 respondents completed all of the survey questions, while some answered everything except the open-ended questions (three questions). According to the survey system, the survey had an 81 percent answering rate.

The survey had three open-answer questions and received an overwhelming number of replies. A total of 1820 answers were sent in for the three questions and reaffirmed the appreciation from the international community in Norway that someone is asking how they experience Norway.

As the survey aimed at responses from internationals living in Norway, 11 respondents who identified as Norwegian nationals were disqualified from the survey. See appendix A for the a complete list of questions.

Q1: When did you first arrive in Norway?

The first question in the survey was about when the respondent first arrived in Norway.

The most common year was 2020 with 22 % of the respondents, closely followed by 2019 with 20 %. 11 % arrived in 2018, and 8 % in 2017.

The subsequent years had declining numbers of answers, all the way until 1980, and those who arrived earlier than answered "before 1980".

The survey was concluded in April 2021, and until the closing of the survey, 6 % indicated that they arrived in Norway in 2021. See complete overview of answers in appendix B.

Only years with responses are showing in the graphic.

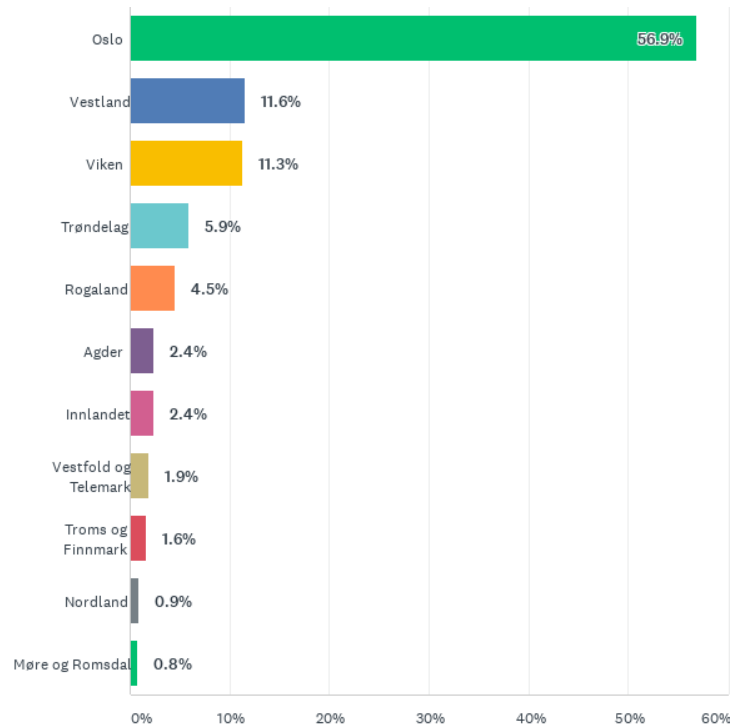
ANSWER CHOICES	RESPONSES	
Before 1980 (1)	0.3%	4
1985 (7)	0.1%	1
1986 (8)	0.1%	2
1987 (9)	0.1%	1
1990 (12)	0.1%	2
1991 (13)	0.2%	3
1993 (15)	0.2%	3
1995 (17)	0.1%	2
1996 (18)	0.2%	3
1997 (19)	0.1%	2
1998 (20)	0.4%	6
1999 (21)	0.4%	5
2000 (22)	0.2%	3
2001 (23)	0.4%	5
2002 (24)	0.3%	4
2003 (25)	0.3%	4
2004 (26)	0.8%	11
2005 (27)	0.9%	12
2006 (28)	1.1%	15
2007 (29)	0.8%	11
2008 (30)	1.8%	25
2009 (31)	1.1%	15
2010 (32)	1.4%	20
2011 (33)	2.6%	36
2012 (34)	1.9%	26
2013 (35)	2.9%	40
2014 (36)	4.0%	55
2015 (37)	5.0%	69
2016 (38)	5.3%	73
2017 (39)	7.8%	108
2018 (40)	11.3%	156
2019 (41)	19.7%	273
2020 (42)	22.5%	311
2021 (43)	5.7%	79
TOTAL		1,385

Q2: What county did you settle in when you arrived? Listed are the counties as of 2020

Respondents: 1383

A majority of the survey respondents indicated that they first settled in Oslo (787 respondents/ 56.91 %). The county with the second most responses was Vestland with 160 and the third most was Viken with 156 respondents.

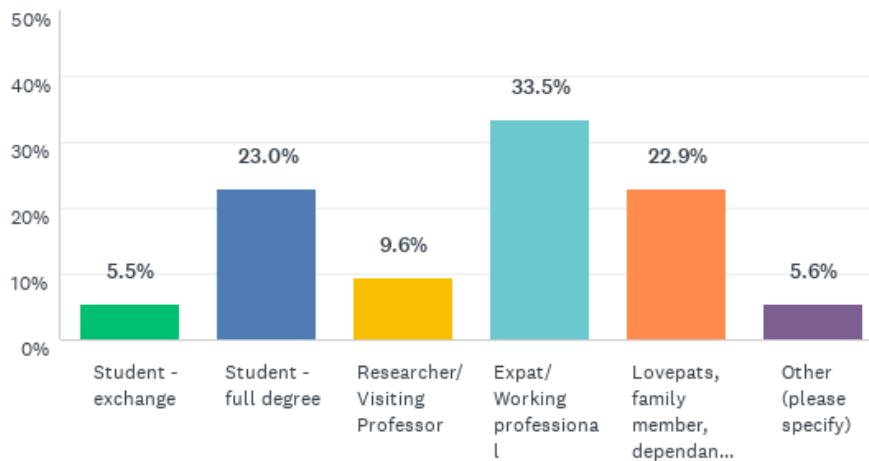
The survey had respondents from all 11 counties, where Nordland and Møre og Romsdal had the fewest respondents with respectively 12 and 11 respondents.



Q3: What did you first arrive as?

Respondents: 1384

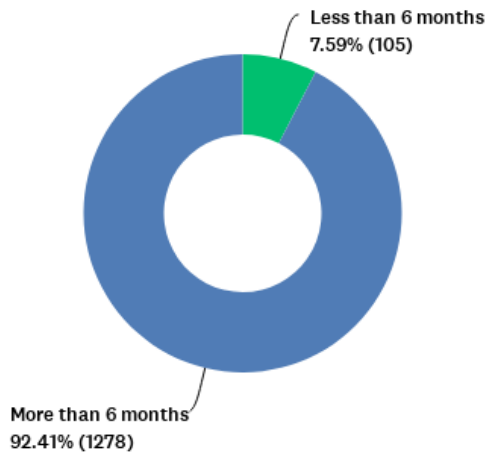
33.5 % of the respondents identified as Expat/working professionals, and 23 % as students (short-term and long-term). 22.9 % were accompanying family members, and 9.6 % identified as researchers/visiting professors. 5.5 % identified as exchange students (exchange).



Q4: How long did you initially plan to stay in Norway (write intended stay upon arrival)

Respondents: 1383

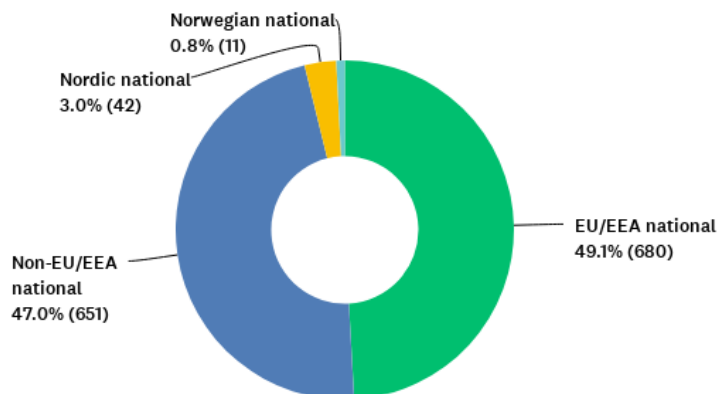
92.4 % planned to stay more than 6 months upon arrival.



Q5: What nationality are you?

Respondents: 1384

The responses were almost split in half by EU/EEA nationals and Non-EU/EEA nationals with respectively 49.1 % and 47 %. 3% of the respondents were Nordic nationals and 0.8 % identified as Norwegian national (and excluded from the rest of the questions).



Survey results

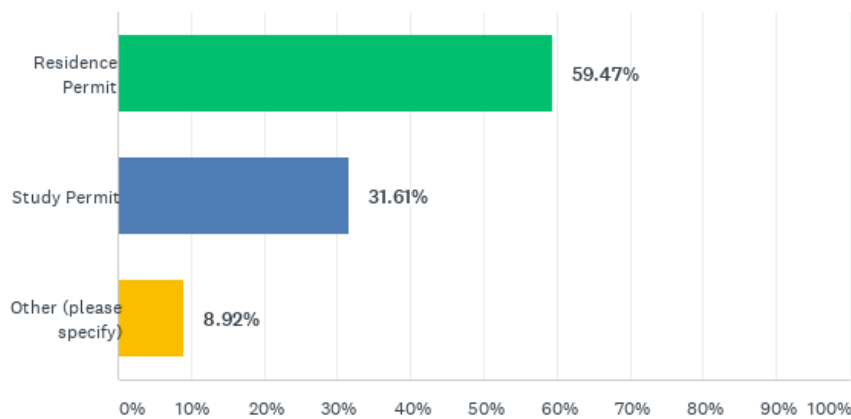
The survey had four sections; 1) Background information, 2) Residence Permit; 3) D-number and tax information, and 5) Bank account and other feedback. The background information is summarized in the results above and can be found in appendix B.

Residence Permit

The survey respondents who identified as non-EU/EEA nationals are required to apply for residency to stay in Norway for education, work, or as an accompanying family member. 651 respondents (47%) identified themselves as non-EU/EEA nationals and were required to answer three additional questions regarding residence permit that the others were not asked to complete.

Q6: Which residence permit did you need?

