

THE ULTIMATE SPAIN EXPAT GUIDE.



TABBLE OF CONTENTS

03

Social Security Number

05

NIE Number

06

Get the PIN APP

07

Open a Spanish bank account

08

Empadronamiento

09

Embassy Registration

09

CAP Registration

10

Accomodation

12

Cost of Living

13

Income Tax Rates

13

Police Record

14

**All You Need to Know About
Spain and Its Major Cities**

WHO NEEDS IT?

Every person willing to start a job in Spain..

WHY DO YOU NEED IT?

- This number (número de afiliación de la seguridad social) gives you access to the social security services and healthcare in Spain.
- The social security number is needed to start a job in Spain.

WHAT IS THE USUAL PROCEDURE?

- The procedure is often handled by your future employer, nevertheless, make sure that's the case to avoid difficult situations.
- In the case that you are on your own, you will need to register with Social Security, you will find all information to proceed here: www.seg-social.es/
- If you have already worked in Spain, you will find the social security on an old payslip or can check [here](#).

DOCUMENTS NEEDED

- Passport
- TA1 filled & signed by your future employer (please remember that the documents needed can depend on your individual situation)
- Offer letter / New Contract

You can download the TA1 document here:

<https://www.seg-social.es/wps/portal/wss/internet/Trabajadores/Afiliacion/10817/31190/572>

You should fill in all the fields in Spanish on the first page:

- **Punto 1: DATOS DE SOLICITANTE (personal data)**

Punto 1.2: Sexo: put H=hombre/male or M=Mujer/female

Punto 1.3: Put your passport number rather than your ID number

Punto 1.5: NÚMERO DE SEGURIDAD SOCIAL, this one stays empty because this is the request.

Punto 1.8. DOMICILIO, here either you fill in your permanent address in Barcelona or an address of a trusted friend or family member; if you do not have either one of the possibilities, you can fill in an address of a hotel/Airbnb, etc.). The MUNICIPIO and the PROVINCIA would both be Barcelona.

- **Punto 2: DATOS RELATIVOS A LA SOLICITUD**

Make sure the second one "ASIGNACIÓN NÚMERO DE SEGURIDAD SOCIAL" is marked with an "X".

- **Punto 3: DATOS RELATIVOS A LA NOTIFICACIÓN,**

make sure "El indicado en datos del solicitante" is marked with an "X".

- **Sign the document**

The next 2 pages should be just filled in with your name and NIE number (if you don't have your NIE number fill in your passport number).

To conclude the administrative process for the moment, a copy of your valid passport is needed.

If you still have any questions on how to fill out the document please check this website: <https://movetomalagaspain.com/how-to-apply-for-a-social-security-number-in-spain>

WHAT IS IT?

The NIE is a personal, unique and exclusive number that is assigned to foreigners who, for economic, professional, or social reasons, are engaged in activities related to Spain and require identification in this country.



HOW TO APPLY?

First, you need to get an appointment as it is often fully booked.

To apply for NIE register for an appointment [here](#).

Beware multiple tries might be needed.

Otherwise, you can get an appointment through an agency. They will make sure you have the right paperwork, and go to the office with you.

Cost: 80€ - 150€, depending on the agency.

Here you find some recommended agencies:

- NIE Barcelona
- Just Landed
- BRS Barcelona
- Bonjour

DOCUMENTS NEEDED

- Official Job offer signed & stamped by your future employer/Signed your contract / Learning agreement / IDC if already started
- NIE appointment confirmation
- Passport valid in 6 coming months
- Black & White copy of your passport valid in the coming 6 months
- 12euros cash for the taxation

Get the PIN APP

WHY DO YOU NEED IT?

In order to make your life easier, you should download the pin app. You will need this app for your Taxation declaration in Spain.

WHERE CAN I GET IT?

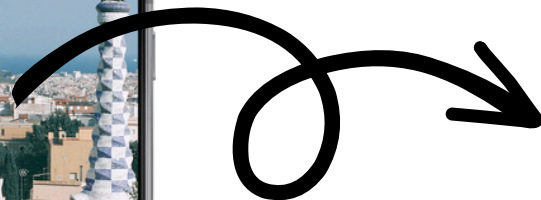
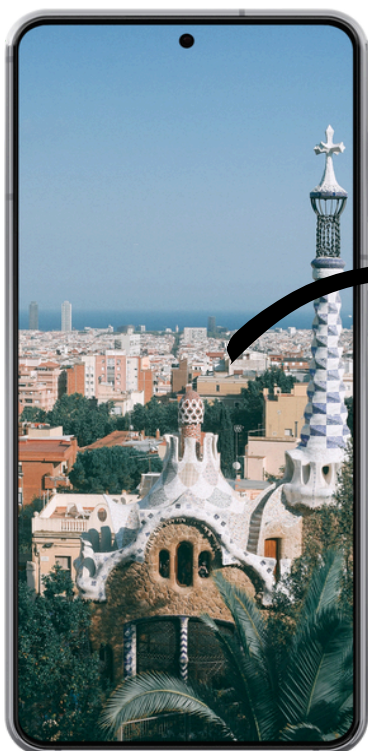
You can download the App on the link below:

