

NEWCOMERS IN LUXEMBOURG



PRACTICAL GUIDE 2026/2027



LE GUIDE DES NOUVEAUX ARRIVANTS AU LUXEMBOURG
DISPONIBLE EN FRANÇAIS SUR

[EXPAT-LUXEMBOURG.LU](https://expat-luxembourg.lu)

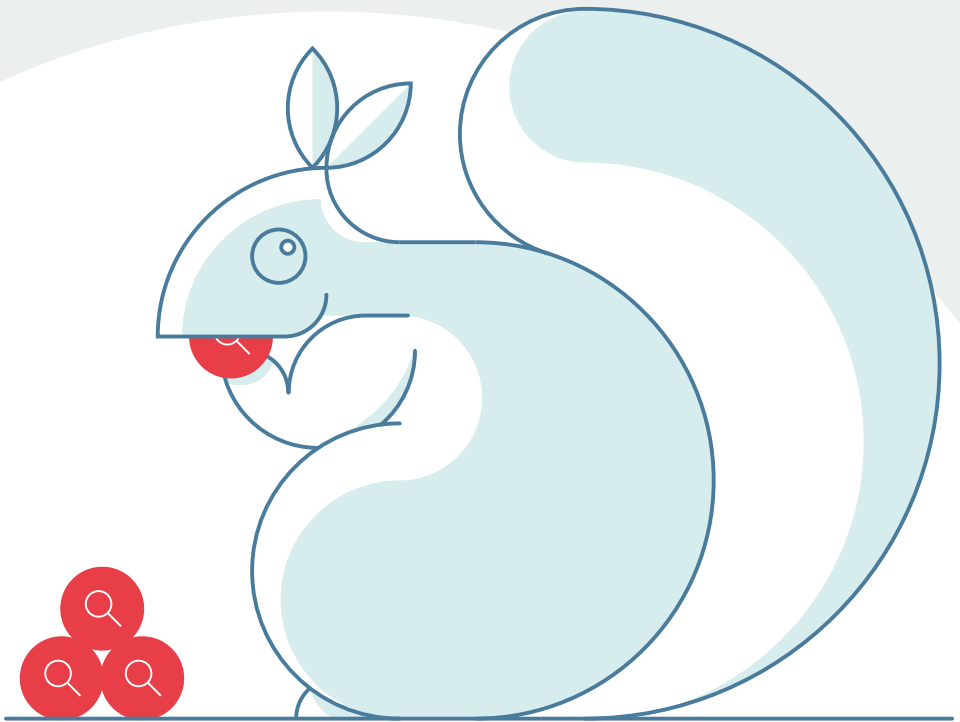


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ALL THE INFORMATION YOU NEED ABOUT LUXEMBOURG !

Kaweechelchen



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Lëtzebuenger Online Dictionnaire

1 Reference Dictionary for Luxembourgish

4 translation languages:
German, French, English,
Portuguese

33.500 entries
58.000 examples
11.500 synonyms
185.000 translations

With audio files, infoboxes and
videos in sign language

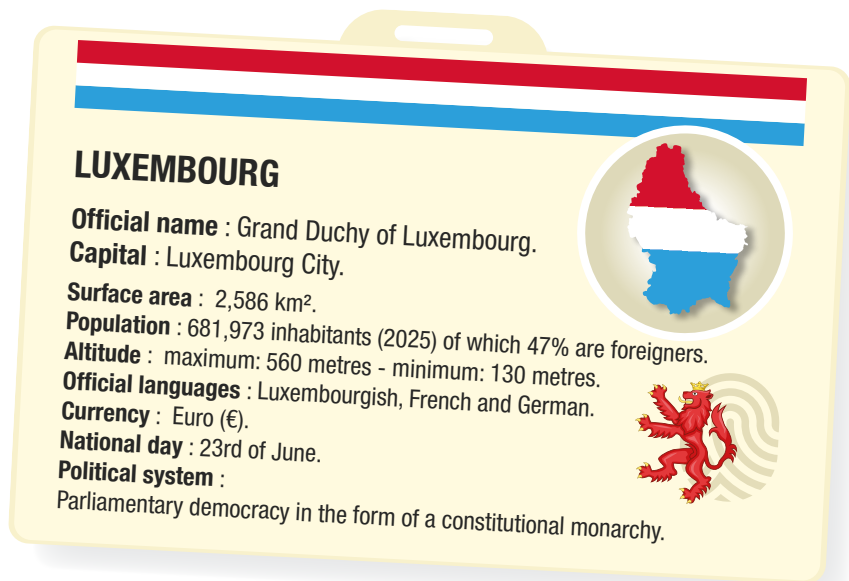
NEWCOMERS IN LUXEMBOURG

PRACTICAL GUIDE

Welcome to Luxembourg!

Every year, expats from all over the world decide to settle in the Grand Duchy of Luxembourg. This guide, produced in collaboration with the website lesfrontaliers.lu, was created to help you get to know your new country better. It provides you with the main information needed as a new resident in Luxembourg.

The Guide for newcomers in Luxembourg is available in French and English on the website: expat-luxembourg.lu.



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The information contained in this guide is not binding to ministries, administrations or their authors.



This **practical guide** was created to provide concise answers to the main questions that expats in Luxembourg may have. The content is not exhaustive and only the legal texts are authentic. For more details on most of the topics covered, please consult the administrative portal of Luxembourg: www.guichet.lu.

Guide produced in april 2026.

In partnership with :



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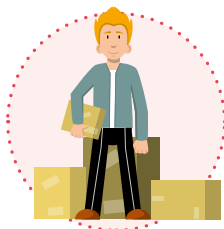
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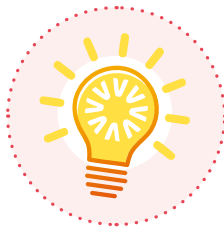
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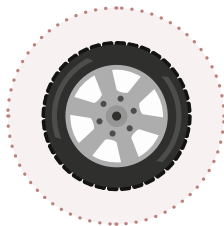
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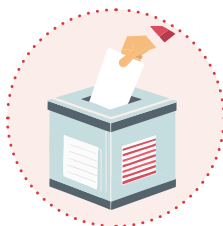
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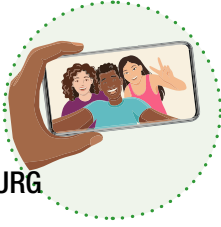


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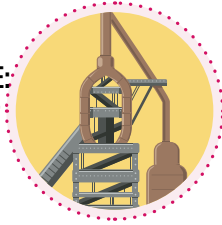
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IN LUXEMBOURGISH

Moien !



ARRIVING IN LUXEMBOURG

What are the conditions for staying in Luxembourg for more than 3 months?

As a citizen of the **European Union** (EU) or of an assimilated country, you have the right to free movement, provided you are in possession of a valid identity card or passport.

You are allowed to stay in Luxembourg if you are an employee, self-employed, enrolled in a public or private educational establishment, a family member of an EU citizen, and if you can prove that you have sufficient resources and a health insurance.

As a **third-country** national you must have a valid passport, a temporary residence permit and, depending on your origin, a visa.

Before your arrival in Luxembourg, you must apply for a residence permit from Ministry of Foreign and European Affairs (Ministère des Affaires Étrangères et Européennes (MAEE)).

After your arrival, you must undergo a medical examination and a tuberculosis test in order to apply for a **residence permit**. The procedures are different depending on your intended activity in the Grand Duchy: employee, self-employed, highly qualified employee, researcher, athlete, student, etc.

Specific procedures and rules apply to third-country nationals who are family members of an EU citizen or a Luxembourgish national.

Good to know: Since the 1st of January 2021, British nationals meet the same conditions as third-country nationals (with some exceptions).

What are the first steps?

- **Within 8 days** (3 days if you are a third-country national) : declare your arrival to the population office in your commune of residence. If it is Luxembourg-City, contact the Bierger-center.
- **Within 3 months** (if you are a citizen of the European Union or an assimilated country) : fill in a **declaration of registration** at your local commune.



Bring your identity papers and those of any family members accompanying you (family record book, marriage certificate, children's birth certificates). If you are a third-country national, please also present your residence permit, and if you are a citizen of the European Union (depending on your status): a work contract, a promise of employment, a residence permit, a declaration of sufficient resources, etc. For further information, visit www.guichet.lu.

TRANSLATION OF OFFICIAL DOCUMENTS

Administrative documents must be in English, French, German or Luxembourgish. Otherwise, these must be translated by a certified translator.

Do I have to register at the embassy or consulate?

It is advisable to register at the consulate or embassy of your country of origin in Luxembourg, in order to facilitate administrative procedures: in case of marriage, birth, loss of your papers, etc. Find the addresses on the MAE : www.mae.lu.

What other formalities are important?

You must obtain certain **insurance policies** when you arrive in Luxembourg (see p.40), such as personal liability insurance, which covers unintentional damage caused to third parties, home insurance and car insurance, if you own a vehicle.

It is also recommended that you open a **bank account** in the Grand Duchy (see p.60), in order to make it easier for you to receive your salary, pay your rent, make purchases, etc. Several banks have special offers for newcomers.

Good to know: If you are moving with your pet (dog, cat), it must be equipped with an electronic chip and be **vaccinated**.

If you own a **dog**, it must be registered with your local authority within one month of your arrival.

You will have to pay an annual tax and take out civil liability insurance to cover any damage the pet may cause.



**A good start
to a new life means feeling
well protected.**



Thanks to Foyer and the newcomer's guide,
prepare your move to Luxembourg with peace of mind.
Download the guide at
foyer.lu/expats-luxembourg



Protecting your world

LIVING IN LUXEMBOURG

How do you find accommodation?

Demand is greater than supply and properties for sale or rent do not stay on the market for long. It is therefore advisable to start your housing search at the beginning of your moving process:

- By consulting the classified **real estate advertisement sites** in the Grand Duchy: www.athome.lu, www.immotop.lu, www.wortimmo.lu, www.lesfrontaliers.lu, etc.
- By contacting a **real estate agency** that will take care of your needs and your budget. The agency fee is usually equivalent to one month's rent.
- By contacting a **relocation agency**, which can advise you on the administrative procedures involved in your arrival.

Average rental price in central Luxembourg :

Center : €33.97 per m²
East : €22.13 per m²
North : €19.76 per m²
West : €22.95 per m²
South : €25.51 per m²

Average purchase price in central Luxembourg :

Center : €10,519 per m²
East : €6,816 per m²
North : €5,810 per m²
West : €7,427 per m²
South : €7,035 per m²

Immotop.lu - February 2026.



Good to know: The owner of a rental property can request a security deposit of up to 2 months' rent. They also have the right to refuse to rent to pet owners. Ask for information before visiting the flat!

HOUSING BENEFITS

When buying or renting, the *Guichet unique des aides au logement* (www.logement.lu) informs you about the benefits you can claim: rent subsidy, financing of a rental guarantee, etc.

What are the steps to take concerning water, electricity and gas?

When you move in, remember to take out a gas and/or electricity subscription. You are free to choose your supplier. The *ILR, Institut Luxembourgeois de Régulation*, offers a price comparison service at www.calculix.lu. To connect to the water network, contact your municipality of residence.

Good to know: In Luxembourg, residents sort their waste. Ask your local authority for information on which type of bin to dispose of your rubbish.

How do I set up a phone and internet connection?

To open a fixed line, you can contact either **POST Luxembourg** or **Eitrona** (see p.66). Several services can be combined: landline, internet and television. Generally, homes are connected to ultra-high-speed Internet, either by optical fibre or by coaxial cable.

FREE WIFI IN MAJOR CITIES

Many cities and towns in the country offer free Wi-Fi in the main streets and in some public buildings.





DES LOGEMENTS
ABORDABLES,
DES SOURIRES
DURABLES.

FINDING AFFORDABLE HOUSING IN LUXEMBOURG



Affordable rental housing, affordable homes for sale, or housing at moderate cost

Given the difficulty of finding housing in Luxembourg, the Grand Duchy has developed a system of affordable housing. These homes benefit from government subsidies and offer the opportunity for low-income households to access rental or ownership options.

Only the Housing Fund, the National Society for Low-Cost Housing (SNHBM), and the municipalities develop homes for sale at affordable or moderate costs.

What are the rental conditions for this type of housing ?