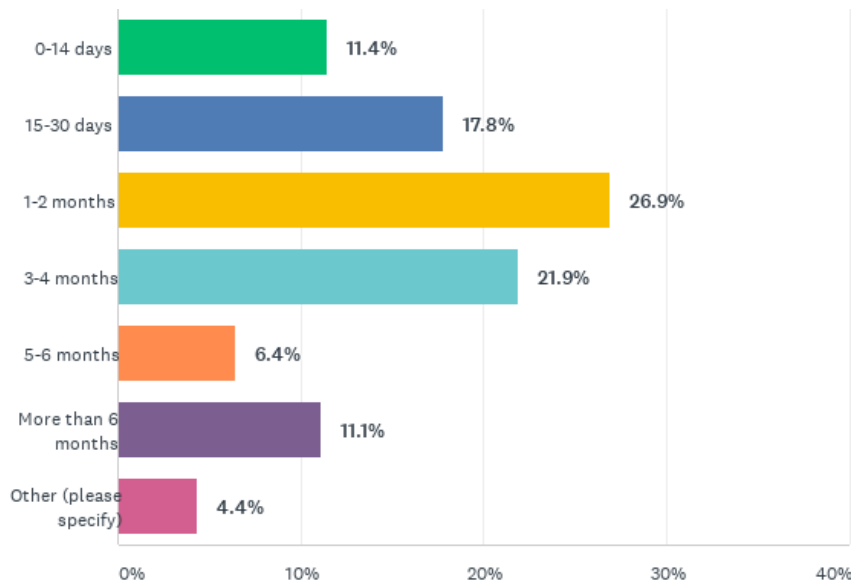
Respondents: 639



Other (open answer) responses: *still waiting for their permit, those who were on family immigration permits, workers' visas, travel visa, fiancé permit and others. Many seemed to want to identify skilled workers visa separate from residence permits, but the intention of the survey was to group those answers into the category of residence permit.*

Q7: How long did it take to get the residence permit?

Respondents: 639

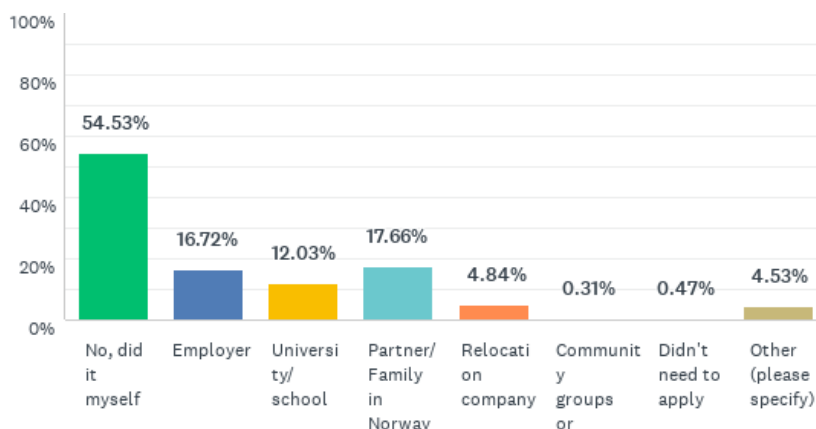


Receiving the residence permit/study permit took less than 30 days for 29.2% (187) of the respondents, for 26.9% (172) it took 1-2 months, while 39.4% (252) of the respondents had to wait more than 3 months for the permit. 11.1% (71) had to wait more than 6 months.

Other (open answer) responses: *still waiting for a permit, received it before they arrived (applied from abroad), work/third party secured it, don't remember, or wanted to specify that it took longer than 6 months (10 months, 12 months, 22 months, 4 years). Some comments included that the first time it went fast, but renewing the permit took much longer.*

Q8: Did anyone help you apply for the residence permit?

Respondents: 640



This question included checkboxes so the respondents could select more than one category. A majority still marked the box that they did it themselves (349 respondents). The second most common source for help was Partner/family in Norway, while the employer was the third most common.

Other (open answer) responses: *spouse's employer, friends, colleagues, embassy (both Norwegian abroad and international embassies in Norway (International Foreign Service members), name of a concrete agency/company/relocation agency, and lawyer.*

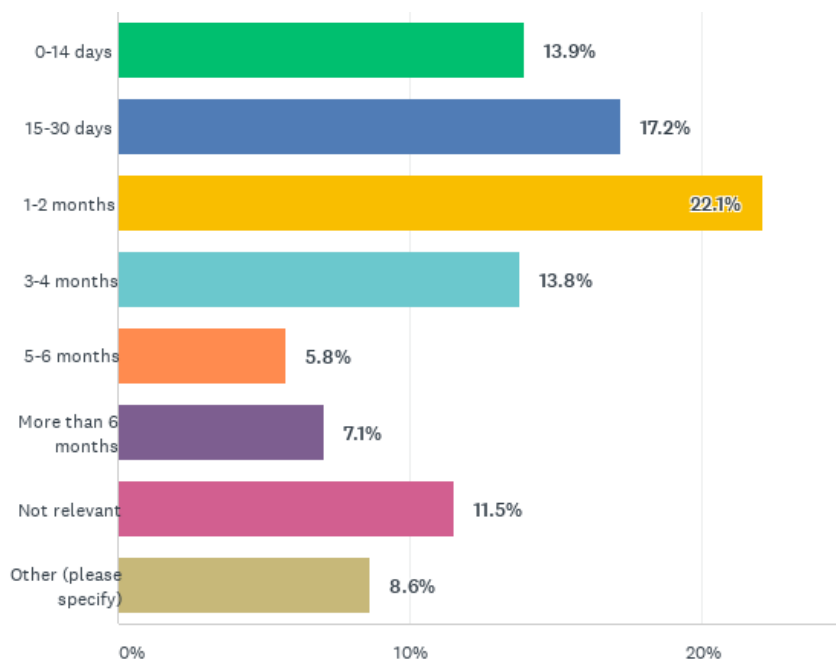
D-number and tax information

All respondents were asked the remaining questions.

Q9: How long did it take to get a Skattekort (tax deduction card)?

Respondents: 1214

The tax deduction card is an electronic document that states how much tax an employer must deduct from a worker's salary. Internationals who arrive in Norway need to apply to get the tax deduction card, and many will be in the PAYE Scheme the first year (fixed tax rate).



53.2% of the respondents estimated they received the tax deduction card within 2 months of sending a complete application. 26.7% waited three months or more.

There was a high rate of responses for “Not Relevant” and “Other” (total 20.1%). Out of the 11.5% for “Not relevant”, it is likely that some respondents did not work, and therefore did not get a tax card, or were unaware that they received a tax card when applying for D-number/Norwegian identity number.

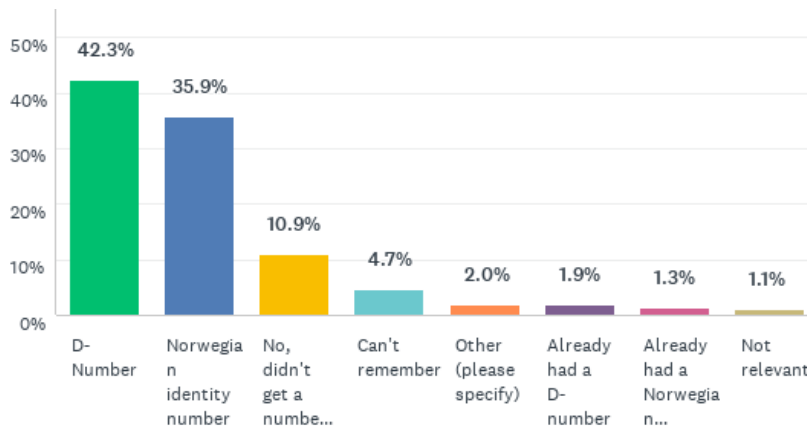
Other (open answer) responses: *could not remember (54 responses), still waiting (32 responses), did not need tax card because not working, or unsure if they had applied for tax card.*

Q10: When you first arrived, did you get a D-number or a Norwegian identity number?

Respondents: 1216

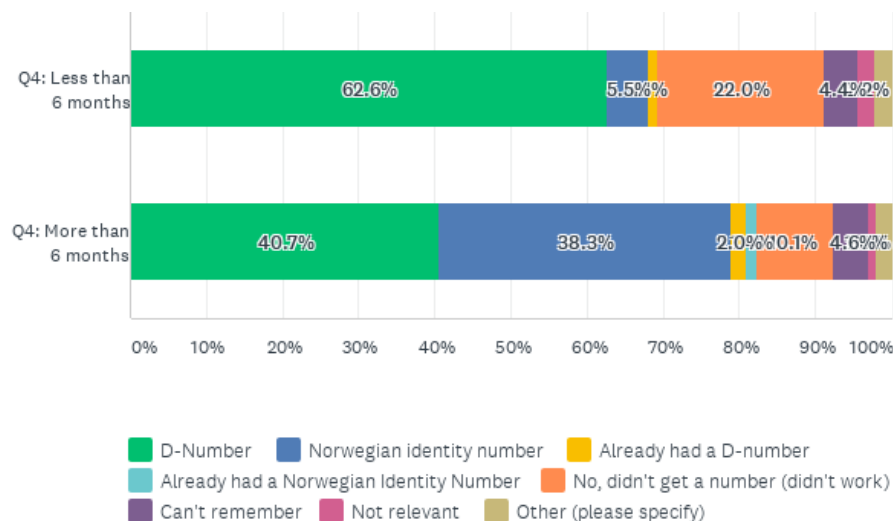
When internationals are granted a residence permit in Norway, the Tax Administration will decide if they get a D-number or a Norwegian identity number. The application process is determined based on your nationality (Nordic, EU/EEA, and non-EU/EEA), and the intended length of stay determines if one qualifies for a Norwegian identity number or a D-number. As a

general rule, D-number is for asylum seekers and people intending to stay in Norway less than six months.



42.3 % of the respondents indicate to us that they first received a D-number when arriving. 36.9 % received the Norwegian identity number.

Compare: Norwegian identity number and intention of stay



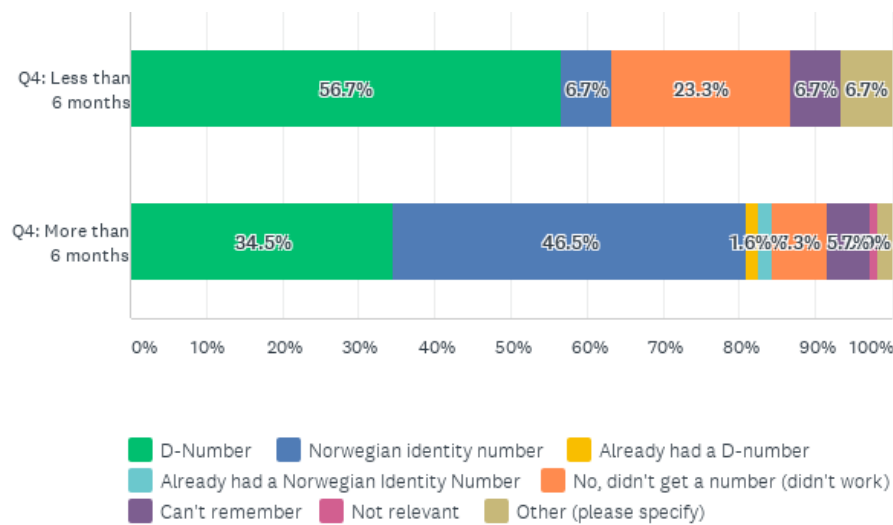
(Comparing answers from Q10 with Q4)

When comparing the answers of what kind of identity number the respondents received (Q10) with the number of people who stated that they intended to stay shorter or longer than 6 months (Q4), we get a different result.