<https://play.google.com/store/apps/details?id=es.aeat.pin24h&hl=en&gl=US>

Once you download the Pin App you need to go back to the SSN to change link the SSN to your NIE.

For more information, you can visit the website below:

<https://sede.seg-social.gob.es/wps/portal/sede/sede/Inicio>



01

Types Of Bank Accounts

- A residents account
- A non-residents account

02

Documents needed.

- Your identity card (e.g. your passport)
- Your valid Spanish address
- Your NIE number
- Your employment contract

03

Cost

Each Spanish bank has different fees but on average the amount would range between:

- 12 to 15 euros for a debit card
- Around 30 euros a year for a credit card



Registration -Empadronamiento

WHAT IS IT?

The resident registry procedure certifies resident status in the city of Barcelona.

WHO CAN REQUEST IT?

Everybody, whether they have a residence permit or not, should register. The register is called the padró in Catalan.

WHAT IS IT FOR?

It is required as proof of city residence for immigration procedures (including EU Citizenship) and enables people to access public services (education, healthcare and so on).

HOW TO REGISTER?

You would need first to get all the documents needed & then to request an appointment with the local one closer to your home address.

For more info click on the link below:

<https://seuelectronica.ajuntament.barcelona.cat/es/registro-electronico>

DOCUMENTS NEEDED

The documentation that must be provided varies if the applicant is the owner of the home where they want to be registered at or whether they are a tenant.

In case you are a tenant these are the documents needed.

- Contract of flat renting with your name as a tenant
- Your Passport
- Your NIE
- Copy of your passport
- Copy of your NIE



Getting registered at your embassy is the next essential action you must do.

WHY DO YOU NEED TO DO THIS?

The embassy acts as a link between your family in your home country and the local government and administration.

By signing up at your embassy, you will be able to perform your civic responsibilities, such as voting, etc.

Also, if something were to happen to you, your family who may not speak the local language will have the possibility to get help to find you and contact you.

CAP Registration

The CAP corresponds to the Healthcare centre that you are referred to related to your permanent address (empadronamiento).

You can find the location of your CAP in the link [here](#).

DOCUMENTS NEEDED

- Your passport
- Copy of your passport
- NIE
- Copy of your NIE
- SSN / Payslip / IDC

You will also need to request affiliation with a Doctor



ATTENTION

The CAP is the only one you can go for getting sick leave.

If you prefer to visit a Doctor from your country you will find the list on the website of your Embassy. Please know that a Doctor from your Embassy list will not have access to provide you with the official sick leave so you will have to go also to your CAP

Dental care is not included in the Public Healthcare.

Private Health insurance:

You can always get private health insurance on top of your public one if you feel more comfortable. Some companies are offering to pay it within their benefits package. depending on your tariff, private health insurance costs between 50€ and 200€ a month.

For example: Sanitas, Adeslas, Asisa, Cigna Global.

Normally, flats or rooms offered are ready to rent asap or from the 1st of the month, Start looking around 6 weeks before wanting to move.

FACEBOOK GROUPS

Look for Facebook groups in your native language, or search for example "Barcelona Apartments", there's hundreds of them!

WEBSITES



We highly recommend Housing Anywhere for short-term rental, especially if you need something fast and with a 48h security option in case the place is not what you expected. Feel free to use our link to find your perfect room or apartment (<https://housinganywhere.com/register/8574>)

Other mentionable websites are the following:



AGENCIES

90% of flats in the big cities are rented out by real estate agencies. When searching on the websites or Facebook many ads might be from agencies - you can also contact an agency directly.

Renting through an agency can be a safety - as you will be in direct contact with a licensed real estate agent.

When renting through an agency there is usually an agency fee of 10% of the yearly rent + 21% VAT.