Among the requirements to apply for affordable housing:

- Be an adult individual on the day of the application.
- No member of the household should be the owner, usufructuary, or emphyteutic holder of another property in Luxembourg or abroad.
- Have a right of residence of more than 3 months at the time of the application.
- Do not sublet the property or conduct any commercial activities there.
- Not have the right to reside in another property.
- Not exceed the following annual income:

TYPE OF HOUSEHOLD	MONTHLY INCOME
1 adult without dependent children	€3,820
2 adults without dependent children	€5,730
1 or 2 adults + 1 child	€7,258
1 or 2 adults + 2 children	€8,787
1 or 2 adults + 3 children	€10,315
Additional dependent child	+ €1,146
Additional adult	+ €1,527

Cost of Living Index 968.04.

Good to know: Rents for affordable rental housing are calculated based on your household's net disposable income. They are reviewed annually. The social housing provider is the accredited body responsible for managing affordable rental properties. Applicants may submit their application to a single social housing provider in order to be included in the National Register of Affordable Housing (RENLA).

What are the conditions for purchasing affordable or moderate-cost housing?

One of the particularities of affordable or moderately cost housing for sale is that they are sold with a long lease of up to 99 years and during this entire period, the developer has a right of repurchase on the housing.

To make an application, you must meet the following conditions:

- Be an adult individual on the day of the application.
- No member of your household should be the owner, usufructuary, or emphyteutic holder of another property in Luxembourg or abroad no later than 9 months after receiving the keys.
- Have a right of residence for more than 3 months at the time of the application.
- Hold a certificate of eligibility from the Housing Assistance Desk.
- Not exceed the following income:

TYPE OF HOUSEHOLD	AFFORDABLE SALE NET ANNUAL INCOME	MODERATE-COST SALE * NET ANNUAL INCOME
1 adult without dependent children	€61,422.07	€71,153.36
Household without dependent children	€92,137.91	€106,739.48
Household + 1 child	€116,708.66	€135,195.15
Household + 2 children	€141,279.41	€163,660.27
Household + 3 children	€165,850.16	€192,125.39
Additional dependent child	+€18,425.66	+€21,344.11

* Unlike affordable housing sales, in a moderate-cost housing sale, the costs for site development and studies are your responsibility.

Good to know: You must occupy the property as your main residence and you will not be allowed to rent it out.

How can I submit an application?

If you are interested in affordable rental housing, you must meet the eligibility and socio-economic allocation criteria and submit your application to a social landlord. For more information, visit www.logement.lu.

If you are interested in purchasing a home intended for affordable or moderate-cost sale, you must also meet the socio-economic criteria and submit an application to the relevant public developer (Housing Fund, SNHBM, or the local municipality). For more information, visit www.logement.lu.



ELECTRICITY IN LUXEMBOURG

Choosing an electricity supplier

When moving into an existing home in Luxembourg, it is usually already connected to the electricity grid (and often to gas network as well). You will then need to set up an electricity contract with the supplier of your choice.

Good to know: The standard electrical voltage in Luxembourg is 230 V (50 Hz), as in most European countries. Plugs are type C and F.

Offers tailored to your lifestyle

In Luxembourg, several suppliers offer solutions for your electricity supply. Among them, Enovos is the country's leading renewable energy supplier. Its 100% green electricity [offers](#) are tailored to your lifestyle, budget, priorities and home setup. You can for example choose a fixed-rate tariff to keep your budget under control, a dynamic tariff that follows market prices, or an offer designed for electric vehicle drivers.

Good to know: To identify the package that best suits your needs, you can use the [simulator](#) available on the Enovos website (under All our offers).

Green and European energy

Luxembourg imports a large share of its energy, but also produces some domestically. Enovos contributes to this production by developing renewable energy projects across the country.

As a private individual, it is also possible to generate your own electricity by installing photovoltaic panels. You can then use this energy directly or share it. In this context, Enovos offers an Energy Sharing Service that allows you to redistribute your surplus production to your neighbours or a local community, while receiving financial compensation and administrative support.

More information is available on energysharing.enovos.lu

ENOVOS, LUXEMBOURG'S LEADING ENERGY SUPPLIER

A major player in Luxembourg's energy sector, Enovos is the leading supplier of electricity and natural gas, and also develops renewable energy projects, particularly in wind and photovoltaic power. www.enovos.lu.

Find the 100% renewable electricity offer that suits you best

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naturstrom



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naturstrom



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 **enovos**

WELCOME TO LUXEMBOURG! DISCOVER THE BIERGERPAKT

Have you just arrived in Luxembourg?

The **Biergerpakt** is here to help you **better understand your new country** and to **meet people from all walks of life**.



Free and easy membership via MyGuichet!

Why join the Biergerpakt?

- **Learn about Luxembourg:** its history, values, and languages.
- **Build connections** with people from all over the world — and with Luxembourgers.
- **Make settling in Luxembourg easier** through access to relevant information.
- **Get involved** in intercultural living together.

Good to know: Participation in certain activities can be taken into account if you wish to apply for **long-term residence or Luxembourgish nationality**.

What the Biergerpakt offers:

- An **orientation day** to support you in everyday life.
- A **civic course “Discovering Luxembourg”**: history, geography, heritage, political system, and intercultural context.
- Free access to a **language-learning platform**.
- **Guided visits** to political, cultural, and social institutions.
- **Online information sessions** about life in Luxembourg to help you better understand how the country works.
- **Creative meet-ups, movie nights, conferences, podcasts...** and much more!

BIERGERPAKT.ZESUMMELIEWEN.LU

Find our full range of activities at: www.biergerpakt.zesummeliewen.lu

Be part of the team – Ensemble pour un Luxembourg inclusif !



Zesummé Liewen

BIERGERPAKT

PARTICIPATE

Get involved
Learn the official languages
Discover Luxembourg and its values
Get to know Luxembourg's customs and history



biergerpakt.zesummeliewen.lu

Hotline 8002 0044 | Email bp@fm.etat.lu

HEALTHCARE IN LUXEMBOURG

How to get healthcare insurance?

In order to benefit from your healthcare insurance and to get coverage for sickness, maternity, pension, accident and addiction, you must be registered at the *Centre Commun de la Sécurité Sociale (CCSS)*. This registration is carried out by your employer if you are an employee. If you are self-employed, you must take the necessary steps yourself by filling in an entry declaration form.

Good to know: If you are not eligible for healthcare insurance (e.g., unemployed person not receiving compensation) you can, under certain conditions, **voluntarily join** the sickness and maternity insurance by contacting the CCSS : www.ccss.lu.



Healthcare insurance for my family?

The members of your family (spouse, partner, children), can under certain conditions, benefit from your healthcare insurance as **co-insured**.

SOCIAL SECURITY CARD

When you register in Luxembourg, you will receive a social security card with a 13-digit identification number (registration number). Present it when interacting with healthcare providers.



Where do I go if I need treatment?

→ For a **consultation**, go to a general practitioner. Several sites list doctors and specialists in Luxembourg: www.esante.lu, doctena.lu, etc.

- **Outside the usual doctor's consultation hours** (nights, weekends, holidays), you can go to one of the three medical centres in the country which provide on-call service (not emergency service): Luxembourg, Ettelbruck and Belval. To check the addresses, go to : santesecu.lu.
- In case of emergency or after midnight, you should call **112**.

SHARED CARE FILE

Anyone affiliated to the Luxembourgish social security system can benefit from a Dossier de soins partagé (DSP). This is an electronic health record containing essential information about your health. For more information, visit www.esante.lu.



How do I get reimbursed for medical expenses incurred?

Once registered, you can request reimbursement for part of medical expenses from your health insurance fund. For the private sector, this is the *Caisse nationale de santé (CNS)* : www.cns.lu.

To do this, send the original receipts of **fees or medical expenses**, with proof of payment (make sure that the documents state your contact details and registration number). If this is your first claim for reimbursement, provide your bank details to the CNS via the online procedure: « Request to change bank/postal account with a health insurance fund ».

Send the package to the Caisse nationale de santé (CNS - Service remboursements L-2980 Luxembourg). If you are sending the package from Luxembourg, you do not need to apply postage.

If your doctor uses the Immediate direct payment (PID) system, you won't need to pay upfront for expenses covered by the health insurance.

At the **pharmacy**, present your medical prescription and your social security card to benefit from the third-party payment system: you only pay the costs that are not covered by the health insurance. List of pharmacies on: www.pharmacie.lu.

Good to know: You can take out supplementary or mutual insurance (see p.23) to reimburse costs that are not covered by the health insurance.

Cross-border worker or expat in Luxembourg?

This newsletter is for you!

News in Luxembourg
Taxation in Luxembourg
Advice for expats
Employment and mobility



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lesfrontaliers.lu/newsletter

 **Les Frontaliers**
& Résidents





HEALTH MUTUAL IN LUXEMBOURG

How are my medical expenses reimbursed in Luxembourg?

Luxembourg offers a high-quality healthcare system, often ranked among the best in the world.

Access to care is facilitated by a wide range of general practitioners and specialists, which you can freely choose from.

Affiliation with the Common Social Security Centre (see p.20) allows you to benefit from full or partial coverage of your healthcare, whether you are a resident of Luxembourg or a foreigner.

Thus, consultations with general practitioners, certain specialists, and outpatient treatments in hospitals (without hospitalization) are reimbursed up to 88% for adults and 100% for children under 18.



To benefit from a reimbursement for your **medications**, you must present a medical prescription from your doctor, and the treatments must be listed on the «positive list of medications» from the National Health Fund (CNS).

The coverage ranges from 40% to 100% of the medication price depending on their nature. For more information, visit the CNS website: www.cns.lu.

Why take out health mutual?

Although healthcare coverage is generous in Luxembourg, some services are not covered, are only partially reimbursed by the health insurance fund, or may involve additional fees.

Opting for complementary health mutual allows you to benefit from a broader coverage and to cover certain expenses not reimbursed by the CNS.

For example, mutual can cover partly or fully the costs not reimbursed for orthodontic treatments, dental prosthetics, glasses or contact lenses, single-room hospitalization, certain therapies, consultations with an osteopath, or chiropractor, etc.

Good to know: Contributions paid to a health mutual can be deducted from your taxes by indicating them in the section dedicated to insurance premiums and contributions on your tax return, up to a limit of €672 per spouse and per child in the household.



THE ALLY OF EMPLOYEES



Salary, leave, pension, well-being at work...
Your concerns are our priorities.



MORE INFO
ON [CSL.LU](https://www.csl.lu)

**YOU'LL
NEVER
WORK
ALONE**



CHAMBRE DES SALARIÉS
LUXEMBOURG

WORKING IN LUXEMBOURG

How to find a job?

- Register as a job seeker at the *Agence pour le développement de l'emploi* (ADEM) : www.adem.lu.
- Register at a temporary work agency and/or a recruitment agency.
- Look at job offers in newspapers or on specialised websites: www.moovijob.com, www.jobfinder.lu, jobs.lu, etc.

74% of the working population is non-Luxembourgish:

47% cross-border workers, 21% foreigners from the EU, 6% from third countries.

Legal working hours:

8 hours per day and 40 hours per week. 26 days of paid holidays and 11 public holidays.



Good to know: You can find useful information for employees, on the website of *Chambre des Salariés* : www.csl.lu.



EXPORTING UNEMPLOYMENT BENEFITS

As a citizen of the EU or an assimilated country, you can under certain conditions, apply for a temporary export (for 3 months) of the unemployment benefits received in the country you are leaving. To do this, you must apply for a U2 form from the institution in the country that pays your benefits before you move to Luxembourg. As soon as you arrive in the Grand Duchy, submit this form to ADEM and register as a jobseeker, within 7 days of the form being issued.

How much is the social minimum wage?

Luxembourg has the highest minimum wage in Europe. For a full-time, unqualified, worker it amounts to €2,703.74 gross per month, and €3,244.48 for a qualified worker (as of 1 January 2026). Generally, earnings are expressed gross (before payment of taxes and social security contributions).

Good to know: The tax calculator available on the website www.lesfrontaliers.lu allows you to calculate your net salary based on your gross salary.

WAGE INDEXATION

Wages in the Grand Duchy are indexed to the cost of living. In the event of high inflation, all wages, salaries, and pensions increase by 2.5%!



Do I need to have my diploma recognised?

In order to enter certain professions (doctor, pharmacist, lawyer, veterinarian, etc.) or to continue your studies, you must apply for recognition of your diplomas or your level of study with the *ministère de l'Éducation Nationale et de la Formation professionnelle*. Please note that all recognition is subject to a fee.

Good to know: Remember to bring copies of your diplomas with you. They may be requested by ADEM or at a job interview.

Can I take training courses?

If you want to develop your skills or change your career, you will have no trouble finding a course that meets your needs in Luxembourg. There is a wide range of courses that covers all work sectors.

You can also, under certain conditions, benefit from aid in the form of:

- Special paid leave.
- Organisation of working hours.
- Financial assistance.