Almost 41% of those who intended to stay longer than 6 months received a D-number, which is more than the percentage of individuals who received the Norwegian identity number.

For those who stayed less than 6 months, 22 % did not get any identification number, since they did not work.

Compare: Students (exchange and full degree) and Researcher/Visiting Professor with an estimated length of stay



(Comparing answers from Q10 with Q4, filtered by students (exchange and full degree) and researchers/visiting professors Q3)

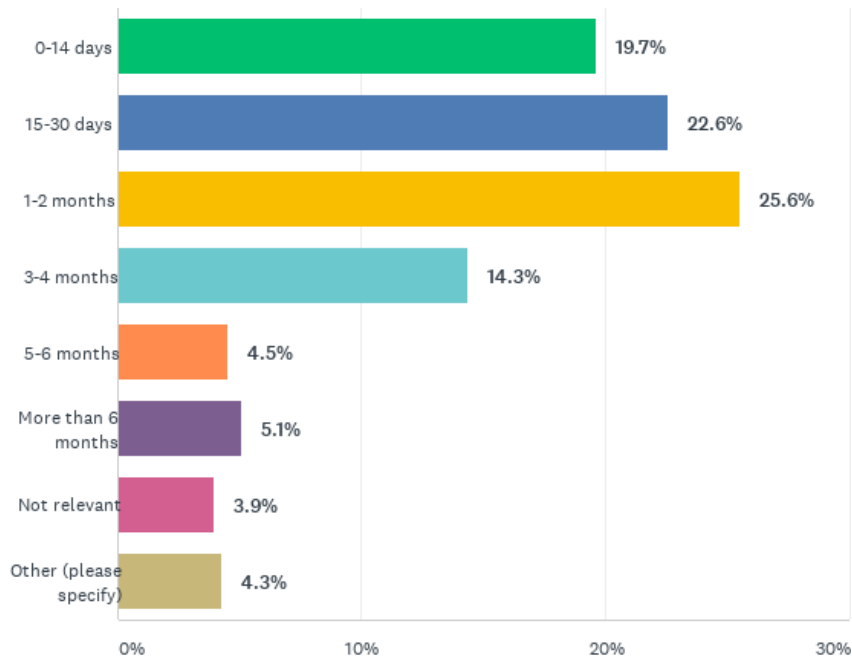
When analyzing the results from respondents identifying as students (exchange and full degree) and visiting researchers/professors staying longer than 6 months, the results show that one-third (34.5 %) still received D-number, while qualifying for Norwegian identity number.

Those planning to stay in Norway less than 6 months were only 30 respondents, while those planning to stay in Norway for more than 6 months included 441 respondents.

One important difference between high-skilled workers and students/visiting researchers and professors, is the support staff at the universities offer the latter group guidance through the registration processes of Norway. University staff have close cooperation with UDI and others to ensure a smooth process but have reported difficulties to understand which students are given which identification number, causing frustration and extensive follow-up of students/researchers/professors.

Q11: How long did it take to get the D-number/Norwegian identity number?

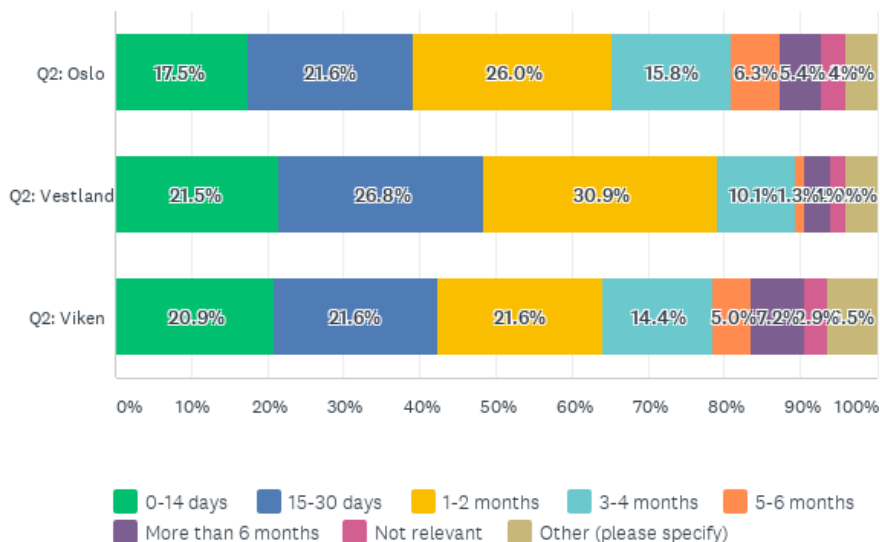
Respondents: 1220



67.9 % waited less than 2 months on the D-number/Norwegian identity number, 23.9 % waited 3 months or more. The most common wait was between 1-2 months.

Other (open answer) responses: *cannot remember, still waiting, it took a long time to book an appointment (not get the number).*

Compare: the processing times for D-number with responses from the Oslo, Viken, and Vestland counties

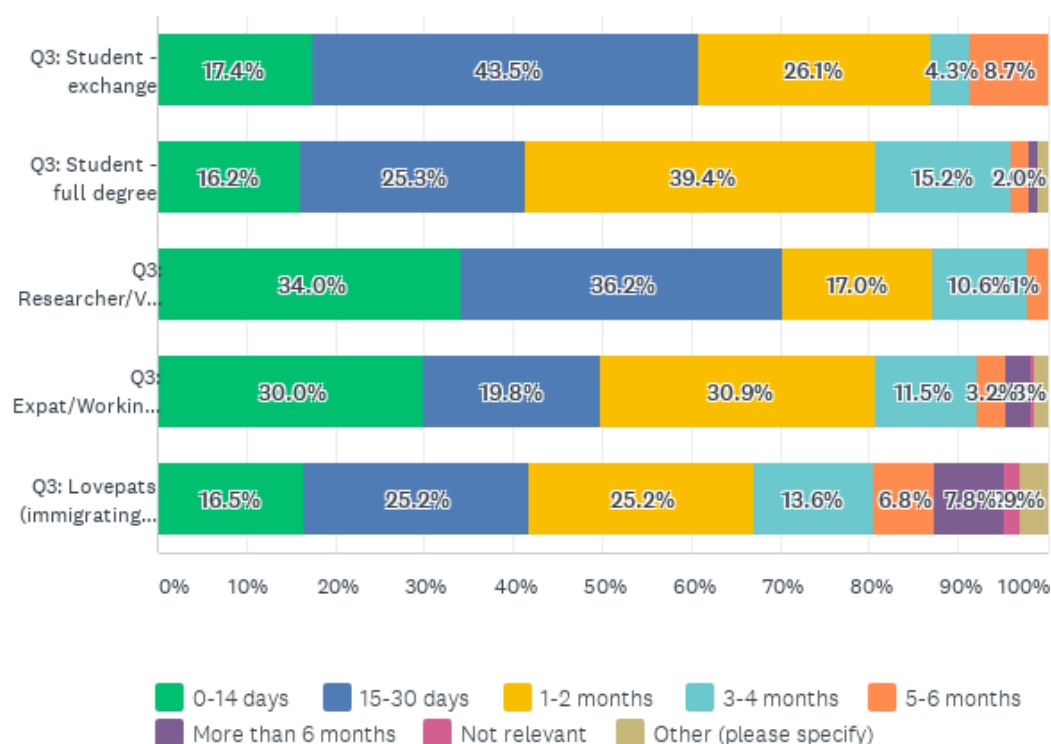


(Comparing answers from Q11 with Q2)

When comparing the processing times between Oslo, Viken, and Vestland (three counties with most respondents) there are geographical differences, where Vestland is quicker in processing D-number/Norwegian identity numbers.

64.1% in Viken received their identification number within 2 months, compared to 65.1% in Oslo and 79.2% in Vestland.

Compare: the wait time for D-number/Norwegian identity number with those who said they received a D-number with what they arrived as



(Comparing answers from Q11 with Q10 (only those who received D-number) and Q3)

A total of 489 responses (42.3%) indicated that they received a D-number (Q10) and when we crosschecked with the wait time for getting a D-number (Q11) with what status they arrived as (Q3), there was a difference between the categories.

Students on exchange and researchers received D-number faster than full-time students, expats, and lovepats. 70 % of researchers received their D-number within 30 days, while only 42 % of full degree students and lovepats (trailing spouse/dependent) received it within 30 days.

In total, Lovepats was the category with the longest wait time to receive a D-number, leaving them unable to have a bank account, get a job, and much more while waiting months for the D-number to be approved.

Compare: the wait time for D-number/Norwegian identity number with when they arrived in Norway

	0-14 days	15-30 days	1-2 months	3-4 months	5-6 months	More than 6 months	Not relevant /other	Total respondents
Before 1980			50 %				50 %	2
1980-1989			33 %				67 %	3
1990-1999	17 %	11 %	11 %	17 %	6 %		39 %	18
2000-2009	15 %	23 %	23 %	11 %	3 %	10 %	15 %	88
2010-2019	20 %	25 %	27 %	14 %	5 %	4 %	5 %	760

2020-2021	21 %	18 %	23 %	16 %	4 %	6 %	11 %	347
Average	18 %	19 %	28 %	14 %	5 %	7 %	31 %	1218

(Compare answers from Q11 with Q1)

According to the table above, there have not been major changes to the wait time to receive D-number/Norwegian identity number over the different decades. The 2020-2021 numbers have worsened compared with the 2010-2019 statistics, but that could be due to the COVID-19 pandemic and/or a lower number of applicants.

However, we also know that a large number of respondents are still waiting for a D-number (Respondents who arrived in 2020-21 + answered Other (19 replies); 18 still waiting for a D-number/ Norwegian identity number).

Q12: If you did not get a Norwegian identity number, what was the consequence (-s)?

Respondents: 974

SVARVALG	SVAR
Couldn't get BankID	87.7% 854
Couldn't get Vipps	64.8% 631
Couldn't get mobile phone subscription	48.5% 472
Other (please specify)	26.4% 257
Had issues with identification at pharmacy without a Norwegian D-number/Norwegian identity number	24.9% 243
Couldn't get a transportation period ticket (Ruter, Vy etc.) on a mobile phone	23.8% 232
Couldn't get home internet subscription	17.6% 171
Had issues with opening a business without a Norwegian Identity Number	9.4% 92
Totalt antall responder: 974	

Internationals who receive D-number instead of Norwegian identity number are hindered from getting access to several key services in Norway. The check box question aimed to see which services/opportunities that most internationally miss.

