Moving to Estonia, Latvia or Lithuania?

Useful information if you are planning to study, work or start a business in the Baltic countries.

DNB PLUS - Daily banking in the Baltics and Norway
Before you move:

As a DNB customer, how do I open an account and access online banking in Estonia, Latvia or Lithuania?

As a DNB customer, it's easy for you to open an account in any of the Baltic countries. Contact your local DNB customer representative in Norway for advice on all of the practicalities of opening an account in the country you are moving to. You can also find more information on the following websites:

- For business customers: dnb.no/corporate-plus
- For private customers: dnb.no/personal-plus

What documentation do I need to open a new account?

It is important that you investigate and arrange documentation in advance, so that the process goes as smoothly as possible. You can find more information on the following websites:

- For business customers: dnb.no/corporate-plus
- For private customers: dnb.no/personal-plus

What products can DNB offer me in the Baltic countries?

In all the three Baltic countries you can easily gain access to more or less the same products and services as you already use, as well as any other banking services you may need. However, the products may be structured somewhat differently from country to country, and terms and conditions may vary. Read more on the bank's websites in the respective countries:

- dnb.ee (Estonia)
- dnb.lv (Latvia)
- dnb.lt (Lithuania)

What information do I need as a foreign student in the Baltics?

Student life in Lithuania: studyinlithuania.lt
Student life in Latvia: studyinlatvia.lv
Student life in Estonia: eures.ee/lwc_estonia

Where should I live?

It's probably most practical to arrange this before you move. Accommodation is generally cheaper in the Baltic countries compared with Norway, irrespective of whether you intend to rent or buy an apartment or house. Cities are most expensive, while accommodation outside city centres is significantly cheaper. You can find accommodation for sale or rent in the newspapers' property sections or by contacting an estate agent.

What do I need to know about living and working in each of these countries?

Every country has its peculiarities, and it is a good idea to familiarise yourself with the characteristics of everyday life in Estonia, Latvia and Lithuania before you travel. Read more on the following websites:

- Estonia: eures.ee/lwc_estonia
- Latvia: liveriga.com/en
- Lithuania: lietuva.lt

What kinds of insurance do I need?

Insurance is always important, also in Estonia, Latvia and Lithuania, and the individual countries have different regulations governing insurance. By taking a European
Health Insurance card from Norway with you, you will be assured the right to the same healthcare services as the citizens of the country in question.

Estonia:
As an Estonian taxpayer you are automatically covered by the public health service. Read more on www.ensib.ee. For various types of private insurance, contact DNB in Estonia for more information on what we can offer.

Latvia:
Most of the insurance types you need in Latvia are available through DNB. Please contact DNB in Latvia for more

Lithuania:
Foreign citizens wishing to reside in Lithuania must have health insurance. For more information you can visit the following public website: www.urm.lt. For various kinds of private insurance, please contact us in DNB Lithuania for more information on what we can offer.

OTHER QUESTIONS? WE’RE AT YOUR SERVICE!

Most people have lots of questions when starting out in a foreign country, and we have only been able to touch on a selection of the most common questions that usually arise. We are therefore glad to help you by answering your questions and providing good advice. You are always welcome to contact your customer advisor in DNB. In Estonia, Latvia and Lithuania you will also have your own local DNB customer advisor, who naturally is even better acquainted with local conditions and regulations. We look forward to helping you get started in your new country!

For more information, visit:
dnb.no
dnb.ee
dnb.lt
dnb.lv