See the training courses available and the conditions for granting them on the portal www.lifelong-learning.lu of the *Institut national pour le développement de la formation professionnelle continue (INFPC)*.

LANGUAGES IN LUXEMBOURG

Luxembourg has **three official languages**: **Luxembourgish** (Lëtzebuergesch) the national language, **French** and **German**, the administrative languages.



Native residents are frequently trilingual and languages play an important role in the working world. You will often be asked to speak at least two languages, including French. It is mainly the working sector that determines which languages are used, for example: French and Luxembourgish in the health sector, English in finance or IT, etc.

I train to boost my career.



What about you ?

lifelong-learning.lu:
more than 13 000 training
courses to develop your skills.



lifelong-learning.lu
powered by INFPC

BECOMING AN ENTREPRENEUR IN LUXEMBOURG

How to start a business?

Do you have a business idea and would like to embark on the adventure of entrepreneurship? Every year, Luxembourg welcomes new companies to its territory and offers a favourable environment for entrepreneurs: geographical location, economic dynamism, state aid, etc.

Good to know: If you are a third-country national, contact the *Ministère des Affaires étrangères* (MAEE) to check whether your residence permit allows you to work as an entrepreneur.

To set up your business, you will need to go through several stages: choosing the legal form (sole trader, SA, SARL, SARL-S, etc.); applying for an establishment permit or approval; registration with the Commerce and Companies Register; compulsory affiliations, etc.

SUPPORT FOR ENTREPRENEURS

The *House of Entrepreneurship* of the *Chambre de Commerce* and the business Services advisors of the *Chambre des Métiers* can support you throughout the stages of setting up your business, including finding premises, financing, recruiting and training staff, etc. www.houseofentrepreneurship.lu and www.cdm.lu



Can I take over an existing business?

Taking over a business can be an interesting opportunity to start your business more quickly: the staff are trained and the clientele established, suppliers are known, etc. The *Chambre de Commerce*, in partnership with the *Chambre des Métiers* and the *Ministère de l'Économie* offers a platform that brings together all the offers for sale and takeover of all companies established in the Grand Duchy: www.businesstransfer.lu.

What financial support can I get?

Starting or taking over a business can represent a significant financial investment, depending on the legal form you choose and the type of business you want to run. Find out about the various financing solutions on the www.guichet.lu portal.



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THE MAIN EMPLOYERS IN LUXEMBOURG

Each year, STATEC (l'Institut national de la statistique et des études économiques du Luxembourg) publishes a list of the country's main employers. It covers industry, construction, trade and most service sectors.



Data from STATEC as of 1 January 2025.

COMPANIES	ACTIVITIES	NUMBER OF EMPLOYEES
1 Groupe CFL	Intercity rail transport of passengers	5,110
2 Groupe Dussmann Luxembourg	Cleaning operations	4,880
3 Groupe Post Luxembourg	Wireline telecommunications	4,450
4 Amazon.com	Retail store and supermarket	4,370
5 Groupe Cactus	Headquarter operations	4,310
6 BGL BNP Paribas	Monetary intermediation	3,890
7 Groupe PricewaterhouseCoopers	Accounting activities	3,610
8 Groupe ArcelorMittal	Steel industry	3,520
9 Goodyear Dunlop Tires Operations SA	Manufacture of rubber goods	3,390
10 Groupe Cargolux Airlines International	Air cargo and space transportation	3,010
11 Centre Hospitalier de Luxembourg	Hospital operations	2,900
12 Université de Luxembourg	Higher and post-secondary non-tertiary education	2,870

HOLIDAYS IN LUXEMBOURG

Which are the public holidays in Luxembourg?

There are **11 official public holidays** in the Grand Duchy, during which employees are exempt from working:

- › **New Year's Day (1 January)**
- › **Easter Monday**
- › **Labour Day (1 May)**
- › **Europe Day (9 May)**
- › **Ascension Day**
- › **Whit Monday**
- › **Celebration of the Grand Duke's birthday / National Day (23 June)**
- › **Assumption Day (15 August)**
- › **All Saints' Day (1 November)**
- › **Christmas Day (25 December)**
- › **Second Day of Christmas (26 December)**



Good to know: When a public holiday falls on a weekend, the employer must grant the employee a day of compensatory leave to be taken within 3 months.

ADDITIONAL PUBLIC HOLIDAYS

Some collective agreements may grant additional public holidays. This is the case, for example, in the banking sector, where Good Friday and the afternoon of 24th of December are considered public holidays.

How many days of paid holiday are granted to employees?

All employees are entitled to paid holiday in Luxembourg. To benefit from it, you must have worked for at least 3 months without interruption for the same employer. The legal duration of annual recreation leave is **26 working days**. If you work part-time, the leave is calculated in proportion to the weekly working time in your contract.

Good to know: Depending on the agreement and the working sector, additional paid holidays may be granted. The same applies, under certain conditions, to disabled employees, those injured in the workplace and war veterans.

What is extraordinary leave?

In certain specific situations, you can be absent from work for personal reasons. This extraordinary leave must be taken at the time of the event, except in the case of a birth or adoption (the leave can then be taken within 2 months).



REASONS	EXTRAORDINARY LEAVE DAYS
Employee's marriage	3 days
Employee's declaration of partnership	1 day
Relocation (over a period of 3 years of employment with the same employer, unless the move is for professional reasons)	2 days
Birth of a child (granted to the father or person recognized as second parent)	10 days
Adoption of a child under the age of 16	10 days
Wedding of child	1 day
Death of the spouse, partner, parents, relative of the 1st degree or parents-in-law, children-in-law	3 days
Death of a relative within the 2nd degree (grandparents, grandchildren, sister, brother, sister-in-law, brother-in-law, grandparent-in-law) of the employee or of their spouse/partner	1 day
Death of a minor	5 days
Leave due to unforeseeable events (over a 12-month period)	1 day
Caregiver leave (over a 12-month period)	5 days

SICK LEAVE IN LUXEMBOURG

What should I do if I get sick?



As an employee, if you are unable to go to work because you are ill or the victim of an accident, you must notify your employer and the national health fund, Caisse nationale de santé (CNS).

To benefit from sick leave and be protected against dismissal :

- **On your first day of absence**, notify your employer or their representative (by phone, e-mail, message, etc.). You may do this yourself or through a third party
- If you are absent for more than two working days, you must send a medical certificate stating that you are unable to work, to your company and to the health fund **by the third day of your absence at the latest** (proven by the date of the post stamp). This deadline is extended to eight days in the event of hospitalisation.

Good to know:

Your employer is entitled to ask for the doctor's certificate from the first day of your absence!

Where should I send my medical certificate?

The medical certificate must indicate your inability to work and its foreseeable duration. In Luxembourg, it consists of three parts:

- The first section must be sent to the national health fund, either by post (Caisse nationale de santé, Indemnités pécuniaires, L-2980 Luxembourg), via the online form on the CNS website: « Declaration of incapacity for work ».
- Send the second section to your employer and keep the third.

Good to know: If your sick leave is extended, you must again notify your employer immediately and send them and the CNS the new medical certificate within three days.

ILLNESS AND ADEM

If you are registered with the l'Agence pour le développement de l'emploi (ADEM) and are unable to work due to illness or accident, inform your advisor as soon as possible by e-mail or phone. Send them a medical certificate dated the first day of illness, as soon as possible (within 7 days at the latest).

Can I leave my home if I'm sick?

You may not go out during **the first five days of your inability to work**, even if the medical certificate states otherwise. You are, however, authorised to attend appointments with the social security medical inspection, the doctor, the pharmacy or a health care provider. You are also allowed to have a meal outside, provided you inform the CNS in advance via the online form.

From the sixth day, you are free to go out, if your doctor has indicated it on the certificate of incapacity for work, but only between 10am and 12pm and between 2pm and 6pm (including weekdays and weekends). However, you may not take part in sporting activities (unless instructed to do so by your doctor), engage in any activity that is incompatible with your state of health, or visit a bar or restaurant (except in cases where otherwise agreed with the CNS, at the start of the sick leave.)

Good to know: The CNS can organise official check-ups to ensure that you are at home from the first day of illness.

DIFFERENT PLACE OF RESIDENCE DURING SICK LEAVE

If, during your sick leave, your place of stay is different from your usual place of residence, you must indicate the exact address on the medical certificate or inform the CNS. If you are staying in a country other than the one in which you are officially resident, you must obtain prior authorisation from the CNS. This is only possible in certain specific situations: serious illness, entitlement to palliative care, the passing of a relative or 1st degree relative (partner) abroad, etc.

Do I get paid while I'm on sick leave?

As an employee, you continue to receive your salary for the duration of your illness. It is your employer who pays your salary until the end of the month, in which the 77th day of your inability to work occurs, over a reference period of 18 successive months.

After that, the CNS will pay you sickness benefit for a maximum of 78 weeks over a reference period of 104 weeks. After that, your employment contract is automatically terminated.

Further information is available on the National Health Fund website: www.cns.lu.



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TAXES IN LUXEMBOURG

How are taxes collected?

Taxes are withheld at source from salaries and pensions: you receive a net salary, with taxes fully or partially deducted depending on your personal situation.

The amount is calculated based on your income, your family situation (single, married, divorced, with or without children, etc.) and your tax class (1, 1a or 2) or the average tax rate calculated by the *Administration des contributions directes* (ACD). If you are married or in a registered partnership, you may, under certain conditions, choose to be taxed individually or jointly with your spouse or partner.

The withholding tax is determined either by the tax class or by the provisional tax rate shown on the tax withholding card issued by the ACD.

What are the different tax classes?

In Luxembourg, there are currently three tax classes: class 1, class 1a and class 2.

Status	No children	With child(ren) entitled to a tax reduction	Aged over 64
Single	1	1a	1a
Married, taxed jointly	2	2	2
Married, taxed individually	1	1	1
Divorced or separated for less than 3 years	2	2	2
Divorced or separated for more than 3 years	1	1a	1a
Widowed for less than 3 years	2	2	2
Widowed for more than 3 years	1a	1a	1a

Good to know: If you are in a civil partnership in Luxembourg or abroad (PACS, legal co-living, etc.), you may, under certain conditions, request joint taxation under tax class 2. To benefit from this, you must submit a joint tax return (Form 100). Please note: a registered partnership when filing your tax return does not change your annual tax card. You will continue to be taxed under class 1 on your salaries, and the benefits of class 2 will only apply after submitting your joint declaration.

Am I required to file a tax return?

The amount withheld at source does not always reflect your full tax situation. It is therefore sometimes necessary to file an income tax return with the ACD. This is particularly the case when:

- Your household receives taxable Luxembourg income exceeding €100,000.
- You combine multiple sources of income (two salaries, a salary and a pension, a salary and an ADEM allowance, etc.) exceeding €36,000 (if you are in class 1 or 2) or €30,000 (if you are in class 1a).
- You receive income exceeding €600 per year not subject to withholding tax (capital income, rental income in Luxembourg, etc.).
- Your taxable income includes more than €1,500 in domestic capital income subject to withholding tax.

A tax adviser can inform and guide you on your filing obligations.

Why might it be worth filing a tax return even when it is optional?

Filing a tax return with the ACD can help reduce your tax bill by deducting certain expenses, extraordinary charges and special expenditure.

For example, you may deduct part of your special expenditure: premiums paid for life, death, outstanding balance, accident or disability insurance; personal contributions to a supplementary pension scheme; old-age savings premiums; debit interest on personal loans (car, furniture, etc.); civil liability for certain insurance policies (vehicle, home, private liability, etc.); current account interest; donations to approved organisations, etc.

Interest on mortgage loans for the acquisition or construction of your primary residence may also be partially deducted, as may certain expenses related to renting out a property.

The tax return also allows you to claim allowances for extraordinary charges: domestic help costs, childcare costs, dependency care costs, divorce proceedings costs, etc.

TAX GUIDE

The Tax Guide contains information on the tax system in Luxembourg. It presents the obligations of the taxpayer, explains how to fill in the Luxembourgish, French and Belgian tax returns, explains the various deductions to be made in the three countries, etc.

www.guidedesimpots.lu



What is the single-parent tax credit?

If you are not married and are classified in tax class 1a with one or more dependent children for whom you receive a child tax reduction or bonus, you may, under certain conditions, apply for the single-parent tax credit (CIM) through a tax return or annual settlement.

The CIM amount is calculated based on your adjusted taxable income. From the 2025 tax year, it amounts to:

- **€3,504 per year** if your annual income is below €60,000.
- **Between €3,504 and €750** if your annual income is between €60,000 and €105,000.
- **€750 per year** if your annual income exceeds €105,000.