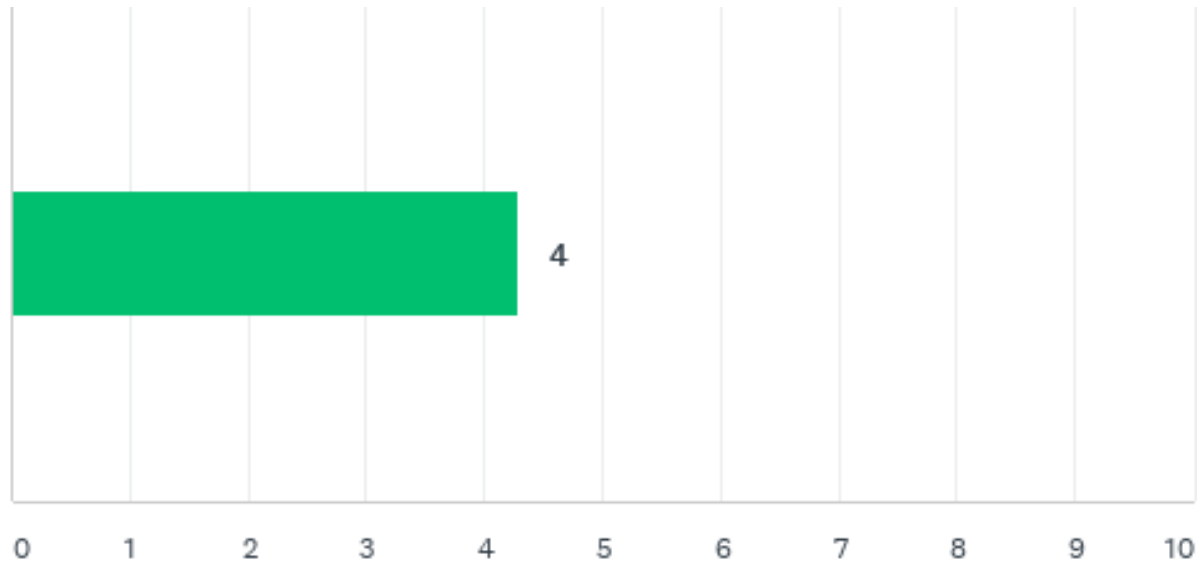
87.7 % responded that they didn't get BankID, a simple electronic ID for secure signing online, which serves as a log-in for both private and public services. Without BankID, foreigners (excluding Nordics) are also not allowed to have Vipps, a mobile payment app that consumers can use to pay bills, products, and services. During COVID-19, Vipps has been the preferred payment method for many restaurants, bars, and stores, and most second-hand purchases through Finn.no or Tise are paid by Vipps as very few will carry cash or accept cash as a payment method.

The third biggest consequence for internationals was that they were unable to get a mobile phone subscription, and there were issues with setting up a home internet subscription as well. 9.4 % of the respondents mentioned that they were not able to open a business without a Norwegian identity number.

Other (open answer) responses: *couldn't open bank account, couldn't get fastlege, couldn't get Norwegian driving license, couldn't get electricity subscription, couldn't get a job, couldn't get paid from work, couldn't get a library card, get 50% tax, hard to get an apartment, couldn't log-in to nav.no/NAV services, can't log-in to HelseNorge to get COVID-19 test results.*

Q13: Was the information about getting Skattekort (tax deduction card), D-number/Norwegian identity number clear and understandable?

Respondents: 1098



	Answer	Respondents
Very unclear	0	129
	1	80
	2	123
	3	157
	4	100
Neutral	5	140
	6	79
	7	114
	8	88
	9	42
Very clear	10	46

The survey included a question if the respondent thought the information provided for Skattekort, D-number or Norwegian identify number was clear and understandable. The question was posed as a sliding scale, where 0= Very Unclear, 5= Neutral, and 10= Very clear.

Mean/Average: 4.3

Median (when organized from large to small, the middle number): 4

Mode (most frequent): 3

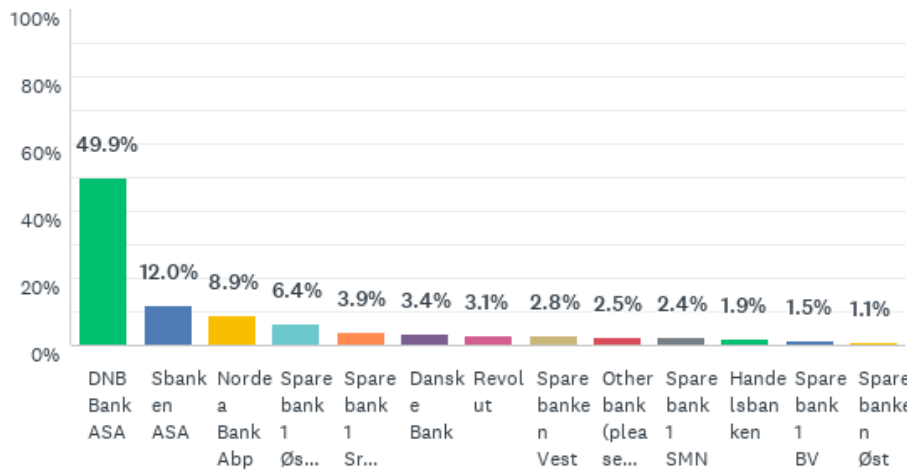
The average answer was 4,3 and indicating that the information provided was more unclear than it was clear.

589 replied 0-4 in response (negative), 140 respondents answered 5 (neutral) and 369 respondents answered 6-10 (positive). The most common answer was 3, which 157 respondents selected.

Bank account and other feedback

Q14: Which bank did you open bank account with?

Respondents: 1074

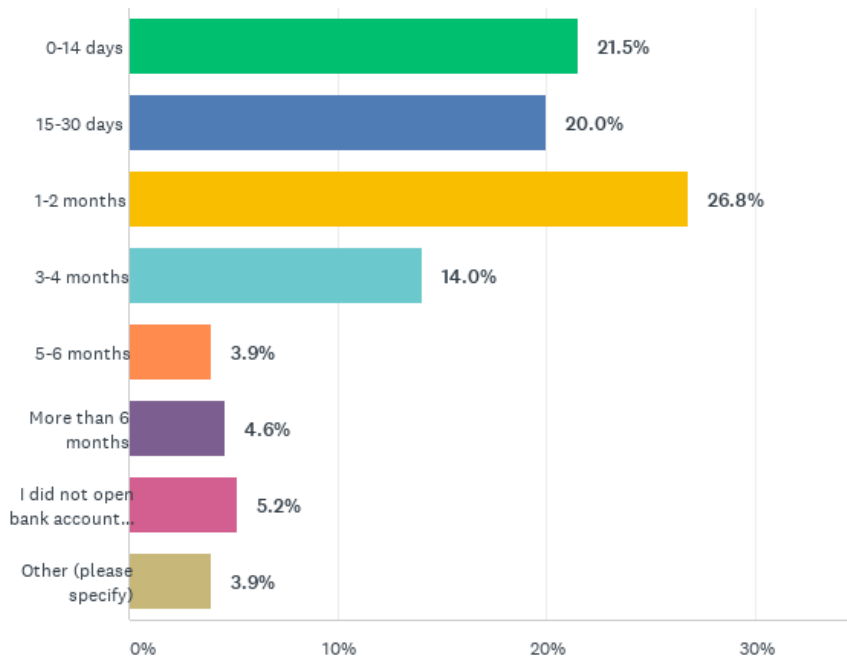


Showing top 10 most common banks (963 respondents).
The remaining can be found in appendix B.

Almost half of the respondents opened a bank account with DNB Bank AS (49.9%), while Sbanken (12%) and Nordea Bank (8.9%) were the second and third most common bank among the respondents.

Q15: How long did it take to get a Norwegian bank account?

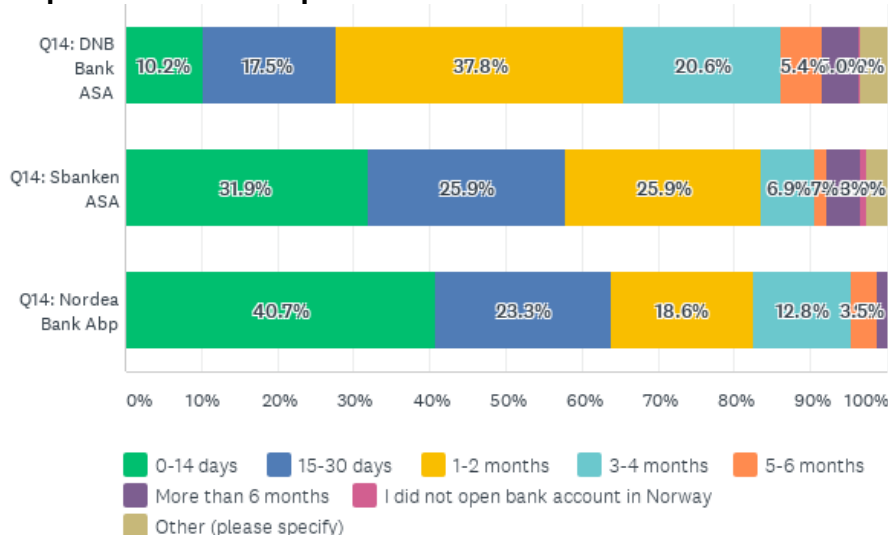
Respondents: 1,097



For 41.5 % of the respondents, it took less than 1 month to open a bank account, and for 26.8 % it took between 1-2 months. For 22.5 % of the respondents it took more than 3 months to open a bank account.

Other (open answer) responses: *do not remember, still waiting, unable to open an account with D-number or waiting to get D-number/Norwegian identity number*).

Compare: the time to open bank accounts across the three most popular banks



(Compare Q15 with top three banks in Q14)

From this overview, it is clear that DNB Bank has one of the slowest response times to open a bank account for foreigners. Only 27.7 % managed to open a bank account within a month, where Sbanken managed to open accounts for 57.8 % and Nordea 64 %.

34.5 % of DNB's customers waited more than 3 months to open a bank account, while 16.3 % of Sbanken's customers and 17.4 % of Nordea's customers waited more than 3 months.

Q16: If you experienced any difficulties opening a bank account, what was the biggest challenge?