PROCESS WITH AN AGENCY

- Try to call immediately once you see a nice offer
- Flat visit
- Try to give feedback as soon as possible: First come first serve!
- Send all your documents to the agency and get a reservation agreement - normally a certain percentage of the agency is already due.
- The agency sends the documents to the landlord and they have to validate you
- Once you receive an okay, you have another appointment in the agency with the landlord to sign the contract and receive the keys. Now you need to pay the rest of the agency fee and the deposit.

WHAT DO YOU NEED IN ORDER TO RENT A FLAT?

Due to the high demand for flats, they are very picky and exclude many people just by not fulfilling some financial requirements.

- The tenant needs to have a net income of a minimum of 3x the price for the flat and a permanent working contract. If there will be more tenants included in the contract, of course, payslips are counted together.
- In case the tenant cannot fulfil this requirement, a guarantor (avalista in Spanish) can be defined (someone who is obliged to pay for the tenant in case he/she can't). The Guarantor normally needs to be in Spain, for some agencies they accept international people as well.

DOCUMENTS NEEDED:

- NIE or Passport
- Indefinite working contract
- Copy of the last 3 payslips (your work contract in case you're just starting)

COSTS

Deposit: Usually one or two months

Utility bills: In Spain called "gastos" normally around 100-120 euros.

Rent for a 1 bedroom flat: Madrid and Barcelona: 800-1500 euros
Malaga and Valencia: 600-1200 euros

Rent for 1 room in a shared apartment: Madrid and Barcelona: 400-750 euros
Malaga and Valencia: 350-550 euros

GENERAL INFO

- Rooms are usually privately rented so no paperwork is required!
- Always google the agency or research the landlord and visit the flat to avoid being scammed!
- Flats often come already furnished and with equipped kitchens
- **Proprietario**= Owner/landlord, **Inquilino** = Tenant, **Fianza** = Deposit, **Alquiler** = Rent

DINING OUT

Menu of the Day: 10 - 15 €

Sandwich: 2 - 4 €

Basic Dining Out for 2: 20 - 25 €

Expensive Dining Out for 2: 50 - 75 €

Water (33 cl bottle) in bar/pub: 1 - 4 €

Soda (33 cl bottle) in bar/pub: 1.5 - 4 €

Coffee (espresso or with milk): 1.5 - 3 €

Beer (50 cl draught): 2.5 - 3 €

Beer (33 cl bottle) in bar/pub: 2.5 - 6 €

Wine bottle in a restaurant: 7 - 20 €

Cocktail: 4 - 10 €

SUPERMARKET

Bread/Baguette: 1 €

Milk (regular): 1 €

Water (1.5 L bottle): 0.3 - 1.20 €

Pack of Cigarettes: 5 - 7 €

12-pack (33 cl) Domestic Beer: 8 - 10 €

Round Steak (500 gr): 5 - 8 €

Chicken Fillets: 3 - 4 €

ENTERTAINMENT

Cinema Ticket for 1: 5 - 12 €

Gym monthly fee: 25 - 60 €

Club Entry (some free before 2am): 10 - 20 €

Theatre or Music Concert: 10 - 50 €

Taxi Trip (5-10km): 9 - 16 €

One-way Bus Ticket: 1.5 - 2.4 €

Prices may vary depending on the city, the cost of living is higher in the big cities (Barcelona, Madrid) than in the smaller ones (Valencia, Malaga).

SPAIN'S TAX RATES IN 2023 ARE AS FOLLOWS:

- Up to € 12, 450: 19%
- € 12,450 - € 20,200: 24%
- € 20,201 - € 35,200 : 30%
- € 35,201 - € 60,000: 37%
- € 60,001 - € 300.000: 47%

For example: A salary of €21.600 gross per year = € 15.120 net a year = €1.260 a month

Police record

A police record is a document that contains information about an individual's criminal history, including their personal information, past arrests, convictions, and pending charges. It is used by law enforcement agencies and other authorized individuals (Companies for example) to make decisions about security clearances, visas, and employment opportunities.

HOW TO OBTAIN IT

You can get in [online](#) or at the Central Registry Office in Madrid.

It is important to note that the police record certificate will only show any criminal records or convictions that are registered in Spain. It will not include information from other countries. If you need a criminal record certificate from another country, you will need to request it from the relevant authorities in that country.

REQUIREMENTS

You must:

- Be a Spanish citizen or a foreigner who has lived in Spain for at least six months and provide proof of that
- Be 18 years old
- Provide your full name, date of birth and ID (passport or NIE)
- Pay the fee of €3.78
- Provide a valid reason for the request
- Not have any outstanding criminal charges or pending judicial proceedings.