Good to know: The CIM cannot be granted when both parents share a common home with the child. In addition, the amount may be reduced if maintenance payments (covering living, care, education and vocational training costs, etc.) are made for the child.

What is the deadline for filing my tax return?

You have until 31 December of the current year at the latest to file your income tax return for the previous year.

To submit your completed and signed return, you have three options:

- By post, sending it to the relevant tax office.
- Electronically in PDF format via MyGuichet.lu.
- Via the electronic assistant on MyGuichet.lu (if you meet the eligibility conditions).

Good to know: Since the 2024 tax year, all categories of income can be declared via the [MyGuichet.lu](https://www.guichet.lu) electronic assistant, except in certain specific cases (change of country of residence during the year, different country of residence from your spouse/partner in the case of joint taxation, etc.). For more information, visit www.guichet.lu (Tax section).

INSURANCE IN LUXEMBOURG



Which insurance should I get when moving to Luxembourg?

When you arrive in Luxembourg, you will need the assistance from an insurance company, to protect yourself, your family and your possessions. Only third-party vehicle insurance is compulsory in the Grand Duchy, but other protection solutions may be essential in your day-to-day life.

Recommended Luxembourgish insurances:

- › **Vehicle insurance:** if you have moved to Luxembourg with your vehicle (car, motorcycle, etc.) or have just bought one, you should at least take out third-party insurance (compulsory) to cover bodily injury and material damage that may be caused to third parties. You are strongly advised to supplement this with accident insurance to protect the driver, with cover against damage to your vehicle (fire, theft, glass breakage and material damage).
- › **Home insurance:** whether you rent or own, home insurance is often required to protect not only your home but also your personal belongings: furniture, electronic equipment, etc. It covers you in the event of an incident (fire, water damage, electrical problems, broken windows, bad weather, etc.) and can be extended to suit your needs: coverage for your multimedia equipment, your leisure items, your musical instruments, and even your travels.
- › **Family or private liability insurance:** this covers any damage that you, your family (spouse and children) or your pets may unintentionally cause to third parties. It can be taken out if, for example, you damage a vehicle with your bicycle, your child breaks your neighbour's window while playing, your dog damages a valuable object at a friend's house, etc.

Useful supplementary insurance:

- › **Health insurance:** to supplement reimbursements from the National Health Fund (CNS), which may be partial or not covered (hospitalisation, optical, dental, medical expenses abroad, etc.), you can opt for supplementary health insurance.
- › **Pension insurance:** if you want to improve your future income once you retire and also protect your loved ones in the event of your death, you can take out pension insurance. This has the advantage of being tax-deductible, so you can enjoy substantial tax savings every year.

Good to know: Depending on your needs, Luxembourgish insurance companies can offer you many other services: life insurance, insurance in the event of death, travel insurance, professional insurance, etc.

INSURANCE AND TAX BENEFITS

Certain insurance contributions and premiums are tax deductible, within the limits set by law. This applies in particular to all insurance premiums used to cover a person or their civil liability : vehicle liability, home insurance, life insurance, disability insurance, accident insurance, health insurance, old age pension, etc.

What are the special features of insurance in Luxembourg?

One of the special features of Luxembourg's insurance companies is the proximity they maintain with their customers thanks to their network of approved agents.

As an expert in his or her field, the agent you choose will be able to advise you as your situation evolves. He or she will guarantee you the best cover for yourself, your family and your possessions throughout the different stages of your life. Above all, you'll be able to contact them directly in the event of an incident, and they'll be at your side to support and assist you through the ordeal.

Another special feature of Luxembourg is that while insurance premiums may seem expensive at first glance, deductibles in Luxembourg are extremely rare, and damage is quickly dealt with and properly compensated.

How do I get insurance?

There are several insurance companies in the Grand Duchy. In principle, you can draw up a quote online, but don't hesitate to contact a branch near you for more information. The agents will be able to advise and guide you in choosing the services best suited to your personal situation.

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COUPLES IN LUXEMBOURG


How can I get my civil union recognised in Luxembourg?

If you have entered into a marriage or partnership abroad, you can benefit from tax advantages (collective taxation, increase in certain deductible limits etc.), social benefits (extraordinary leave, survivor's pension, accompanying leave etc.) and an easier transfer of assets, by having them **recognised** in the Grand Duchy.

- **Recognition of your marriage:** appear with your spouse before the registrar of your municipality of residence, bringing the following documents: identity cards (for foreigners from the EU and Luxembourg nationals) or passports (for third-country nationals) and the marriage certificate.
- **Recognition of your partnership:** apply to the Public Prosecutor's Office for registration in the civil register. The requirements and the list of supporting documents to be provided are specified on the portal of the judicial administration: www.justice.lu.



Which steps should I take to get married in Luxembourg?

-  To get **married** in Luxembourg, you must be at least 18 years old (unless authorised by the guardianship judge) and at least one of the spouses must be legally resident in Luxembourg.

A marriage file must be compiled: identity cards or passports, birth certificates, certificate of residency, certificate of matrimonial capacity, etc.

Contact the civil registrar in your municipality to find out about the details and deadlines of providing these documents.

SAME-SEX MARRIAGE

Since establishing a law on the 18th of June 2014, same-sex marriage is authorised and recognised in Luxembourg. It grants the same rights and duties as a heterosexual marriage.



Can I enter into a partnership in Luxembourg?

In order to enter into a **partnership** in Luxembourg, you must legally reside together in the Grand Duchy, have the legal capacity to enter into a partnership, not be bound by another partnership or marriage and have no family ties with your future partner (according to the provisions of the civil code on marriage).

Go together with your partner to the municipality of your place of residence with your supporting documents: identity cards or passports, birth certificates, attestation on your honour that there are no obstacles to the partnership, certificate of non-commitment to a partnership, etc.

Good to know: In order to benefit from tax and social security advantages, additional conditions may be required: existence of the partnership for a full year, proof of sharing the same residence for at least one year, etc.



MATERNITY LEAVE IN LUXEMBOURG



Can I get maternity leave?

You can get maternity leave if you are pregnant and working in Luxembourg as an employee, self-employed or apprentice. You must also have been affiliated with the social security system for at least 6 months, during the 12 months preceding the start of your leave.

What is the procedure for obtaining maternity leave?

You must inform your employer by sending them, by registered mail or by hand (with signature), a medical certificate stating that you are pregnant. You must also notify the *Caisse nationale de santé* (CNS) by sending them a medical certificate, drawn up within the last 12 weeks of the pregnancy, stating the expected delivery date.

How long is the maternity leave?

In Luxembourg, maternity leave is composed as follows:

- **Prenatal leave** : 8 weeks before the expected delivery date.
- **Postnatal leave** : 12 weeks after the birth.

If you give birth prematurely, the days of prenatal leave that have not been taken, are added to the postnatal leave. If the birth takes place after the expected date, the length of the prenatal leave is extended, without reducing the length of the postnatal leave.

Good to know: The *Caisse nationale de santé* offers a tool for calculating maternity leave on its website: www.cns.lu.



How much compensation will I receive?

You will receive a cash allowance from the *Caisse nationale de santé* (CNS) corresponding to the highest salary you received in the last 3 months before the leave (if you are an employee or an apprentice) or calculated on the basis of the contribution base applied at the time of your leave (if you are self-employed). The allowance may not exceed the limit of 5 times the minimum social wage nor be combined with sick pay or other professional income.

Can I get fired during my pregnancy?

From the day you submit your medical certificate to your employer, you are protected against dismissal for the duration of your pregnancy and until 12 weeks after the birth (except in the case of serious misconduct).

Can I resign at the end of my maternity leave?

If you wish to devote yourself to the raising of your child, you can resign without having to give notice. You will then benefit from, for one year, a priority for re-employment: your employer is obliged to take you back as a priority and under the same conditions as before your departure if he/she recruits for a similar post. Please note that if you resign to change employer, then the notice period must be respected.

What are the formalities after the birth?

After giving birth, you must declare the birth of your child within 5 days to the civil registrar of the commune where the child was born. The extracts of the birth certificate should be sent to the various institutions: employer, CAE, health insurance fund, CNS, embassy, etc.

MATERNITY HOSPITALS IN LUXEMBOURG

There are four maternity hospitals in Luxembourg: The Maternité Grande Duchesse Charlotte, the Clinique Bohler des Hôpitaux Robert Schuman, the Centre Hospitalier Emile Mayrisch and the Centre Hospitalier du Nord.



PARENTAL LEAVE IN LUXEMBOURG

Can I get parental leave?

Parental leave gives you the opportunity to reduce your working hours or to take a temporary break from your career to care for your child. This leave is granted once per parent, for the same child.

To benefit from it, you must be in employment (at least 10 hours per week), have a work contract for the duration of the leave and been registered at the Luxembourg social security system for at least 12 continuous months before the start of the parental leave (an interruption of maximum 7 days is tolerated).

Each parent can take parental leave and can choose:

- Either the **first parental leave** to be taken directly after the maternity leave or the fostering leave (in case of adoption), otherwise it will be lost.
- Or the **second parental leave** to be taken by the parent who did not benefit from the first leave, before the age of 6. In the case of adoption, this leave is to be taken within 6 years of the end of the fostering leave or the date of the adoption judgment and until the child is 12 years old.

Good to know: In the case of multiple births (or multiple adoptions) the right to parental leave is available for each child.

Both parents can take their leave simultaneously. However, it is not possible for one parent to transfer their parental leave days to the other parent.

What compensation is paid during parental leave?

For the duration of your parental leave, the *Caisse pour l'avenir des enfants* (CAE) pays you a monthly parental leave allowance (subject to tax and social security contributions). The amount is based on the average monthly professional income received during the 12 months prior to the start of the leave and the average number of hours worked during that period. For a full-time job, it cannot be less than the social minimum wage (SSM) and is capped at 5/3 of the SSM.

Good to know: The CAE has a calculator on its website to estimate the amount of parental leave allowance.

What are the different types of parental leave?

The type of leave varies according to the number of hours indicated in your work contract at the time you inform your employer.

- If you work **40 hours a week**, you can choose between:
 - › Full-time parental leave of 4 or 6 months.
 - › Half-time parental leave 8 or 12 months.
 - › Split parental leave of 4 months, for a maximum period of 20 months.
 - › Split parental leave of 1 day per week, for a maximum of 20 months.
- If you work **20 hours or more** per week, you can choose between:
 - › Full-time parental leave of 4 or 6 months.
 - › Half-time parental leave 8 or 12 months.
- If you work **10 hours or more** per week or you are on an apprenticeship contract:
 - › You are only eligible for full-time parental leave of 4 or 6 months.

Good to know: If you have more than one employer or if you are self-employed, you can only claim the full-time parental leave of 4 or 6 months.

How do I apply for parental leave?

Your request for parental leave should be sent to your employer by registered letter, with confirmation of receipt:

- For the **first parental leave**: at least 2 months before the the start of the maternity leave or the fostering leave.
- For the **second parental leave**: at least 4 months before the desired date for the start of the parental leave.



The application for compensation must be sent to the CAE within 15 days of the notification of the application to the employer (for the first leave) or the notification of the employer's decision (for the second leave).

Your employer cannot refuse you full-time parental leave if you have notified them in time. However, they can refuse half-time or split parental leave and can force you to take full-time leave. Under certain conditions, the employer may also request a postponement of the second parental leave.

More information on the CAE website: www.cae.lu.

CHILDREN IN LUXEMBOURG



What family benefits are available in Luxembourg?

In Luxembourg, you can receive child allowance until your child is 18 years old. If your child is in secondary or higher education, or has a disability, financial benefits can be received until they reach 25 years old.

- **Child allowances:** €307.35 per child per month, plus an extra €23.23 from age 6 to 11, and €57.99 from age 12.
- **Back to school allowance:** €115 from age 6, then €235 from age 12 (allowance paid once a year in August).
- **Special supplementary allowance:** €200 per month for a child suffering from a permanent disability of at least 50% of physical or mental capacity.
- **Childbirth allowance:** paid to the mother under certain conditions, it is divided into €580,03 for each: prenatal allowance, birth allowance and postnatal allowance.

Amounts in place since 1 January 2026.

To claim your child benefits, contact the *Caisse pour l'avenir des enfants (CAE)* : www.cae.lu.

LEAVE FOR FAMILY REASONS

In the event of illness, serious accident or other compelling health reason of your child under 18, you may under certain conditions, be granted leave for family reasons: 12 days for a child under 4 years of age, 18 days for a child between 4 and 18 years of age, 18 days for a child aged between 4 and 13 and 5 days in the event of hospitalisation of a child aged between 13 and 18. These periods may be extended for children receiving the special supplementary allowance or in the event of very serious illness.