Respondents: 1053

SVARVALG	SVAR
It took a really long time open an account	47.8% 503
Lack of information in English	31.4% 331
Hard to meet in-person with bank representatives	29.6% 312
Difficulties with opening a bank account lead to having issues with receiving salary from my employer	26.0% 274
Difficult to get necessary documentation	20.5% 216
Hard to verify ID (Posten etc)	20.3% 214
Poor customer service (couldn't answer questions applicant had)	19.1% 201
Had no issues with opening a bank account	18.8% 198
Other (please specify)	16.3% 172
Documents were deemed invalid/not accepted	9.2% 97
Issues with creating a safe-deposit account for house/apartment rental	9.1% 96
The bank required a job contract which applicant didn't have	8.5% 89
The bank asked for documents that took long time to acquire (ex. statement from previous banks, documents that are hard to acquire etc)	7.9% 83
Totalt antall responder: 1,053	

Most of the respondents in this survey had issues with how long it took too to open a bank account. Many also commented on the lack of or poor information in English, as well as the need to speak to a customer service representative in a physical bank to explain/understand the process.

Internationals also have issues verifying their identity when bank account details have to be approved at Posten. Only 18.8% of the respondents said they had no issues with opening a bank account.

Other (open answer) responses: *can't open a bank account with D-number, couldn't open a bank account with a D-number, need a Norwegian post address to get a bank account but can't get apartment without bank account (catch 21), send/receive documents in the post which got lost in the mail, couldn't open a bank account because they didn't have a job (accompanying family member), the need for a "electronic" passport (biometric passport?).*

Q17: If opening a bank account took a long time, what was the consequence for you?

Respondents: 940

SVARVALG	SVAR	
I was dependent on international bank transfers	55.2%	519
I was dependent on another person (pay rent, pay deposit, pay bills etc)	46.5%	437
I had to use cash for paying for everyday costs	43.8%	412
I couldn't get paid from my employer	41.5%	390
I couldn't set up a deposit account for an apartment	28.1%	264
Other (please specify)	14.3%	134
Totalt antall responder: 940		

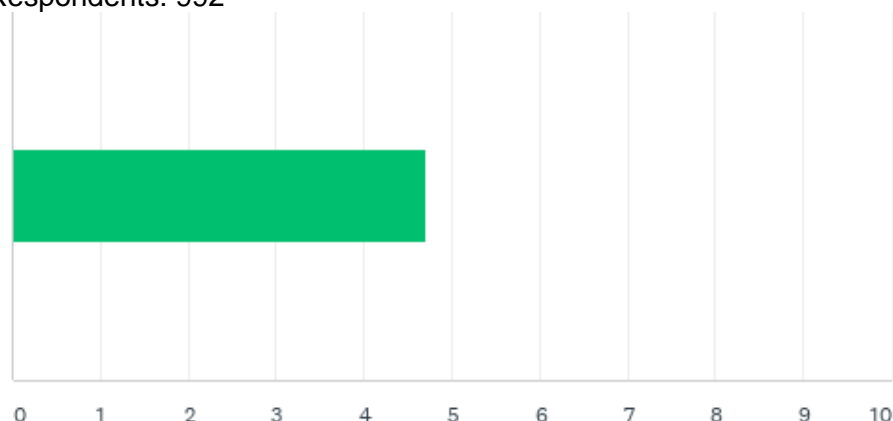
More than half of the respondents had been dependent on international bank transfers because it took a long time to open a bank account, while 46.5 % were also dependent on another person to make payments for deposit, rent, bills etc. This ultimately creates financial uncertainty and dependency for internationals arriving to Norway.

41.5 % responders marked in the survey that they had been unable to get paid from their employer due to lack of bank account, and in the open answers there were examples of being unpaid for months before a solution was made, or that their paycheck was paid out to another person (dependent, family member, friends or colleagues). One person even mentioned social dumping in the open responses.

Other (open answer) responses: *had to use foreign credits cards (with high fees), had to wire transfer funds to family/colleagues/friends and use cash, couldn't pay landlord, got salary paid by check, couldn't buy a car, couldn't get my paycheck (for seven months), difficult to deal with digital services, couldn't apply for job, couldn't get UDI deposit money (120 000 NOK) back (took average of three months for international students), had to get university scholarship funds by check, had my salary paid to foreign bank account and used foreign credit/bank cards, couldn't pay for regular memberships, couldn't buy an apartment, feeling of financial dependency on others. 26 wrote that they had no issues/not applicable.*

Q18: Was the information about opening a bank account clear and understandable?

Respondents: 992



	Answer	Respondents
Very unclear	0	73
	1	40
	2	93
	3	142
	4	122
Neutral	5	159
	6	111
	7	90
	8	67
	9	39
Very clear	10	56

The survey included a question if the respondent thought the information provided to open a bank account was clear and understandable. The question was posed as a sliding scale, where 0= Very Unclear, 5= Neutral, and 10= Very clear.

Mean/Average: 4.7

Median (when organized from large to small, the middle number): 5

Mode (most frequent): 5

The average answer was 4.7 and indicating that the information provided was more unclear than it was clear.

420 replied 0-4 in response (negative), 159 respondents answered 5 (neutral) and 363 respondents answered 6-10 (positive). The most common answer was 5 (neutral), which 159 respondents answered.

Q19: What would you want to see improved/changed in the overall process for getting a bank account?

Responses: 762

This question was an open answer question, and the survey received 762 responses. The following bullet points are some of the most frequent answers that came up in the responses.

- The process for opening a bank account was too slow
- Overall improvement to information provided to customers about requirements, opportunities, and limitations.
- More information in English (across services, from opening an account, letters, to emails, online bank, etc)
- Better and clearer customer service when asking for help (many wrote about bank staff who could or would not explain the application process for international)
- Many respondents didn't feel wanted as a customer by the bank
- Big differences in the process, requirement, treatment from bank to bank
- Many internationals also mentioned the challenges regarding opening a bank account without an identification number from Norway, but also that several banks wouldn't allow customers with only D-number. Banks are also one of 11 organizations that can apply for D-number on behalf of customers, but several respondents mentioned in their answer that they have been told banks won't do it.

- *Almost everything. It's very difficult to live and make any progress here without BankID. It's severely impacted my lifestyle, choices and mental health frankly.*
- *Banks refused to let me open a bank account for no reason. They would just say we are not accepting clients at the moment. It was clear I was the wrong nationality for them.*
- *Better communication with foreigners costumers. I found a bad costumer care since I always addressed my messages to the bank in English and always got reply in Norwegian.*
- *Clear information and steps as to how to apply to open an account and updated/ sensible processes to open a bank account in covid times. (Sparebank was an absolute nightmare of a bank to work with and even the sparebank employee agreed that I should give up opening an account with them)*
- *Having centralized information about how to open an account and what documents are necessary would be useful. I showed up at the bank to realize that I had to get an appointment online. I didn't know exactly what they require. Banks seem to differ in what requirements/processes they follow. DNB requires an application by post that may take months. Other banks cannot open an account for you if your passport doesn't have a chip. Having centralized information about which banks are more friendly/fast for foreigners would be very useful.*
- *I moved to Norway from the USA as an experienced engineer with approximately \$10m NOK, looking to invest and open a consulting business. I have been trying to get a business bank account (necessary to sponsor my residence work permit, and thus do any work) for approximately 6 months. I have been told, by multiple banks, that after 3 months of waiting I cannot have one because I do not have bankid. After speaking with my lawyers, a solution was found where my cofounder is British and has a Norwegian personal number, but has also been waiting 4+ months to receive bankid from DNB. DNB and Sparebank have said they will not issue bankid during current covid restrictions for an indefinite period of time.
It is a very discouraging process to be a tax payer in Norway, receive zero benefits, and also not have essential components of running a business i.e. bankid or business bank account.*
- *I want to see an end to this kafkaesque situation where you keep waiting for a reply from any bank but nothing happens. You go to a bank office but they don't even let you in. Your monthly salary piles up with your employer and if you don't have money saved up, you'll probably end up homeless. I may add that I'm from Sweden, I understand Norwegian and as a Nordic citizen I suppose I wasn't that badly affected. I lived in China before I moved to Norway and I must say it was easier opening a bank account, getting my salary paid out and fully function from day 1 although I didn't speak 1 word of Chinese.*
- *In other EU countries, I just go with my personal ID to the bank to open an account and that is all I ever have to do... I don't see how the conservative outdated and closed-off Norwegian system can ever match the ease of access to services that I enjoy in the EU. I am just glad that dealing with Norwegian banking as a newcomer is behind me and I don't have to deal with it anymore. But the experience negatively influenced my view of Norway a lot.*
- *Make banks aware of international students requirements from outside the EU-EEA. We are required to transfer 6months worth of funds to the university account and unless a bank in Norway opened an account for us we were unable to get the back to live off of, which was thousands of dollars.*
- *Make it easier for foreign nationals to open an account. Remove the illogical stipulation of "needing" an account. Everyone needs an account in local currency when you are attempting to live in a country. Very unwelcoming.*
- *Make it simpler to know what is needed, and quicker to open the account itself. BankID is useful but most banks I spoke to said 'You can't have a bank account without BankID but you need BankID to open a bank account'.
I also experienced that wait times to open an account were vastly different for*

- *That all identification is valid identification. I came to Norway with an international ID card which was enough for all other places I went but the bank demanded a passport which many EU citizens don't normally have*

Responses: 631

- Processing times with the Police (ID check); appointments canceled, moved, or unable to book appointments for weeks
- Too many “official” websites with information make unclear requirements for internationals and keep sending them to new websites
- Misunderstanding of who in practice qualify for D-number and who qualify for a Norwegian identity number
- The process of getting registered in Norway
- Confusing messaging on PAYE Scheme and how to get the benefits

waiting difficult P-number passport
 apply personnummer salary temporary account
 PAYE process Skattekort strike appointments
 frustrating fØdselnummer NAV identity office vipp foreigners
 tax card EU working
 appointment Norway police work fastlege
 Skatteetaten lost in English health healthcare phone
 job UDI ID number complicated
 personal MinID ID card banks taxes DNB residency website unclear
 ID card pay bank account help different
 Skattetaten D-nummer Covid rental apartment faster post
 long wait cancelled BankID still waiting information
 person Posten impossible GP/fastlege contract
 Norwegian account D-number
 send by mail Bank-ID Skatt country

- 9 months for something they said would take 4-6 weeks. Just sad. Norway is suppose to be the best and it's actually been the worst.
- Far too many government websites are confusing when trying to find information. Too many links that relate to your issue and then you keep going around in circles being redirected to a new page and then clicking a new link that relates to you and this gets all too messy. Links on government websites should link to One centralised page, not their own pages that create way too much confusion people going around in circles.