What you need to know about Barcelona

TIPS FOR BARCELONA

- Beaches in Barcelona are not the best but with your Metro ticket, you can go for the same price to Badalona or Catselldelfes which are way nicer.
- Aerobus are at Plaza Catalunya if you need to go to the airport, it takes 20min to go and it is 10.20€ for a return ticket.
- Bicing: with your NIE you have access to the city bikes named Bicing for only 50€/year:

<https://www.bicing.barcelona>

FACTS ABOUT BARCELONA

- Living in popular neighborhoods like El Born or El Gótico is more expensive than living in less popular neighborhoods, like Sants or El Clot
- In Barcelona, there are two official languages: Catalan and Spanish.
- Around 20% of the city's population is made up of foreigners.

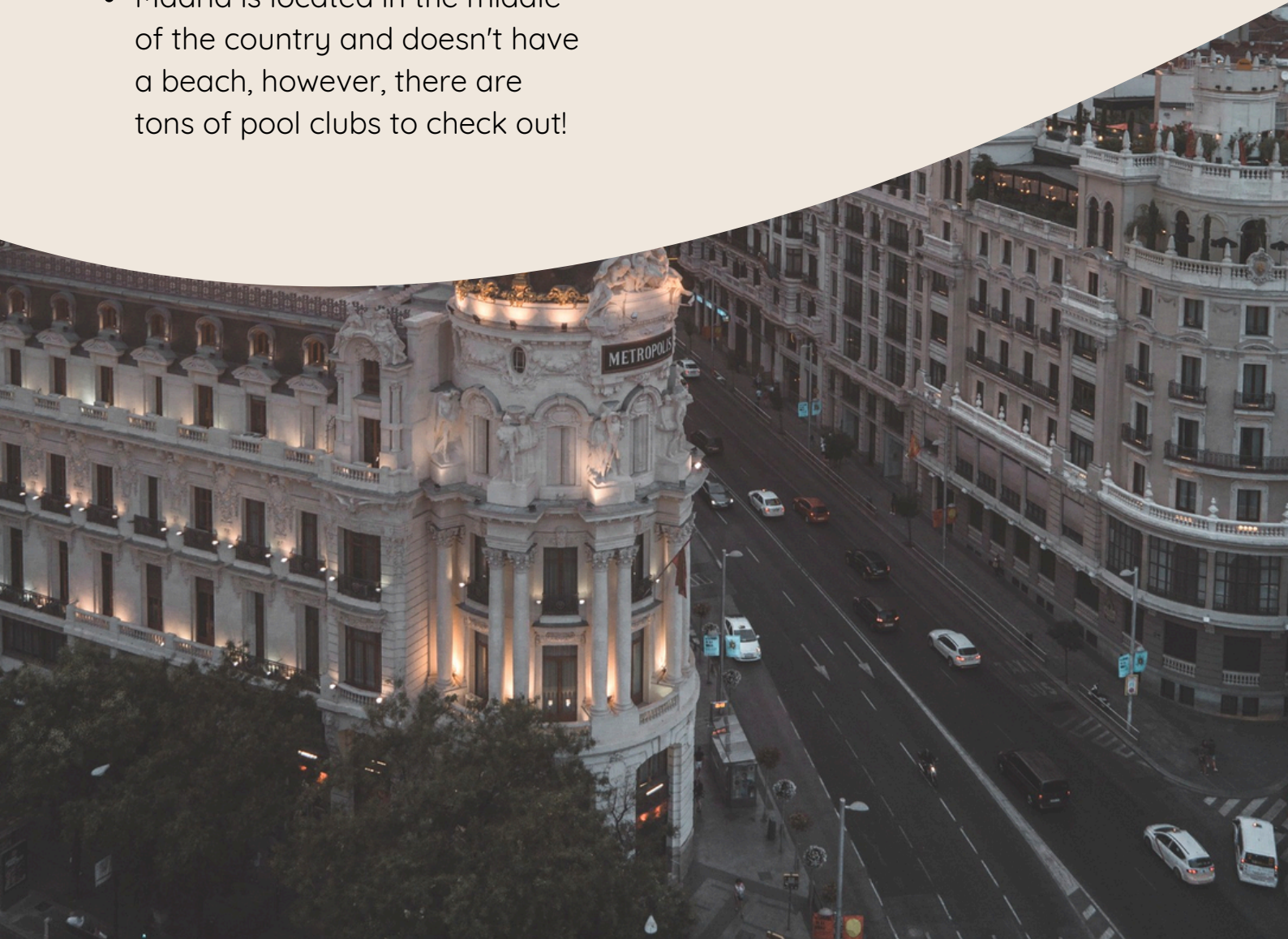
What you need to know about Madrid

TIPS FOR MADRID

- The Madrid metro is one of the best public transit systems in the world - use it!
- The main airport is Adolfo Suarez Madrid Barajas - locally called Barajas. Take the 8 line on the metro or the N27 bus to get to the centre.
- There are plenty of bike-sharing and e-scooter options in Madrid!
- Madrid is located in the middle of the country and doesn't have a beach, however, there are tons of pool clubs to check out!