To qualify for this, you must send a medical certificate to the *Caisse de Maladie* within 3 days, notify your employer on the day of your absence and present a copy of the certificate as soon as possible. The certificate must state the child's illness, the need for and duration of your presence, and contain your two Luxembourgish identification numbers.

Family leave may also be granted in the event of quarantine or isolation of a child under the age of 13 on the recommendation of the national or foreign authority. More information at: www.cns.lu.

Where can I get childcare?

Nurseries, mini-nurseries, childcare centres, parental assistants, at home childcare, the choice is vast in Luxembourg and depends on your budget, the hours of care and on availability.

Please note, demand is very high. Contact your local municipality in advance to find out about the possibilities of childcare in your area.

What is the childcare service voucher?

It is a government grant for children up to the age of 12 (or even older if they are still in primary education after that age).

Under certain conditions, it allows children to benefit from reduced rates for childcare in facilities recognised by the *ministère de l'Éducation nationale, de l'Enfance et de la Jeunesse* : crèches, halfway houses, homes and parental assistants.

Good to know: The amount of aid is calculated on a case-by-case basis. It takes into account the household income, the number of children receiving child allowances, the type of childcare facility, the number of hours the child is in care for, etc.

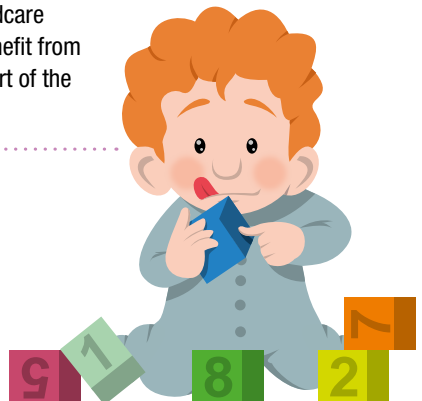
The State's financial contribution is capped at 60 hours per week: €7 per hour for welcoming a child into an education and care service and €5,40 per hour for care provided by a parental assistant. In addition, the State contributes to 5 meals per week.

To benefit from the childcare-service voucher scheme, you need to apply for membership in your child's name with your local council. Your membership will be valid from the date you sign the contract until the expiry date indicated.

For more information, contact the local authority in your place of residence or on the website <https://men.public.lu/en/systeme-educatif/enfance.html>.

FREE SUPERVISION FOR CHILDREN AGED 1 TO 4

Children aged 1 to 4 years, who attend a collective childcare facility that accepts childcare service vouchers, can benefit from 20 hours of free supervision, for 46 weeks a year, as part of the multilingual education programme.





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DE LUXEMBOURG



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Agence pour
l'enseignement français
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* 2025 figures

EDUCATION IN LUXEMBOURG

How do I enrol my child in school?



secondary education

12 to 19 years old

primary education

4 to 11 years old

voluntary early childhood education

3 to 4 years old



School in Luxembourg is open to all and compulsory from the age of 4 to 16 (18 years old as of the 2026/2027 school year). You can choose to enrol your child in a public school (free) or a private school. Depending on the school, they can follow the official Luxembourgish curriculum or a foreign curriculum: French, British, European, etc.

Contact the Service de l'intégration et de l'accueil scolaire (SIA) for the enrolment and orientation of children who have recently moved to Luxembourg. This service advises and guides pupils and their parents on all matters relating to Luxembourg's educational opportunities. Make sure to look into this in advance, as places in some schools are limited. Information on the website of the *ministère de l'Éducation nationale, de l'Enfance et de la Jeunesse* : www.men.lu.

Good to know: The **Meng Schoul** platform can help you find the right high school, college or higher education that matches your child's needs: www.mengschoul.lu.



What languages are spoken in school?

Luxembourgish schools are multilingual. Language teaching has a fundamental place in the education system and children are introduced to it from a very young age.

Up to the age of 6, schools follow the Luxembourgish curriculum meaning that lessons are mainly in Luxembourgish (with an introduction to French). In the following years, teaching is in Luxembourgish, German and/or in French. However, the education in the international schools is in French, English or German.

Good to know: Newly arrived children who do not speak the language used in school can be placed in an adaptation class with language support. Contact the SIA for more information.

What about the University of Luxembourg?

Founded in 2003, the University of Luxembourg is open to the international community, is multilingual and research oriented. As the only public university in the country, it welcomes many foreign students and offers its courses in several languages (English, French and German). It consists of three faculties:

- Science, Technology and Medicine.
- Law, Economics and Finance.
- Humanities, Education and Social Sciences.

FINANCIAL SUPPORT FOR HIGHER EDUCATION

Students enrolled in an officially recognised course of higher education can, under certain conditions, receive financial aid (AideFi) from the Luxembourgish State. It consists of an optional student loan (basic amount: €3,250) and various grants that can be accumulated:

- › **Basic grant:** automatically granted to eligible students (€1,258 per semester).
- › **Social criteria grant:** depends on the total annual taxable income of the student's household (up to €2,438 per semester).
- › **Mobility grant:** awarded to students who study outside their country of residence and are paying rent (€1,566 per semester).
- › **Family grant:** awarded to students when other children from their household are studying in higher education studies eligible for AideFi (€301 per semester).

A supplement for tuition fees up to €3,800 toward tuition and fees (50% in the form of a grant and 50% in the form of a student loan, if one has been applied for) may also be granted. The application for aid must be submitted for each semester via [MyGuichet.lu](https://myguichet.lu).

More information at MengStudien : www.mengstudien.lu.

Amounts in effect for the academic year 2025/2026.



CLERVAUX

Together for intercultural coexistence

SAVE THE DATES

New Arrivals Welcome Morning

Saturday, 16 May 2026 – 10 a.m.

at the Clervaux Castle Cultural Centre

All new residents of the municipality of Clervaux are invited to a welcome and information morning in a friendly atmosphere.

Drinks and refreshments will be provided.



Festival of Nations

Sunday, 5 July – from 11:00 a.m.

in front of Clervaux Castle

A culinary village, music, and children's entertainment await you to celebrate cultural diversity.



Want to participate? Need more information?

The Intercultural Coexistence Committee of the municipality of Clervaux is available to answer any questions you may have about:

- community life,
- local associations (volunteering, sports, music),
- registration for the welcome morning
- or any other enquiries.

Contact: interculturel@commissions.clervaux.lu



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère de la Famille, des Solidarités,
du Vivre ensemble et de l'Accueil



TRANSPORTATION IN LUXEMBOURG



How do I get around?

Luxembourg has a well-developed transportation network, including local and regional buses, trams, taxis, and self-service bicycles available in several cities. The country also offers a wide range of rail services, providing connections domestically and to neighbouring countries. Finally, Findel International Airport connects Luxembourg to major European cities.

What public transport options are available?

- **Train** : operated by the CFL (Luxembourg National Railway Company), the rail network serves the country's main towns and cities as well as neighbouring countries. For information and timetables, visit www.cfl.lu.
- **Tram** : the tram line connects Gasperich, Howald, Luxembourg's main railway station, Limpertsberg, Kirchberg and Findel Airport. It offers quick and convenient access across the whole city. For more information, visit luxtram.lu
- **Buses** : RGTR regional buses provide services throughout the country. These are supplemented by urban bus services, such as the TICE network in the south or the AVL network in the capital.
- **Cycling** : there are numerous cycle paths throughout the Grand Duchy. Bike-sharing schemes are available in several municipalities, particularly in the capital. For more information on cycling in Luxembourg City, visit www.vdl.lu (under the 'Getting around' section – 'By bike or on foot').

Park-and-ride (P+R) facilities, located on the outskirts of towns or near train stations, allow you to park your car and continue your journey using public transport.

You can also check the availability of parking spaces in the capital in real time at www.vdl.lu (under 'Getting around' – 'By car' – 'Car parks and P+R').

Good to know: Plan your journeys and combine the different modes of transportation in real time on sur www.mobiliteit.lu.

FREE PUBLIC TRANSPORT IN LUXEMBOURG



In March 2020, Luxembourg became the first country in the world to offer free public transport for everyone and throughout the country: train, bus and tram. Only first-class train tickets and season tickets require payment, as well as cross-border journeys (for the portion of the trip made outside the country).

Can I drive my car in Luxembourg?

You must register your vehicle in Luxembourg within 6 months of your arrival (the declaration of arrival at the commune is taken into account to determine the date of arrival). To do this, you must:

- **Apply for a registration number:** this can be done either via [MyGuichet.lu](https://myguichet.lu), or by sending the form “Application for a registration number” to the following email address: nplaques@snca.lu.
- Pay the “**chancery duty**” tax stamp of €50 to the Administration de l’Enregistrement et des Domaines (pfi.public.lu), or directly to the SNCA, in which case a €3 administrative fee will apply.
- Complete **customs clearance** for your vehicle to obtain the 705 sticker (this can be done by contacting the Administration des Douanes et Accises: www.douanes.lu).
- Take out **insurance** with a Luxembourgish insurance company, in order to obtain an insurance certificate.
- Present a valid **technical inspection certificate** for vehicles, subject to periodic technical inspection.
- Complete the “**Application for a registration certificate**” form.

The documents, together with the required supporting documents (proof of vehicle ownership, most recent registration certificate, etc.), must be sent by post (only if the vehicle does not need to be presented) or submitted in person to the Société Nationale de Circulation Automobile (SNCA). Appointments must be booked online via their website. More information at www.snca.lu.

In order to be allowed to drive in Luxembourg, you will have to pay an annual tax based on the engine capacity of your vehicle or its CO2 emissions A [vehicle tax simulator](#) is available on the website of Automobile Club du Luxembourg (ACL).

Good to know: Several Luxembourgish municipalities offer a **residential parking sticker**, which allows you to park for free (excluding the annual cost of the sticker) and for an unlimited duration in restricted parking zones within your neighbourhood. Contact your municipality for more information.

CITA – MOTORWAY TRAFFIC MONITORING AND INFORMATION

Cars are widely used in Luxembourg and traffic can be heavy, particularly during rush hour. Make sure you plan your journeys in advance and check real-time motorway traffic conditions on the website www.cita.lu.



DRIVING IN LUXEMBOURG

How do I get my driving licence recognised?

Your driving licence is automatically recognised in all Member States if you obtained it in a country within the European Economic Area (EEA). However, it is recommended that you register it in the Grand Duchy to simplify procedures in the event of loss or theft. If your licence was issued outside the EEA, you must have it converted into a Luxembourg licence by the SNCA within one year of your arrival.

What are the basic rules?

- The **speed limit** is 130 km/h on motorways (110 km/h in wet or rainy conditions), 90 km/h outside urban areas and 50 km/h in urban areas.
- Wearing a **seatbelt** is compulsory.
- It is prohibited to use a **mobile phone** whilst driving without a hands-free kit or to use any other mobile electronic device fitted with a screen.
- The legal **blood alcohol limit** is 0.5 g/l (0.2 g/l for young or professional drivers).
- **Winter tyres** are mandatory on all wheels when driving in winter conditions (snow, black ice, or frost), regardless of the country in which the vehicle is registered. This requirement is based on road conditions rather than specific calendar dates. M+S (Mud and Snow) approved all-season tyres are also accepted.

Good to know: Fuel prices are regulated in the Grand Duchy and are the same at all petrol stations, including those on motorways.

How does the Luxembourg points-based driving licence system work?

In Luxembourg, every driving licence starts with a total of 12 points. If you commit a traffic offence, points may be deducted depending on the offence. Once all points have been lost, the licence is suspended for a period of 12 months. This system applies to all drivers on the roads within the country.

You can check your points balance online at [MyGuichet.lu](https://www.myguichet.lu).

Good to know: Losing all your points leads to the withdrawal of your driving licence and a driving ban in all countries for residents holding a Luxembourg licence or one issued in the EEA. Non-residents driving in the Grand Duchy are issued a “virtual” driving licence; if they lose their points, the ban applies only within Luxembourg.



RETIREMENT IN LUXEMBOURG

What is the retirement age in Luxembourg?

The legal retirement age in Luxembourg is 65. However, under certain conditions it is possible to take an early retirement from the age of 57 or 60.

How can I get a pension in Luxembourg?

To be entitled to a pension at the age of 65 in Luxembourg, you must provide proof of **120 months of compulsory, continuous, optional or retroactive insurance**, of which at least 12 months must have been in Luxembourg. You must have worked for at least 1 year in the Grand Duchy and have had a career of at least 10 years in Europe, or in a country in which Luxembourg has concluded a bilateral social security agreement

Good to know: If the qualifying period is not met at the age of 65 (career of less than 10 years after totalling the insurance periods completed in Luxembourg and abroad), you may request reimbursement from the *Caisse nationale d'assurance pension (CNAP)*.