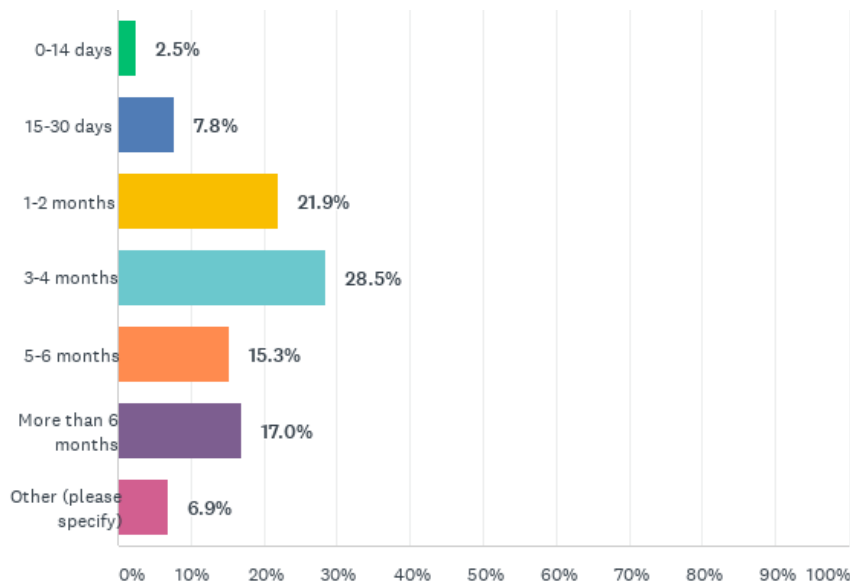
- *Employees at UDI in Oslo are inconsistent when giving information/requirements. One says the documents I have are not enough, next one says they are more than enough. It's like a lottery whether your application will be approved or not.*
- *Just put yourself in a perspective of someone who is coming to Norway for the first time. As a new member of society you are getting into this hilarious circle:
- find a job - but can't sign a contract because you don't have D-number
- apply for a D- number and struggle to get it because you don't have a work contract.
You see the pattern.
Finally get job because somehow you convinced your employer to give you a contract without D-number but it is most of the cases jobs which are poorly paid or even illegal.
Then go to the bank and they will refuse to open your bank account because you only have a D-number.
Don't get paid by your employer because it is illegal to pay your salary in cash. Therefore you start a fight with a bank trying to explain them that at this point they are refusing to accept your money. Be without any income for 3 months. That's how long it took to move forward with opening bank account.
At the end listen to people telling you that you are overqualified therefore you don't a decent job instead they suggest you working in restaurant or cleaning...*
- *clear information about PAYE vs tabeltrekk tax. I almost overpaid 20k on tax with PAYE last year. I was put on PAYE even when I specifically asked NOT to be on PAYE. Took me endless calls to fix it this year. And since everything is online and I don't have bank account here and I am not willing to pay 90eur for BuyPass.. Min ID is useless thing here. You can't do anything with Min ID even when they tell you on NAV you can, it doesn't let you.*
- *Yes. According to information on website, I needed only job contract to confirm my status as employed. But at the police they required the payslips, and it was NOT stated on the website. And the waiting time for the meeting at the police was horrible.*
- *There are a million documents and they have to be perfectly organized. It was very expensive. I had to put hours upon hours for the online application only to print and deliver it. I felt like they didn't want me here.*
- *The whole set up is stupid and humiliating. I hated every aspect of settling in here. If it wasn't for corona I would have left long ago.*
- *The whole process was a catch-22 experience. I could not find a job and was not able to receive money for my freelance work because I did not have a bank account. Could not register I was living here (besides the initial 6-month job seeker registration). It was like I did not exist for the authorities. Once I finally got a job, my employer could not pay me for 3 months while I was struggling to get the fødselsnummer and a bank account. If I did not have a Norwegian partner who supported me, I would be a working homeless person...the steps to register the move, get a tax card and get a fødselsnummer were not clear and even though I submitted all documents at the Tax Office personally (so the person working there looked through it and said it was all correct), some of them got rejected, because I was not allowed to submit both the register to move and the tax card application at the same time. Tax card department worked faster than register the move department, so they rejected it, because I was not registered yet.*
- *The process should be clearly stated on their website and not depending on who you talk to at Skattetaten... completely unclear where to start from: appointment with the police first? or with Skattetaten? also, it was required to have an address but without D-number, it was impossible to rent a place, same with job contract: needed a D-number to write the contract but needed a contract to have a d-number...! until you talk to someone that is willing to help...*
- *The booking system at UDI/SUA is not transparent enough. It would be good to know:
1. when are the slots from cancelled appointments available again
2. if an appointment is cancelled from the UDI/SUA side, it would be fair to find an appointment date as early as possible, not to push the applicant back to the end of the queue,*

3. if Police and Skattentaten do not work together temporarily, it would be good to inform applicants that they need to book another appointment. I booked an appointment with UDI, came to the Police department and was informed that people from Skattentaten are not in the place, so I need to book a separate appointment--with first available date in 50 days...

- Long waiting time to hand in documents at the police. Up to 3 months, currently waiting 6 months for an appointment
- It's a sham that's designed to be as difficult as possible so you'll leave.
- It is not clear what the order is for police certification, D-number, Skattekort is or in what order you need them, nor where you need to go (UDI, Skatteetaten, Police, etc). and it is hard to share documents without BankID. It is a vicious cycle which I only got out of through the help of my persistent Norwegian partner who came with me to appointments, which are in the middle of the day, so we both had to take time out of work, which is not possible for all.
- I applied for ID number with my master's programme that clearly stated it was going to take 2 years, but was given a D number instead and had to re-apply for the ID number. This part out of the whole application process was what felt most redundant to me. Would have been more efficient if I could get the ID number immediately rather than be inaccurately given a D number and then having to send in the same application again.
- Brønnøysundregisteret needed a certified copy of my passport - which NO authority was able to provide due to Covid and the fact that I had a foreign passport. I had to beg Skattetatten to make a copy which I sent to B.reg. and that whole process took 7 months until I got a D-No. and a organisation number. Absolutely hideous, because in fact, Skattetatten does not require such a copy - though B.reg. wanted it though it is not them who need the copy, it is skattetatten selv that wants it to compare at a later ID-Kontroll. how stupid is that system?!
- As I have mentioned above, sparebank and DNB have said that they are not issuing bankid during current covid lockdowns. This process has stopped applications with DNB for over 4 months, with no end date or mitigation identified
- After my appointments got cancelled due to Covid or a security strike, there were no replacement appointments offered. Very disappointing
- All processes in Norway are hard to navigate, take a very long time and are controlled/administrated by people who don't seem to care and have very few answers. I have set up businesses and lived in 5 countries around the world and this is very surprisingly and by far the hardest, most problematic and time consuming in which to make progress, COVID aside.

Q21: From the time you arrived, how long did it take to receive all necessary documents (Skattekort (Tax deduction card), residence permit, D-number/Norwegian identity number, bank account)?

Respondents: 1080



For most of the respondents (28.5%), it took 3-4 months to complete all of the different bureaucratic processes.

For 32.3 % of the respondents, it took more than 5 months, to get all of the bureaucratic processes completed.

Other (open answer): *40 respondents are still waiting to complete the process. Waiting for open appointment times with the police (closed due to COVID-19), delays at UDI for D-number/Norwegian identity number) (one respondent have been asked to wait another 9 months, after having already waited 6 months).*

Q22: Do you have any additional comments?

Respondents: 427

This question was an open answer question, and the survey received 427 responses. The following bullet points are some of the most frequent answers that came up in the responses.

- Norway is less welcoming than many other countries the respondents have moved to
- Several of the respondents compare Norway to other developed and underdeveloped countries and say that Norway is more complicated to relocate to
- Access to general practitioner (GP/"Fastlege") when you only have D-number is a big challenge and barrier for internationals
- People with D-number are also unable to check their COVID-19 test results at HelseNorge, and those without a Norwegian phone number can't be called up by the municipalities with results.
- The lack of clear information on the steps of registering in Norway is a big challenge, there should be a clear timeline and step by step process
- The lengthy delay in police/UDI/Skatteetaten appointments makes it hard and unpredictable for internationals on when they can get their documents

Word cloud based on the most frequent responses:



Some of the responses copied from the survey, un-edited:

- For me it took about 3-4M, for my baby and partner more than 6M, which again resulted in having issues with registration at barnehave, registration in NAV for child benefit, etc...
- I am sure there are good reasons why the rules are so strict and circular, but I hope the bureaucracy of these institutions will please figure out how to streamline and be helpful to people, not needlessly complicate people's lives by the catch-22 circle of person number/bank access/driving license.
- I can appreciate the need to be proactive against money laundering, to have secure systems like bankid, and that many people are seeking to immigrate to Norway. But the waiting time to start and run a business here is insane. Not to prioritize myself in this scenario, or make light of the impact of covid, but for me to be an educated and financially independent citizen of a western country, looking to add value to Norway through my skills and capital, and have to wait through over a year of paperwork is shocking. When I tell my Norwegian friends they are also shocked, indicating to me that the system is broken for immigrants.
- I did not have this experience when I lived in Czech Republic. It was a much smoother process there. In Norway everything small is a big obstacle. For instance, getting a personal number, getting a bank account, phone subscription, VIPPS, first appointment with Fastlege, tax card, driver's license, etc.
- I lived as an expat in 4 different countries, my experience in Norway was by far the worst. I ended up leaving because I did not feel welcome or comfortable with all the administrative procedures.
- I love Norway and I love living here. I feel like once you are in the system, everything goes smoothly. I also feel like we are extremely lucky and thankful for the opportunities we get here, work for example. However, getting the whole family in the Norwegian administration system was quite complicated. I don't think it needs a lot to be improved. A website in english and maybe other languages with clear explanations about the D-number, tax deduction card, bank account, how you get schools for the kids, health system, etc ... would be great. That would help us a lot. Also the possibility to talk to someone would be nice.