FACTS ABOUT MADRID

- Madrid is Europe's sunniest capital with an average of over 300 days of sunshine per year!
- It is the second-biggest city in the European Union
- Don't expect everyone to know English - try to learn some basic Spanish.



What you need to know about Valencia

TIPS FOR VALENCIA

- Valencia is still very affordable! The cost of living is relatively low compared to Barcelona or Madrid.
- The Manises airport is only 10km from the heart of the city, you can take the metro or a bus.
- Valencia is a very walkable city but is also very bike-friendly.

FACTS ABOUT VALENCIA

- Valencia has two official languages; Spanish and Valencian!
- Valencia is the birthplace of the famous paella - try it out!
- Don't expect everyone to know English - try to learn some basic Spanish.

What you need to know about Málaga

TIPS FOR MALAGA

- Malaga Bici is a company where you can borrow or rent a cycle for very cheap!
- Malaga only has two metro lines - however the buses run frequently in all directions!
- Málaga is super close to huge tourist hubs like Marbella, Nerja and Torre del Mar!

FACTS ABOUT MÁLAGA

- 16.7% of Málaga's residents are international.
- Málaga is surrounded by beautiful beaches - rent a car or take the bus to discover them!
- Málaga is a very wheelchair-accessible city as it's very flat with well-maintained streets.



Enjoy Your Life in Spain

WHAT TO KNOW

- Never let your belongings without supervision, and always leave your NIE or Passport at home.
- Taxis have fixed prices - do not try to negotiate and if they want to negotiate jump in another Cab
- Freenow and Bolt are the cheapest apps for taxis.
- Shopping centres and many large stores do not close for lunch/siesta.
- Most shops, pharmacies, supermarkets and restaurants are closed on Sundays, or only open until lunchtime.
- Spaniards tend to eat later than other Europeans. Lunch is between 2:00-3:30 pm and dinner is between 8:30-11:00 pm
- Join Facebook groups with other expats to network and create new friends!

NATIONAL HOLIDAYS

- 1 January — New Year's Day*
- 6 January — Epiphany*
- March-April (movable) — Good Friday*
- March-April (movable) — Easter Monday**
- 1 May — Labour Day*
- May/June (movable) — Pentecost Monday**
- 24 June — Feast Day of St. John**
- 15 August — The Assumption*
- 11 September — Catalan National Day**
- 12 October — Spanish National Day*
- 1 November — All Saints' Day*
- 6 December — Constitution Day*
- 8 December — Immaculate Conception*
- 25 December — Christmas Day*
- 26 December — Feast Day of St. Stephen (Boxing Day)**

* National holiday ** Regional holiday (Catalonia only)

Business Process Outsourcing (BPO)

Welcome to our guide on BPO! If you're new to the concept, don't worry - we're here to break it down for you.

What is a BPO?

Business Process Outsourcing, or BPO, is teamwork in the business world. Imagine if one company, let's call it Company A, wants some extra help with certain tasks, like handling customer support, making sales, or moderating content. Instead of doing everything on its own, Company A hires another company (the BPO company) to take care of these specific tasks.

How does it work?

Let's look at an example. If Company A wants to make its customer service more efficient and save some money, it can team up with a BPO company. They make a deal, deciding on the quality of service, the number of employees needed, and other important details.

Now, the BPO company takes charge. They hire employees who work directly for them, signing a contract with the BPO. But here's the twist: these employees represent Company A. So, even though they're officially part of the BPO team, they act as ambassadors for Company A's products or services.

What's the deal with BPO employees?

Once you join a BPO company, you might work on projects for different clients in various industries. When you start, you'll get some training – not just on the BPO company itself but also on the specific product or service of the client you're representing. Typically, you'll stick with the same project for the duration of your contract.

In a nutshell, BPO is a smart way for companies to team up, get help with specific tasks, and make things run smoother and cheaper – building a dream team for different parts of the business.

At the same time, it's a fantastic chance for someone to work with really famous and well-known brands, which are usually tough to get a job with.