How much is the pension in Luxembourg?

The pension depends on the amount contributed to the pension insurance (the flat-rate increases) and the contributory income earned during the career (proportional increases). The amount is indexed to the cost of living and adjusted according to the applicable revaluation and readjustment factor.

In Luxembourg, 40 years of contribution to the pension insurance, the minimum monthly pension is €2,376.62 gross and is capped at €11,002.88 gross (as of 1 January 2026).

Good to know: As of 1 January 2026, Luxembourg has introduced a gradual pension scheme that allows employees who meet the conditions for early old-age pension to receive part of their pension before the age of 65 while continuing to work part-time (subject to the employer's approval and compliance with eligibility conditions).

What are the requirements for obtaining an early pension?

There are two possibilities for obtaining an early pension:

- Be 57 years old and have 480 months of **compulsory** insurance contributions.
- Be 60 years old and have 480 months * of compulsory insurance contributions, including at least 120 months of compulsory, continuous, optional or retroactive insurance (without supplementary contributions).

* From 01.07.2026, the contribution period required for early old-age pension from age 60 will increase progressively.

The amount of the early pension is calculated in the same way as the old-age pension.

Good to know: If you receive an early retirement pension you can, in principle, continue to work, but this may affect the granting and calculation of your pension.

How do I apply for a pension?

To receive an old-age pension at the age of 65 or an early pension in Luxembourg, you must complete an application form and send it to the CNAP several months before your pension entitlement date. If you have worked in several countries, in addition to the Grand Duchy, the CNAP is responsible for submitting applications to the competent bodies abroad, provided that you are a resident in Luxembourg or were last registered in Luxembourg.

MIXED CAREER

If you have worked in more than one country during your career, all periods of employment in an EU country (but also in Switzerland, Iceland, Norway, Liechtenstein or a country that has a bilateral social security agreement with the Grand Duchy) are taken into account for the purpose of calculation your pension. The pension is paid in proportion to the years worked in each country and according to the country's applicable legislation (retirement age and length of contribution).

For example, provided that the conditions for receiving a pension in each country are met, a person who has worked in Luxembourg and in Italy, will be able to benefit from the Luxembourgish pension at the age of 65 and will have to wait until the age of 67 to be entitled to their Italian pension.

OPEN A BANK ACCOUNT IN LUXEMBOURG

Why open a bank account in Luxembourg?

This is one of the first steps you should take when moving to the Grand Duchy. Opening a bank account in Luxembourg will allow you to receive your salary, pay your rent or simply make your purchases.

As there are many banks in Luxembourg, with more or less extensive branch networks, you will need to choose the bank that best suits your needs.

Good to know: To open a bank account, you can go to a bank and meet with an advisor, or open an account online, using your smartphone or computer, even before you arrive in Luxembourg!

Which documents are needed?

- › **An identification document**
- › **Your employment contract or a recent payslip (less than 3 months old)**
- › **Proof of address**
- › **Your tax number**

Good to know: In Luxembourg, the tax identification number (TIN) is composed of 13 digits and appears on the social security identification card. More information on the TIN of each country can be found on the European Commission's website:
https://ec.europa.eu/taxation_customs/tin/#/tin-country

A bank account to get settled in Luxembourg?

When you arrive in Luxembourg, service providers (renting a property, water, electricity) will usually ask you to have a bank account in Luxembourg.

Additionally, it is possible to rent a property by taking advantage of the rental guarantee (up to € 5,000 for newcomers).

If the bank of your choice offers this solution, it will act as a guarantor for your future landlord, and you don't have to advance the funds for the deposit.

This way your cash flow remains available for your first purchases.

A bank account to keep the link with your home country?

A bank account in Luxembourg will open the doors to a world of various products and services, including SEPA (Single Euro Payments Area) electronic transfers, which will allow you to make an unlimited number of euro transfers online, and if necessary instant transfers to most countries in Europe (SEPA). In many cases, current accounts are available in multiple currencies.



Debit card or credit card? The choice is yours...

Between credit or debit card, delayed debit or immediate debit, choose the one that best suits your lifestyle and consumption habits. Your bank card will allow you to make withdrawals as well as payments online and in shops in Luxembourg and abroad. Mastercard cards, in addition to offering you a means of payment that is widely accepted throughout the world, come with insurance and assistance that make them quality allies for your travels and for your daily life.

Most banks in Luxembourg offer smartphone payment solutions. No need to take out your wallet! It's simple, fast and just as secure as your bank cards. It is also important to note that some banks offer more environmentally friendly bank cards made from eco-responsible materials.

Good to know: Track your expenses and manage your payments and bank accounts directly from the web or mobile banking platforms.

And for your future?

Your Luxembourgish account will allow you to prepare for your future, in the short or long term, thanks to investment or credit solutions. In addition, certain banking products will give you access to tax deductions, which are essential for reducing your annual tax bill. You will hold all the cards to build your future!

BGL BNP PARIBAS HELPS YOU SETTLE IN LUXEMBOURG



A dedicated welcome and expertise for newcomers to Luxembourg has been set up at the Royal branch in Luxembourg City and at the Kirchberg branch. Our advisors can welcome and guide you in many languages! You can also send an e-mail directly to expat@bgl.lu

Discover all the advantages of opening a BGL BNP Paribas account at a branch or online at bgl.lu/en/new-arrivals

LUXEMBOURGISH CITIZENSHIP

What are the requirements for applying for Luxembourgish citizenship?

To apply for citizenship at your commune of residence, you must meet the following criteria:

- Be of legal age and have been legally resident in the Grand Duchy for at least 5 years and for 1 year continuously, at the time of submitting the application.
- Know the Luxembourgish language: have obtained a certificate in the assessment examination of level B1 for oral comprehension and A2 for oral expression.
- Have participated in the course “Living together in the Grand Duchy of Luxembourg” or to have passed the exam for this course.
- Not have made false statements, concealed important facts or acted by fraud in the context of the citizenship procedure.
- Must not have been sentenced to a criminal penalty or imprisonment of 12 months or more, or a suspended sentence of 24 months or more.

If you meet the criteria and gather the required documents (copy of passport, birth certificate, criminal record, language certificate, etc.) your application will be forwarded to the *ministère de la Justice*, which has 8 months to respond.



DUAL NATIONALITY

Since 2009, it is possible to acquire dual nationality, i.e. Luxembourg nationality while retaining your original nationality, provided that your country of origin also applies this principle.

Are there other ways of obtaining a Luxembourgish citizenship?

Luxembourgish citizenship can also be acquired, under certain conditions, by **recovery** (for people who have lost their nationality) or by **option**, in 10 specific situations: marriage to a Luxembourgish citizen, parent of a minor resident in the country for more than 20 years, settled before the age of 18, etc.

Good to know: Obtaining Luxembourgish nationality is **automatic** by filiation, by adoption, by birth in Luxembourg (if one of the parents was born in Luxembourg) or if it can be proven that a person enjoys this “de facto status” (i.e. when a person believes in good faith that they are Luxembourgish and act as such, when in fact they are not).

More information on www.guichet.lu.

Why obtain Luxembourgish nationality?

By becoming a full citizen of the Grand Duchy, you can participate in parliamentary elections, access certain jobs in the civil service and travel freely (without a visa) in 186 countries!

For more information, contact the *Service de la nationalité luxembourgeoise*: general enquiries at +352 247-84 547.

Good to know: If you live in Luxembourg but don't have Luxembourgish nationality, you can, under certain conditions, take part in local and/or European elections (see page 64).

Please note that once you have registered, you are obliged to vote.

More information on jepeuxvoter.lu.



ELECTIONS IN LUXEMBOURG



How does the political system work in Luxembourg?

You have just arrived in the Grand Duchy and would like to fully participate in civic life. You should know that Luxembourg is a parliamentary democracy in the form of a constitutional monarchy. Elected representatives are chosen through local, legislative, and European elections. The public may also be asked to give their opinion through the organisation of referendums.

Good to know: In Luxembourg, voting is compulsory for all individuals registered on the electoral rolls.

Can I take part in the elections organised in Luxembourg?

If you reside in Luxembourg but do not hold Luxembourgish nationality, you will only be able to take part in municipal and European elections.

- **Communal elections :** These are held every 6 years to elect the communal councillors. All residents of the commune, regardless of their nationality (Luxembourgish or foreign), aged 18 or over, registered on the electoral roll, and enjoying their civil and political rights may take part.
- **European elections :** These are held every 5 years and offer the opportunity to elect Luxembourg's 6 representatives to the European Parliament. Voters registered on the electoral roll may participate, whether they are Luxembourg nationals or citizens of another EU Member State. As with the municipal elections, you must be at least 18 years old, enjoy your civil rights, and reside in Luxembourg.

Good to know: As a non-Luxembourgish EU national, for the European elections, you can choose to vote for the representatives of your country of origin rather than those of the Grand Duchy. Contact the relevant authorities or your consulate for further details.

In addition to municipal and European elections, legislative elections and referendums are also held in Luxembourg. However, participation is restricted to residents of Luxembourg nationality. Therefore, if you are a foreign resident, you cannot take part.

- **Legislative elections** : These are held every 5 years to elect the 60 members of the Chamber of Deputies. These elections are only open to individuals aged 18 or over who enjoy their civil and political rights, reside in Luxembourg, are registered on the electoral roll, and hold Luxembourgish nationality.
- **Referendums** : The government can call on the population to give their opinion on a social issue. It can then organise a referendum. Only those registered on the electoral roll for parliamentary elections may take part.

How can I register for the elections as a newcomer?

You can register to vote electronically via [MyGuichet.lu](https://myguichet.lu) (you will need a LuxTrust certificate) or contact your municipality of residence, which will inform you about the forms to complete and the supporting documents to provide. The registration request must be submitted no later than the 55th day before polling day.

Once registered, you will receive an invitation letter at least 5 days before the election, indicating the location, date, and opening hours of the polling station.

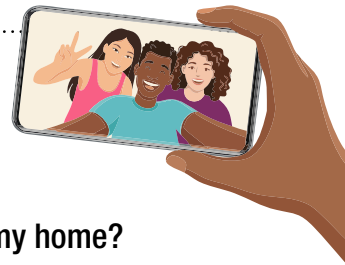
On election day, don't forget to bring your ID card, passport, or residence permit.

WHAT YOU NEED TO KNOW ABOUT ELECTIONS IN LUXEMBOURG

- Voting is compulsory for everyone on the electoral roll.
- People over the age of 75 are exempt from this obligation.
- Registration is permanent, and if you move to another municipality within the country, it is automatically transferred.
- Proxy voting is not permitted, but you can request to vote by post from your municipality of registration.

Please note: the procedures for the European elections are different. To participate, you need to re-register. For more information, contact your local authority or visit jepeuxvoter.lu.

STAY CONNECTED WITH YOUR LOVED ONES IN LUXEMBOURG



Internet, television, telephone: how do I connect my home?

You've just moved and are wondering how to connect your new home to the internet, television, and telephone. The good news is that Luxembourg offers high-quality landline and mobile services that are constantly improving.

To connect your home, you can contact POST Luxembourg, the main telecommunications infrastructure operator in the Grand Duchy.

You are then free to choose your operator from those available in the Grand Duchy. While internet, TV, and fixed-line telephone connections can be set up separately, operators generally offer all-inclusive packages.



→ **Internet connection:** The main internet service providers in Luxembourg offer high-speed and even ultra-high-speed broadband packages, with fibre optic widely available across the country. Whether for remote work, streaming or gaming, you will enjoy a seamless online experience.



→ **Television:** You'll have access to a wide range of local and international channels, via satellite or the internet. The various operators offer a variety of services, often supplemented by additional options such as thematic channel bundles, video-on-demand (VOD), TV apps, and more.



→ **Landline Phone:** An internet plan usually includes a fixed phone line. However, you can also opt for a basic landline subscription without internet connectivity.

Good to know: It's advisable to request the activation of a new line well in advance, as the process can take up to a month. However, some operators, such as POST Telecom, offer alternative connection solutions to keep you connected in the meantime.

What types of mobile plans are available in Luxembourg?

The mobile network enjoys extensive, high-quality coverage throughout the country. 5G is available throughout almost the entire country, providing ultra-fast network speed and seamless simultaneous connectivity between your various digital devices (smartphones, tablets, computers, etc.).

Operators offer plans tailored to your needs, as well as bundled offers that include services such as calls, SMS, and internet data, available as unlimited, fixed, or prepaid plans.