- *I think the biggest problem is a lack of communication on the steps of things. It would be great to be able to give people an infographic/timeline that summarizes the new resident journey. For example 1. Apply for residence permit 2. Book a police appointment to show your documents 3. Residence permit is granted, you receive a D number. Now you should contact a bank to get an account and set up a Norwegian phone number. 4. You receive your doctor automatically x days later 5. You receive your tax card x days later. 6. Apply for a Fødselsnummer number. 7. You receive for Fødselsnummer. 8. Start the process of reapplication for your residence permit.*
- *I think the easiest way to get this done is that you can simply walk in to a municipality building, take a number, wait for your turn and have someone help you in person. I have lived in multiple countries and this works really well. The indirect contact, making an online appointment weeks in advance etc. is just killing the overall perspective of me and other international students. We want to work and participate in this country, but instead we have to go through this whole bureaucracy where nobody is interested in helping you directly.*
- *I was lucky because my partner knew how long the immigration process can take. He pushes us to apply as soon as possibly and make appointments with the police many months in advance. Most people do not do this, and can end up stuck here for 6+ months just waiting for a police appointment.*
- *I work with international students. We work hard to make the information clear to them about what they need to do. However, in the process seems to change from year to year. Some get a D number. Some get a National ID number. And they need the ID to set up residence in Norway for 2-3 years. The process of frustrating. Lengthy. And delays their abilities to set up a bank account, pay their bills, get access to Apps such as Ruter, etc.*
- *I would love for this to be made simpler for the people coming after me. My process wasn't too bad, but it could have been a lot better. I was made to feel somewhat guilty for even applying, even though my Norwegian partner had lived in my country (Ireland) for 8 years, without issues. We needed to come here to take care of his sick parent. I was sad about coming here, and then further I was made to feel like a burden and guilty for coming here. Unwanted. This should be improved massively, I had worked here and paid taxes since the day I landed.*
- *I've lived all over the world and Norway has been the worst experience I've ever had moving internationally. As a result I'll never enjoy it so I spend as much time outside of Norway as possible. My family is already considering leaving.*
- *If possible, get employees to work at UDI/Skattetaten that have been through the immigration process themselves. I was often met with rudeness whenever I went to Skatteetaten in Oslo. Absolutely unnecessary, and being dismissed without proper explanation actually results in more workload for them in the long run, because I had to come back often to get more information.*
- *It is very tough for foreigners outside the EU to live in the beginning when we move to Norway. I got my first salary after 3 months being here because of bureaucratic issues to open a bank account and get the Tax deduction card. I am lucky because my family has sent money to me. But I know that there are a lot of other foreigners not so lucky as me who faced a lot of money problems after moving to Norway.*
- *It was written on skatteetaten that for people intending to settle for more than 6 months, they should get directly a national id number instead of a d-number. In practice, national id appointment as a 5 months waiting list. So, be honest and say on the website that people should apply for d-number in the first time and then take an appointment with the police for norwegian id.*
- *Norway should make it able to get a D number upon registering on an address, and remove working contracts as a mandatory document to get it because you can't get a working contract without the D number. It's paradoxical and nonsensical.*
- *One bureau should be in place to set up applications for those wishing to come to Norway, to avoid bureaucratic wait time and misinformation and blaming other*

departments. Once a permit and tax registry has been done then the process should be rightly split to the relevant departments. There should also be the option for face-to-face meetings with advisers, rather than waiting months for an appointment just to get correct advice from someone in person.

- the most important thing is to get faster police appointment and faster processing time
- There is too much difference of treatment according to who you are talking to (even in the same agency). The first appointment I had, the police didn't register me, when I tried a few months latter I got a D-number but no police registration and I was refused a permanent number (even though I met the conditions) and I then had to wait a year to get another appointment (due to corona) to finally get a police registration, my permanent number and access to a fastlege. Also, the first appointment I had was only possible because the worker at the counter kindly helped me book it, otherwise I would still be trying to figure out how/where to prebook an appointment (between the police, UDI, the Skate office, SUA, etc.)
- This has been a bigger problem because of covid. I cannot log into Helsenorge to check covid test results, and they couldn't call me when I didn't have a Norwegian phone number.
- This is literally a cash-less country! and everything, literally everything demands a BankID or a Norwegian number. even if one could tolerate the bank situation, how can someone live in a health system relying on GPs without a GP! that is hideously too much pressure

Conclusions and Recommendations

The survey by Oslo Region Alliance was answered by 1387 international respondents from all across Norway, and was intended to identify barriers and challenges international talent encounter when relocating to Norway for work, studying, or as an accompanying family member/trailing spouse/lovepat. The survey was welcomed by the international community as they have found it challenging to go through the bureaucratic processes of getting properly registered in Norway.

Norway prides itself in being efficient and digitally proficient countries in the world and receiving top scores in international rankings such as Human Development Index (2020: 1 out of 189 countries), Inequality Human Development Index (2020: 1st out of 189 countries), World Happiness Report (2021: 6th place), Ease of Doing Business (2019: 9th out of 183 countries), and many others.

However, if Norway is to continue to develop its economy and specifically its export, Norway is dependent on getting high skilled international labor to Norwegian businesses to make Norwegian businesses more competitive. The Confederation of Norwegian Enterprise – NHO states in its annual report [*Kompetansebarometeret*](#) that “never before has Norway educated more people than in the last 10 years. Nevertheless, the competence gap is stable and large. 6 out of 10 companies do not have enough people with the right skills.”

As the need for talent is this urgent, it is disheartening to read the comments made by the talent who have already relocated to Norway and to understand the depths of the challenges they faced by Norwegian bureaucracy. By looking at the responses, this report has identified five key challenges and will try to explain the issues and the consequence these challenges mean for internationals in Norway.

1: Need for correct and easy to understand information

When arriving in a new country, immigrants are reliant on having the correct information on how to proceed. In Norway, internationals need to be in contact with many different agencies. From getting a job (employer/NAV), to applying for a residence permit (Norwegian Embassies/consulates/third-party visa providers such as VFS Application Centers), to arriving and registering the move for the correct permits (UDI), to show proof of identity (Norwegian Police), to receiving D-number/Norwegian identity number and tax deduction card (Skatteetaten). Some internationals are also in contact with SUA (Service Center for Foreign Workers), and/or other government departments and agencies such as NAV and IMDi.

An example would be applying for D-number, where there are currently [*nine agencies/organizations who can order D-number*](#) on behalf of an applicant, but several are unable or unwilling to submit the documentation (banks etc.)

We have identified four official websites that offer information about working and living in Norway (see table 1, next page), and they are organized by various governmental agencies. These are in addition to each agency's website, and the intention for the official websites is to serve as a one-stop-shop for information, but instead of providing all of the information internationals need, it links onward to other sites. This causes frustration when there is a lot of clicking and misunderstanding to what is necessary (table 1).

As our survey shows, the majority of the respondents do not think the information provided by the different actors has been clear, and in the open-ended answers, a lot of respondents request better and easier to understand information about the different steps of getting registered. The jungle of links and websites with information is not helping, and many are asking

for an entity/office that can process all of the different steps internationals have to complete.

Several respondents also suggest that Norway needs to offer more customer service to internationals, and several have experienced being sent from office to office without getting the answers they need to move forward. More information provided in English is also necessary (banks are specifically mentioned).

Table 1:

Work In Norway (www.workinnorway.no)	New to Norway (www.nyinorge.no/en)	SUA – Service Center for Foreign Workers (www.sua.no/en)	Politiet (www.politiet.no/en)
Organized by: NAV (The Norwegian Labour and Welfare Administration), The Norwegian Tax Administration, The Norwegian Directorate of Immigration (UDI), The Norwegian Labour Inspection Authority, The Norwegian police service	Organized by: The Norwegian Directorate of Integration and Diversity (IMDi) With support Directorate of Labour and Welfare, the Norwegian Directorate for Children, Youth and Family Affairs, the Directorate for the Labour Inspection Authority, the Agency for Public Management and eGovernment, the Directorate for Nature Management, the Directorate for Civil Protection and Emergency Planning, the Norwegian United Federation of Trade Unions (Fellesforbundet), the Consumer Council, the Norwegian Association of Local and Regional Authorities (KS), the Directorate of Health, the Housing Bank, the Directorate of Integration and Diversity, the National Police Directorate, the Directorate of Taxes, the Norwegian Public Roads Administration, the Directorate of Customs and Excise, the Norwegian Directorate for Education and Training, and the Directorate of Immigration.	Organized by: The Norwegian Tax Administration, The Norwegian Directorate of Immigration (UDI), The Norwegian Labour Inspection Authority, The Norwegian police service	Organized by: The Norwegian Police Service

2: Catch 22/Chicken-and-egg problem

Internationals arriving in Norway are facing a Catch-22, as the different steps of registration often require something they have not acquired yet.

We have here tried to show a step by step for an international skilled worker, but keep in mind that there are certain discrepancies based on the applicant's background, nationality, residence permit etc.

Example:

Assume that a candidate has received a job offer as a skilled, and have applied for a residence permit to live in Norway, and is an EU national:

Step 1: Sign work contract

- Need to have a D-number/ID Number for Tax purposes and identification purposes
- Need to have a bank account to receive monthly pay
- Need to have an address (properly register with the company)

Step 2: Apply for D-number or an ID-number

- Need to have a work contract
- Need an address (to have documents sent by post, no email allowed)

Step 3: Rent an apartment/house to have an address

- Need a D-number/ID-number for credit check and ID verification to a landlord
- Need a work contract to show proof of finances
- Need to have a bank account to set up a deposit account for renting an apartment

Step 4: Open a bank account/deposit account

- Need to show proof of residency in Norway (D-number/ID number)
- Need a work contract to show proof of funding/credit check
- Need an address and/or phone number to contact the applicant

As established by the step-by-step guide provided above, internationals are caught in a Catch-22 challenge, where they are dependent on meeting a service-minded person who is willing to temporarily suspend some or more of the requirements.

For example:

- landlords accepting not having a standard deposit account, or applicant relying on friends/family/colleagues for deposit accounts/renting in their name
- Companies transferring monthly payments to foreign accounts internationals are paying high transactions fees to use bank cards in Norway.
- Banks opening up bank accounts and helping to apply for D-number
- Or any other combination of the steps above

This causes increased uncertainty about the process for being registered in Norway, as the "correct" way is impossible to complete.

3: Wait times and processing times

Another challenge in settling down in Norway is the long time it takes to complete the bureaucratic paperwork to be registered it took more than 5 months for every third international who answered the survey (Q21 - 33%). As our survey indicates, it is a big challenge that the case processing times are unpredictable and long as it limits internationals assimilation to Norwegian society (read more under 4: D-number vs. Norwegian identity number).

Looking at the responses in Q11 for how long it took to get a D-number or Norwegian identity number, 42% received their identification number within 1 month, but also note that 25 % (every fourth person) waited more than three months. For that time being, they are unable to open a bank account, get a phone or internet subscription in their name, maybe not allowed to start working, get an apartment, or any social benefits such as “fastlege” if they get sick. How long do we think it is acceptable to keep people outside the Norwegian society? What should be internationals expectations for case processing, and what is the pain threshold? How long is it acceptable to wait for a police appointment, or to open a bank account? High-skilled workers who come to Norway to work and support our businesses should receive a good welcome to ensure that they stay and contribute to our society and to the businesses.