To subscribe to a plan and, if necessary, purchase a mobile phone, visit the website of the operator you have chosen or go directly to a store with an ID, proof of address, and a bank statement.

Good to know: Mobile phone plans can be combined with Internet, fixed-line, and TV services. This allows you to benefit from discounts or perks, for example: www.pop.lu.



How does Luxembourg's postal system work?

Another way to stay in touch with loved ones is through the postal service. Well-developed and reliable in the Grand Duchy, it is managed by POST Luxembourg, which guarantees the sending and receipt of your national and international mail and parcels.

Our extensive distribution network offers numerous solutions to make your life easier. You can receive your parcels at home (even if you're away), at service stations, in shops, at one of the 160 PackUp stations (secure lockers), or at a POST collection point.

Other carriers are also present in the country to deliver your parcels.

Good to know: If you are planning to move in the near future, POST can assist you with the process and offer you a personalised package allowing you to easily transfer all your services: mail, landline, mobile plan, internet connection, TV, etc.

Visit your nearest Espace POST or go to www.post.lu.



STAY CONNECTED WITH POST LUXEMBOURG

POST Luxembourg is the leading operator of postal and telecommunications services in Luxembourg, offering its services to both private and business customers. With over 100 of its own outlets or those operated by partners, POST offers a wide range of local services to its customers. For more information, visit www.post.lu.

CULTURAL ACTIVITIES IN LUXEMBOURG

Which are the cultural places not to be missed, in the capital?

Luxembourg is a multicultural country that is both modern and traditional, with plenty of places to discover. Here is a small selection of the must-see places to visit in the capital.

- › **The Grand Ducal Palace**
- › **The Lëtzebuerg City Museum**
- › **The Corniche path**
- › **The Casemates**
- › **The Pfaffenthal panoramic lift**
- › **Neumünster Abbey**
- › **The Philharmonie**
- › **MUDAM**

And in the rest of the Grand Duchy?

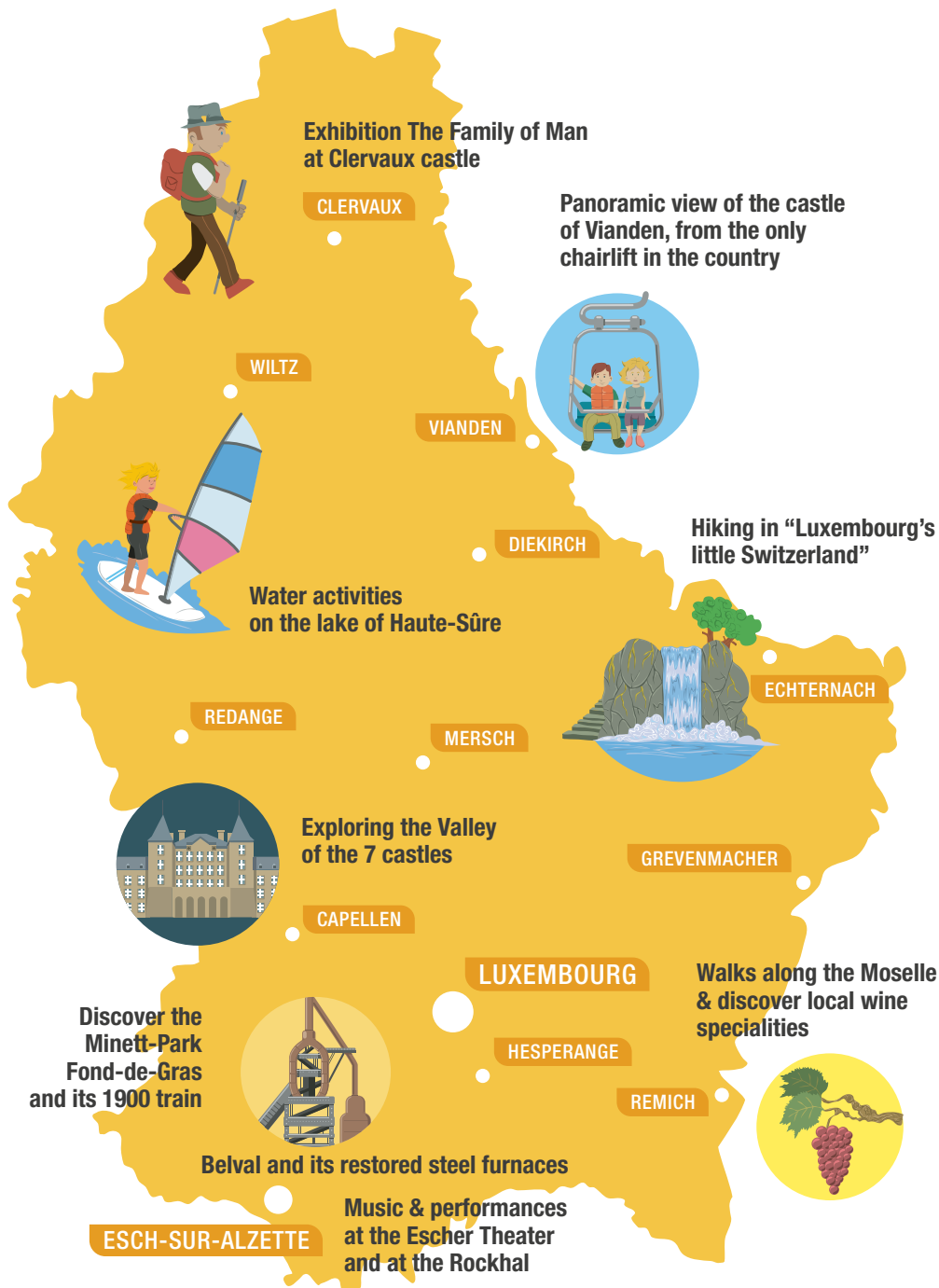
Away from Luxembourg City, you can discover the Valley of the Seven Castles in the Guttland region, enjoy water sports on the Haute-Sûre lake or visit the medieval town of Vianden.

Hiking enthusiasts should not miss the Mullerthal region, known as “Luxembourg’s Little Switzerland”, with its many paths and amazing rock formations. Beautiful walks also await you in the natural landscapes of the Luxembourg Ardennes (Éislek) in the north of the country or on the banks of the Moselle in the south.

Luxembourg also has a rich industrial heritage, particularly in the Terres Rouges region in the south of the country. You can experience a journey through time at Minett Park with the 1900 train and a visit to the old mine, or enjoy a concert in the vibrant Belval district, which combines rehabilitated iron and steel remains, shops, homes and places of culture.

UNESCO HERITAGE

Several Luxembourgish sites and legacies are UNESCO World Heritage Sites: the old quarters and fortifications of Luxembourg City (World Heritage), The Family Of Man photo exhibition in Clervaux (Memory of the World), the Minett Unesco Biosphere project (Man and the Biosphere), the Natur - & Geopark Mëllerdall (World Geopark), the Echternach Dancing Procession, the musical art of trumpet-playing, transhumance, the traditional method of irrigating pastures, maieutics, the art of dry stone construction (Intangible Cultural Heritage).



THE CASEMATES OF LUXEMBOURG



Visit the depths of Luxembourg City

Part of Luxembourg's UNESCO World Heritage-listed fortifications, the Pétrusse and Bock Casemates offer an immersive underground experience, with galleries and fortified chambers. This exceptional historical heritage offers breathtaking panoramic views of the city and its surroundings. It is an iconic place of resistance that has shaped the history of Luxembourg City.

What will I discover during the visit to the Pétrusse Casemates?

Initially, the Spanish modernised the medieval structures and built fortifications. In 1728-29, the Austrians added the 'grand staircase' and other defensive elements. Over the centuries, the fortifications were reinforced by the French and the Prussians. Today, visiting the casemates immerses you in this history thanks to an immersive scenography, animations, and lighting installations, offering a real journey through time.

What makes the Bock Casemates so special?

The Bock Casemates, built to defend the city against invasions, offer an unbeatable view of the old town. You can admire this unique natural landscape through the enlarged loopholes, openings initially designed for defense purposes. These fortifications are considered an exceptional example of military architecture of the time and are now renowned as the most beautiful "rocktop" in Europe.

Good to know: A visit of the depths of the city of Luxembourg is a must-do activity for families or friends at any time of the year. Indeed, the casemates are open 7 days a week, all year round (except on December 25th and January 1st). Getting there is easy. Head to Place de la Constitution to access the Pétrusse Casemates, or go to the top of Montée de Clausen to access the Bock Casemates.

DISCOVER LUXEMBOURG CITY WITH THE LCTO

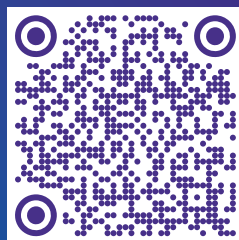
If you want to explore the Luxembourg capital and its unexpected sites, historical heritage, or artistic treasures, trust the Luxembourg City Tourist Office (LCTO). Guided tours, circuits, excursions, cultural events—find all the useful information on the website www.luxembourg-city.com.

luxembourg

my city • ma ville • meng stad

ROCK
WITH
A VIEW

OPEN
ALL
YEAR



Get your tickets

DISCOVER THE BOCK CASEMATES

LUXEMBOURG CITY
UNDERGROUND

luxembourg
city tourist office



NEIMËNSTER - NEUMÛNSTER ABBEY

Want to immerse yourself in a thousand years of history?

Take the UNESCO World Heritage-listed path to visit this former Benedictine monastery, located along the Alzette River. Once a prison, a Prussian garrison barracks, a military hospital, and later a Nazi detention center, it remained a prison until 1985. This building is located in the historic district of Grund, in Luxembourg.

The site can be seen from the Bock rock and the Chemin de la Corniche. It is also the most photographed view in Luxembourg. Since 2004, the site has been transformed into a cultural meeting center. neimënster hosts artists and offers a rich and diverse cultural program.

Meeting Mélusine

Take a walk along the Wenzel Circuit and follow the ramparts and casemates, then the Robert Krieps building to discover the unique view from the square of neimënster, overlooking the cliffs and along the Alzette River, where Mélusine, the fish-woman, is said to hide.

The legend tells that Count Sigefroi founded Luxembourg in 963. He married Mélusine, a woman he met on the cliff, who captivated him with her song. Together, they had seven children. But the day Count Sigefroi discovered that Mélusine was actually a mermaid, seeing her take her bath, she vanished into the water forever.

Today, her statue, recreated in 3D printing by Luxembourgish artist Serge Ecker, sits by the Alzette. Beehives are installed just a few meters away, and the honey, named Mielusina is sold at the neimënster shop.

Visit the former Neumünster Abbey, now known as neimënster

Wander through the cloister, look up at the stunning ceiling of the chapel, and visit the permanent exhibition or the ongoing temporary exhibitions. Today, neimënster offers a diverse and high-quality cultural agenda: theater, exhibitions, concerts, festivals...

There is something for everyone. *«neimënster is proof that a place of suffering can become a magical place for all, where exchange and creation reign.»* Ainhoa Achutegui, director.

Good to know: The Luxembourg City Tourist Office (LCTO) regularly organizes walking, cycling, and bus tours... that lead to neimënster. For more information, visit: www.luxembourg-city.com/en/tours.

culture performance young audience
exhibition music encounter festival
reading event management conference

A mix of stories

residency creation cinema dance
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Full program on
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Ministère de la Culture



neimënster



ESCH-SUR-ALZETTE: THE RICHNESS OF THE RED LANDS

Esch-sur-Alzette: between industrial heritage and cultural dynamism

Located in the south of Luxembourg, Esch-sur-Alzette is the country's second largest city. Nestled between an industrial past, rich cultural and architectural heritage, it has carved out a prominent place in the Luxembourg landscape.

Over the years, the city has reinvented itself profoundly. One highlight is the Esch/Belval district, an «Urban Living» space born from old steelwork wasteland, now home to cultural, academic and leisure venues. The site is particularly well known for the concerts held at the Rockhal, and for the impressive guided tours of the Blast Furnaces.

In the city centre, a stroll along rue de l'Alzette — the longest shopping street in the country — is a must, with its many boutiques, cafés and restaurants.

Throughout the year, Esch-sur-Alzette draws visitors from Luxembourg and beyond. Its rich architectural heritage, which blends historic remnants with modernity, makes it an ideal setting for lively events and festivals such as the Francofolies d'Esch and the LOA (Luxembourg Open Air).

Nature, activities and a pleasant living environment

For younger visitors and families, the Gaalgebierg Municipal Park is an ideal destination. Enjoy a leisurely walk through the free-admission wildlife park, where goats, hens, rabbits and many other animals delight visitors of all ages.

For a more unusual experience, the «Escher Bamhaiser» tree houses offer adventurous guests the chance to spend a unique night in the heart of the Déierepark, in one of three comfortable, modern and welcoming cabins.

Food lovers will also appreciate the city's wide variety of restaurants, offering flavours from all around the world.

Good to know: Try [Rent a Bike](#) the new electric mountain bike rental service and ride along the longest cycling footbridge in Europe to discover the city in a whole new way.

EXPLORE ESCH

For a full overview of events and practical information, visit: [explore.esch.lu](https://www.explore.esch.lu).
Esch awaits you!

explore esch



explore.esch.lu

**A new citizen or a long time resident?
There are always new discoveries to make in Esch!**

**Live new adventures with Explore Esch,
our website to get to know the capital of the south.**

KULTURFABRIK
CULTURAL CENTRE



ESCHER BAMHAISER
WOODEN TREE
HOUSES



TERRES ROUGES
HIKING AND
MOUNTAINBIKING



KONSCHTHAL
CONTEMPORARY
ART SPACE



BLAST FURNACES



ESCHER DÉIEREPARK
ANIMAL PARK



VĚLODUKT
CYCLE TRACK



ARCHITECTURE
ARCHITECTURAL
WALKING TOUR



ROCKHAL
CONCERT HALL



#LIEWENZUESCH

E
ESCH

LUXEMBOURGISH TRADITIONS



What are the traditional festivities in Luxembourg?

A country of traditions, the Grand Duchy celebrates many holidays throughout the year. It is a good opportunity to discover Luxembourg's culture and enjoy a festive moment with family or friends.

› LIICHTMËSSDAG

The carnival period starts on Liichtmëssdag (Candlemas day), the 2nd of February, and children celebrate by walking through the streets with handmade lanterns and go from door-to-door singing, in exchange for sweets or coins.

› FUESENT

February is the month of carnival: masked balls, cavalcades, and parades in the streets of the country, bring joy to children and adults. A good time to dress up and enjoy delicious carnival pastries, such as the Fuesendkichelcher.

› BUERGBRENNEN

The first Sunday after carnival, Luxembourg celebrates the Brandon Festival. Large bonfires are lit and festivities are organised in the villages to chase away winter and to welcome spring.

› BRETZELSONNDEG



On Pretzel Sunday (4th Sunday of Lent), traditionally the men must offer a pretzel (a pastry covered in sugar and almonds) to the woman they love. If the feelings are shared, the woman gives him an egg on Easter Day.

› EASTER AND EIMAISCHEN

During the Easter holidays, chocolate bunnies and decorated eggs are the order of the day. It is also the time to

discover the famous Péckvillercher, small whistling birds in clay, sold on the occasion of the Éimaichen, a large traditional market, held in the capital and in Nospelt, on Easter Monday.

› OKTAV

The religious festival of the Oktav takes place for 15 days in April or May. Religious believers from all over the country go on a pilgrimage to the Cathedral in the capital, to pay homage to the Virgin Mary. An annual market is organised for the occasion, at Place Guillaume II.

› NATIONALFEIERDAG

On the occasion of the National holiday, the whole country is buzzing with excitement. There are festivities organised on the 22nd and 23rd of June: entertainment, concerts, parades, memorial ceremonies and magnificent fireworks.

› SCHUEBERFOUER

Luxembourg's largest funfair is organised every year between the end of August and the beginning of September, on the Champ du Glacis in Limpertsberg. Founded in 1340, the Schueberfouer is a must-attend event in the city.

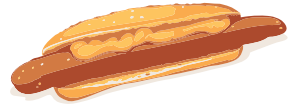
› KLEESCHEN

According to tradition, a few days before December 6, the Kleeschen (Saint Nicholas), accompanied by the Houseker, visits the children to give them sweets, or twigs if they have been naughty. He then returns on the night of 5-6 December to hand out presents.

› CHRËSCHTDAG

December marks the opening of Christmas markets across the country: christmas lights, decorations, handcrafts and musical performances. The Christmas markets end on December 25th, Christmas Day, which is celebrated with a festive meal and presents.

LUXEMBOURGISH CULINARY SPECIALTIES



What are Luxembourg's typical products and dishes?

Moving to a new country also means discovering its products and culinary specialities. Luxembourg offers generous local cuisine influenced by its German, Belgian and French neighbours.

ON THE SAVOURY SIDE, YOU CAN TASTE:

- **BOUNESCHLUPP** : green bean soup, usually garnished with carrots, onions, leeks, celery, smoked bacon, potatoes and milk or cream.
- **FIERKELSJELLI** : Piglet in jelly.
- **FRITÛR VUN DER MUSEL** : small fried fish from the Luxembourg Moselle.
- **GRILLWURST** : grilled pork sausage served in a white bun.
- **GROMPEREKICHELCHER** : grated potato pancakes served with applesauce.
- **HAMESCHMIER** : A slice of bread topped with Ardennes ham, to be enjoyed either raw or cooked.
- **JUDD MAT GAARDEBOUNEN** : Smoked neck of pork with broad beans and potatoes.
- **KNIDDELEN** : Small dumplings of dough cooked with bacon.
- **KUDELFLECK** : Breaded and fried beef tripe or stomach, served with a spicy tomato sauce.
- **METTWURST** : Smoked pork sausage, often served in soup.
- **PASCHTÉIT OR BOUCHÉE À LA REINE** : puff pastry filled with a white sauce made with mushrooms, chicken, sweetbreads, dumplings or ham.
- **TRÄIPEN** : black pudding with potatoes, cabbage, onions and honey.
- **RIESLINGSPASCHTEIT** : Riesling pâté in pastry.

ON THE SWEET SIDE, INDULGE IN:

- **BAMKUCH** : Multi-layered cake cooked on a spit.
- **BOXENMÄNNCHEN** : Brioche shaped like a little man, covered with sugar or chocolate.
- **BRETZEL** : puff pastry topped with sugar or almonds.
- **QUESTSCHENTAART** : slightly tart quetsch tart.
- **STOLLEN** : Raisin cake dusted with icing sugar.

Gudden Appetit !



NEWCOMERS IN LUXEMBOURG

Would you like to ask questions to expats in Luxembourg?

You can talk to a large community of cross-border commuters and new residents on the website of les frontaliers & résidents.



Les Frontaliers
& résidents

Housing, employment, healthcare, family, transport, etc. Share your experiences and ask all your questions on the forum at: www.lesfrontaliers.lu ou www.residents.lu.

What are the essential tools available on the site?

- **The tax calculator** : estimate the net salary offered by your future employer by starting from the gross salary. You can also use the calculator to determine the amount of tax that will be deducted if you get a salary increase.
- **The child allowance calculator**: calculate the amount of child allowances you can get depending on the number of children in your care and of their age.
- **The salary scope** : find out the average salaries in Luxembourg according to the profession and the years of experience. It is filled in by the users themselves.

DOWNLOAD THE APP LES FRONTALIERS ET RÉSIDENTS



Good to know: The site is also available in German, for German speakers : www.diegrenzgaenger.lu. or www.bewohner.lu.



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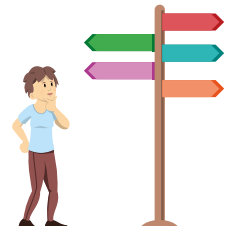
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USEFUL ADDRESSES

ARRIVING IN LUXEMBOURG

- » Association de Soutien aux travailleurs immigrés (ASTI) : www.asti.lu
- » Bierger-center (Citizen Service Center) : www.vdl.lu/en/the-city/city-departments-at-your-service/bierger-center
- » Biergerpakt : www.biergerpakt.zesummeliewen.lu
- » Comité de liaison des associations des Étrangers (CLAE) : www.clae.lu
- » Administrative guide of the Luxembourg state : www.guichet.lu
- » Ministry of Foreign and European affairs, Defence, Development Cooperation and Foreign trade : www.mae.lu
- » Ministry of Home Affairs : www.maint.gouvernement.lu
- » Ministry of Family Affairs, Solidarity, Living Together and reception of Refugees : mfsva.gouvernement.lu
- » National Reception Office (ONA) : www.ona.gouvernement.lu
- » Website for cross-border workers and residents of Luxembourg : www.lesfrontaliers.lu



LIVING IN LUXEMBOURG

- » Housing assistance: www.logement.lu

HEALTHCARE IN LUXEMBOURG

- » Centre commun de la sécurité sociale (CCSS) : www.ccss.lu
- » Caisse nationale de santé (CNS) : www.cns.lu
- » Healthcare portal : www.sante.lu
- » Pharmacies in Luxembourg : www.pharmacie.lu

WORK IN LUXEMBOURG

- » Agence pour le développement de l'emploi (ADEM) : www.adem.lu
- » Chambre de Commerce Luxembourg : www.cc.lu
- » Chambre des Métiers : www.cdm.lu
- » Chambre des Salariés Luxembourg : www.csl.lu
- » House of Training : www.houseoftraining.lu
- » Lifelong Learning portal : www.lifelong-learning.lu

BECOMING AN ENTREPRENEUR IN LUXEMBOURG

- » House of Entrepreneurship : www.houseofentrepreneurship.lu

HOLIDAYS IN LUXEMBOURG

- » Inspection du travail et des mines (ITM) : www.itm.lu

TAXES IN LUXEMBOURG

- » Administration des contributions directes : www.impotsdirects.public.lu
- » Tax Guide : www.guidedesimpots.lu

COUPLES IN LUXEMBOURG

- » Portal of the judicial administration : www.justice.lu

CHILDREN IN LUXEMBOURG

- » Caisse pour l'avenir des enfants (CAE) : www.cae.lu
- » Ministère de l'Éducation nationale, de l'Enfance et de la Jeunesse : www.men.lu

EDUCATION IN LUXEMBOURG

- » MengStudien : www.mengstudien.lu
- » Educational web portal : www.education.lu
- » Meng Schoul platform : www.mengschoul.lu
- » University of Luxembourg : www.uni.lu

MOBILITY IN LUXEMBOURG

- » Automobile Club Luxembourg : www.acl.lu
- » Centrale de mobilité (Mobilitécentral) : www.mobiliteit.lu
- » Customs and Excise portal : www.douanes.lu
- » Railways in Luxembourg : www.cfl.lu
- » Société Nationale de Circulation Automobile (SNCA) : www.snca.lu
- » Bicycles in Luxembourg : velo.vdl.lu
- » Tram : www.luxtram.lu

RETIREMENT IN LUXEMBOURG

- » Caisse nationale d'assurance pension (CNAP) : www.cnap.lu

LUXEMBOURGISH CITIZENSHIP

- » Ministry of Justice : www.mj.gouvernement.lu

CULTURAL ACTIVITIES IN LUXEMBOURG

- » Luxembourg city tourist office : www.luxembourg-city.com
- » Luxembourg for Tourism : www.visitluxembourg.com

Yes: jo

No: nee

Hello: moien (all day long)

Goodbye: äddi

Please: wannechgelift, wgl.

Thank you (very much): (villmools) Merci

You are welcome: gär geschitt

Enjoy (your food): gudden Appetit

The bill, please: D'Rechnung, wgl.

Pardon? excuse me?: watgelift?

Sorry, excuse me: pardon, entschëllegt

How are you?: Wéi geet et?

Good: gutt

What's your name?: Wéi heeschs du?

I am called...: Ech heeschen ...

My name is...: Mäin Numm ass ...

Where do you live?: Wou wunns du?

I live in...: Ech wunnen zu ...

Where are you from?: Vu wou bass du?

What time is it?: Wéi vill Auer ass et?

How much is this?: Wéi vill kascht dat?

How do you say this in Luxembourgish?:

Wéi heescht dat op Lëtzebuergesch?

Can you repeat, please?:

Kanns de dat widerhuelen?

I don't know: ech weess et net

Where is...?: Wou ass ...?

Where are...?: Wou sinn ...?

I am looking for...: ech sichen ...

The airport: de Flughafen

The bank: d'Bank

The office: de Büro

The nursery: d'Crèche

The school: d'Schoul

The station: d'Gare

The hospital: d'Klinick

The council, the town hall: d'Gemeng

The shop: de Buttek

The pharmacy: d'Apdikt

The post (office): d'Post

The toilets: d'Toilett

The bus: de Bus

The train: den Zuch

The tram: den Tram

I am hungry: ech sinn hongereg

I am thirsty: ech sinn duuschteg

1 eent, 2 zwee, 3 dräi, 4 véier, 5 fënnef,

6 sechs, 7 siwen, 8 aacht, 9 néng, 10 zéng

*First words in
Luxembourgish*



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