According to our results, it does not seem to be a significant delay increase for the completion time for D-number or bank account during COVID-19, but a high number of respondents have not yet completed their processes and can therefore not be conclusive.

Oslo Expat Center gave an example of two EU-exchange students who received their D-number 3 days before completing their semester in Norway. In Table 2 below, the police wait time at Oslo SUA is 134 days/19 weeks/4,5 months. To compare, the semester at the University of Oslo is 18 weeks. In reality, it means that students are unable to have their D-number application processed while they are in the country. D-number is supposed to be given to students, workers, and asylum seekers who are planning on being in the country less than 6 months.

The processing times for getting a D-number/ Norwegian identity number seem to be faster in other counties than Oslo and Viken. Oslo Region Alliance has been told that internationals often book and travel for their appointments with Skatteetaten and Police to other counties than Oslo and Viken to speed up the processes.

As the tables below show, there are large discrepancies in wait times and available appointments for internationals across the counties. This is an additional burden for international having to constantly check the sites for available appointments or travel for appointments. Internationals are unable to move forward with their registrations during the wait time, as the steps have to be completed in a specific order.

Another issue that has arisen during COVID-19 is that the scheduled appointments with the Police, Skatteetaten, and others were cancelled, without applicants getting the opportunity to re-schedule. That means that internationals who had signed up for appointments and subsequently cancelled, were sent to the back of the line and start all over, causing additional stress and adding several weeks to their processing.

First time application with UDI, for skilled worker visa submitted to the Norwegian Police (per 01.06.2021)

The current wait time for an application for skilled worker visa submitted to the Norwegian police, at a Norwegian embassy, consulate, or Visa Application Centre is **currently 12 weeks**.

Source: <https://www.udi.no/en/word-definitions/guide-to-case-processing-times-for-application-for-work-immigration/?gt=1&gh=2&gs=1>

Table 2: EU/EEA citizen waiting on police appointment (per 01.06.2021)

Police District and place of service (some examples)	Wait time for an appointment
Oslo (SUA)*	134 days (19 weeks/4,5 months)
Oslo politidistrikt	Not listed
Innlandet (Oppland and Hedemark)	8-10 weeks
Øst politidistrikt (Follo, Romerike and Østfold)	6 months
Sør-Øst (Telemark, Vestfold, Buskerud, Asker and Bærum)	Not listed
Vest (Hordaland, Sogn og Fjordane)	87 days (12 weeks/3 months)
SUA Bergen*	6 weeks
Sør-Vest (Rogaland, Sunnhordaland, Haugaland + Sirdal Kommune)	4 weeks
SUA Stavanger*	8 weeks

*SUA: Service Center for Foreign Workers

Source: <https://www.politiet.no/tjenester/opphold-i-norge-og-asyl/ventetider/ventetid-for-timeavtale-for-registrering-som-eueos-borger/>

Table 3: Non-EU/EEA citizen waiting on police appointment (per 07.06.2021)

Police District and place of service (some examples)	Wait time for appointment
Oslo (SUA)*	12 days
Oslo politidistrikt	108 days (15 weeks/ 3,5 months)
Innlandet (Oppland and Hedemark)	8-10 weeks (1,5 -2,5 months)
Øst politidistrikt (Follo, Romerike and Østfold)	12-16 weeks (2,5 – 3,5 months)
Sør-Øst politidistrikt (Telemark, Vestfold, Buskerud, Asker and Bærum)	1-80 days (2,5 months)
Vest (Hordaland, Sogn og Fjordane)	6- 12 weeks (1,5-3 months)
SUA Bergen*	6 days
Sør-Vest (Rogaland, Sunnhordaland, Haugaland + Sirdal Kommune)	11 weeks (2,5 months)
SUA Stavanger*	1-10 days

*SUA: Service Center for Foreign Workers

Source: <https://www.politiet.no/tjenester/opphold-i-norge-og-asyl/ventetider/time-hos-politiet-familieinnvandring-med-statsborger-utenfor-eueos/>

Table 4: Time until next available appointment for Skatteetaten (per 07.06.2021)

City, County (some examples)	Register move/verify ID/apply tax card first time (foreigners)
Oslo (Oslo)	None available
Moss (Viken)	None available
Hamar (Innlandet)	June 15, 2021 (9 days)
Bergen (Vestland)	July 12, 2021 (36 days)
Sandvika (Viken)	July 7, 2021 (31 days)

Tønsberg (Vestfold og Telemark)	July 10, 2021 (34 days)
Stavanger (Rogaland)	July 18, 2021 (41 days)

Source: <https://ventus.enalog.se/Booking/Booking/Index/skatteetaten>

4: D-number vs. Norwegian identity number

According to the Skatteetaten website, “you may be entitled to a D number if you intend to stay in Norway for less than 6 months, or intend to stay in Norway for more than 6 months, but do not meet the criteria for being assigned a Norwegian identity number”. The criteria for Norwegian identity number are not clearly stated on the Skatteetaten website other than it says that internationals have to “report” their move to Norway. Our survey shows that almost 41% of those who intended to stay longer than 6 months received a D-number, which is higher than those who received the Norwegian identity number (Q 10 cross-referenced with Q4).

D-number limits internationals in many ways, including not being able to open bank accounts with all banks (see 5: Bank/bank accounts), not qualifying for the “Fastlege” meaning internationals are limited to emergency service, can’t have a Vipps account, or get access to BankID, a digital ID verification service used almost by all public and private services. These are just some of the limitations imposed on internationals, which leaves them outside of our digital society, and as second-class citizen despite paying taxes and supporting Norwegian businesses.

D-Number	Norwegian identity number (fødselsnummer)
Bank account in certain banks	Bank account in all banks
Brønnøysund Registeret (register AS or ENK)	Brønnøysund Registeret (register AS or ENK)
Pay-as-you-go phone	Cell phone subscription
	BankID
	Fastlege
	Internet and cellphone subscription
	Posten (inconsistent approval of non-Norwegian IDs)

Electronic ID in Norway

Currently, there are different forms of ID in Norway people can use to log into digital services such as MinID, MinID Passport, BankID, BankID on mobile, Buypass ID (paid service), or Commfides (paid service). However, there are variations between them and not all of them are widely accepted. This means that in practice it may be helpful to have more than one form of electronic ID or select an electronic ID with the highest security access.

The highest security clearance (level 4) is issued by individual banks in a form of BankID, BuypassID, and Commfides. Only internationals with a Norwegian bank account and Norwegian identity number (Fødselsnummer), qualify for BankID. MinID is only level 3 and therefore not used for digital services with the highest security clearance.

BankID is far more than just a login mechanism in online banking, but is it used by both public and private digital services. Several Norwegian public offices also used MinID, but there are certain exceptions that only accepts BankID, such as HelseNorge, widely known to be the place to check your COVID-19 test results and vaccination status. MinID and BankID is also used to sign and receive official documents electronically (work contracts, rental agreements, Skattemelding etc). 3.9 million people in Norway are registered to use Vipps (online payment

system), but it requires Norwegian identity number and BankID, and many internationals are excluded from using this service.

Where can you log in using	
MinID	BankID
nav.no	nav.no
Altinn.no	Altinn.no
Skatteetaten.no	Skatteetaten.no
Digipost/e-boks	Digipost/e-boks
Oslo Kommune Min Side (and other municipalities)	Oslo Kommune Min Side (and other municipalities)
Apply for kindergarten/barnehage	Apply for kindergarten/barnehage
Brønnøysund Registeret (register AS or ENK)	Brønnøysund Registeret (register AS or ENK)
	Vipps
	Real Estate agents (for bidding on a home)
	Insurance companies (online customer service)
	Rental agreements (often need to be signed digitally)
	Digital platform for savings and investments (such as Nordnet)
	Electricity (online customer service)
	Helsenorge.no (check COVID-19 test and much more)
	vegvesen.no (register selling/buying a car etc)
	Certain Autopass companies
	Car rental such as Hyre, Vy Bil etc (Verify ID and credit check)
	Etc.

5: Open bank accounts

Opening bank accounts is a big barrier for internationals arriving in Norway. Internationals with D-number stated that they have experienced that banks are unwilling to have them as customers as the banks do not find D-number sufficient documentation to create an account. Internationals also have answered in our survey that their spouse/dependent family member is not able to open a bank account as they don't have a job, and that they are unable to get access to their spouse bank card without being a customer.

Internationals also complained about the lack of information in English provided by the banks. The online bank might have information in English, or the account application is in English, but the letters from the banks confirming accounts, asking for supplemental information etc., might not be in English. Lack of customer service to answer account-specific questions is also a challenge, and internationals find it hard to get their identity verified when there is no in-person offices available in every city/offered by every bank. Certain banks have the Post Office do the identity check ([PUM/Personal Delivery with Receipt](#)) where a range of IDs are approved according to the Posten website, but internationals report of issues with Posten not approving non-biometric passports or national id/European Identity Cards.

The survey also identified a lot of frustration among internationals due to the banks' requirement to receive and send physical documentation. Internationals may sometimes not rent an apartment, and several noted in the comment sections documents not being delivered at the address despite C/O addresses. Documentation being lost in the mail was another issue internationals brought up, delaying the processes significantly.

However, one of the issues internationals bring up the most is that they do not qualify for BankID with D-number, or banks are unwilling to provide BankID during COVID-19 (or delays the process significantly). If one does not qualify for BankID, internationals can apply for [MinID by Difi](#), but it is not as secure as BankID and is available at fewer online services. [Buypass](#) is a private digital ID and payment solution provider where one could purchase a three-year subscription. Many internationals prefer to get the BankID through their bank as it can be used for more services and is free.

Missed opportunity

These five challenges are not only possible to improve, but are necessary to improve if Norway wants to be an attractive place to work and study, in a world where the competition for the greatest talents is increasing. Norway can't claim to have the highest pay or the lowest housing costs, but have many attractive advantages that can entice people to move here. The increasing recognition for how Norway has handled the COVID-19 pandemic is also making headlines across the world, increasing our visibility as a potential place for work, study and investment, but there are currently severe challenges in how Norway welcomes these much-needed high skilled workers and talented students.

Osloregionen believes there needs to be a bureaucratic reform, overhauling how to welcome the international community our businesses and universities need, and how we retain the students and workers who contribute to our economy.

Appendices

A: All survey questions

B: Complete survey results (PDF of a PPT)

C: Immigrations by reason for immigration country background and year (2019)

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