

Living in Spain

The Just Landed Guide

in *his*pania

[International Language Center]



www.justlanded.com
Simplify your life in Spain!

Introduction

Going to study or work in a new country is always a challenging experience. Getting things done can be complicated and take a lot of time, especially if you are still 'working' on your language skills. You just need to remember that every problem can be solved eventually. More importantly, the benefits of learning about how a different culture works and getting to know its people are far greater than the difficulties of organising day-to-day life.

This Living in Spain Guide has been designed to help you survive in Spain by bringing together a selection of information and practical advice on how to get things done. We hope you find it useful. If you don't find what you're looking for, you can find more information online at www.justlanded.com.

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Visa requirements

VISAS

We recommend that you ensure you remain legal while resident in Spain and do not try to enter the country without the required paperwork. There is a large population of illegal immigrants and this is a politically sensitive issue so there are efforts being made to prevent entry and to find and deport people living illegally in the country.

EU CITIZENS

Citizens of the European Union countries together with Iceland, Norway and Lichtenstein are not required to get a visa for Spain since they already have the right to residency. In order to officially remain resident in Spain you are meant to apply for a NIE (*Número de Identidad de Extranjero*) and a residency card (*Tarjeta de Residente Comunitario*). In practice this is not an urgent thing to get done, but you will need it eventually for some things.

Citizens of the EEA countries do not need to have a work permit in order to hold a job in Spain with the exception of nationals of the Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia and Slovenia.

NON-EU CITIZENS

If you're a non-EEA citizen, you will need a visa (*visado*) in order to enter and visit Spain, unless there exists a special agreement between Spain and your home country; these countries are those of North & South America in addition to:

Andorra, Australia, Brunei, Costa Rica, Croatia, Gibraltar, Grenada, Israel, Japan, South Korea, Malaysia, Monaco, New Zealand, San Marino, Singapore, and Switzerland.

If you are one of these nationalities, you can enter Spain without a visa and stay for up to 90 days in any 6-month period.

Non-EEA citizens coming to work, study or live in Spain

All non-EU citizens are required to obtain a visa to work, study or live in Spain – note that this also includes non-EU spouses and dependents. Even if you are not required to have get a visa, in order to officially stay resident in Spain everyone needs to apply for a NIE (*Número de Identidad de Extranjero*) and a residency card (*Tarjeta de Residente Comunitario*).

GETTING A VISA

Visas are managed by the Spanish *Ministerio de Asuntos Extranjeros* (Ministry of Foreign Affairs) through its consulates and embassies around the world.

You apply for and obtain a visa through the Spanish consulate nearest to your residence before you travel. Honorary consuls generally cannot issue visas but may provide application forms.

Since visas are never issued in Spain, you must apply for them before you leave your country of residency. Do not attempt to enter Spain without a visa if you need one. There is no emergency procedure, you can't bribe the police, your embassy in Spain can't help and you will probably be refused entry.

Generally, you should apply for your visa about 8-12 weeks before the date of your arrival in Spain. You must first have a valid passport with at least three months until expiry in order to apply, so be sure to allow adequate time to obtain or renew both the passport and get the visa application processed. Don't leave this to the last minute or you put your travel plans at risk.

PROCEDURES AND DOCUMENTS

Each Spanish consulate has different visa application procedures. You must call the consulate that has jurisdiction over your state of permanent residence (refer to list of consulates) to find out which procedure applies. You should address all questions concerning requirements and procedures for visa applications to your designated Spanish Consulate.

VISA TYPES

Visas are valid for the length of time stated on them, starting on the date of arrival in Spain. There are different types of visas, which can be divided into the following categories:

- ▶ Student visas
- ▶ Tourist visas
- ▶ Business visas
- ▶ Residency visas
- ▶ Transit visas

You cannot enter Spain with a tourist visa and then apply to stay as something else, eg, a student, without first returning to your country of residence and obtaining the new visa. Also, it is generally not possible to ask a friend at home to obtain a visa for you once you're in Spain. In any case, you have to get out of the Schengen Area in order to apply for a new type of visa, so plan accordingly.

SCHENGEN AREA

Spain is a signatory to the **Schengen Agreement**, which enables free circulation of residents within countries in the Schengen Area. A visa granted by one of these countries (for example, Spain) is valid in the whole Schengen Area. Travelling within the Schengen Area is legally the same as travelling within Spain. If you enter Spain with a tourist visa, you will be able to stay in Spain and/or any other country in the Schengen Area for up to 90 days during any 6-month period.

- ▶ In addition to Spain, the other parties to the Schengen Agreement are: Austria, Belgium, Denmark, France, Finland, Germany, Greece, Iceland, Italy, Luxembourg, the Netherlands, Norway, Portugal and Sweden.
- ▶ Although you can leave the Schengen Area and come back in as many times as you need during its 6-month validity, the total amount of time you can stay in the Schengen area cannot exceed 90 days.
- ▶ A visa granted by one of the Schengen countries is valid in all other member countries.
- ▶ Countries outside the Schengen Area include Switzerland, United Kingdom & the Channel Islands, Ireland, Morocco, and Gibraltar.

Trivia: Schengen is a place in Luxembourg where the original treaty was signed in 1985.

Finding somewhere to live

THE RENTAL MARKET

More and more Spaniards have been buying instead of renting their housing in recent years. Spain now has the lowest EU rental rate at 13%, compared to an average of 40%. Low salaries and expensive housing mean that most Spaniards are living at home longer (late 20s/early 30s) and then buying a home.

Property prices have risen dramatically over the past several years due to a boom, so there has been upward pressure on rentals. Monthly rentals for a 1-2 bedroom furnished flat start at •600/month in Madrid and Barcelona. A cheaper option is a shared apartment (*piso compartido*), which may start around •300/month in the major cities.

Other options include staying with a family or in a *pension*, *residencia* or *colegio mayor* (student hall). These often provide more flexibility in terms of rental terms, can be economical and, in the case of staying with a family, will help improve your Spanish.

May to July is the best time for flat hunting; August can be difficult as people are on holiday. September tends to be the worst month as people return from vacation and students start a new year. The housing market can also be slow over the Christmas period.

Finding a good apartment at the right price before you arrive in Spain is difficult. Landlords prefer to meet tenants before signing a contract and the wide range in quality means it is not advisable to commit to rent a flat 'unseen'. If you require your living arrangements to be organized before you arrive, you can use an apartment rental service. However, these do tend to be expensive.

GETTING STARTED

Finding a place to live in Spain is all about patience and persistence. As in many places, it can be a long, time-consuming and frustrating process. The typical search takes at least a week to 10 days – don't make the mistake of thinking you will find something and be moving in after a few days!

Plan on doing a lot of walking. It's a great opportunity to discover the city that will be your new home. The first step to locating accommodation is to familiarize yourself with the different neighbourhoods (*barrios*). Buy yourself a pocket-sized street guide (*callejero* or *guía urbana*) and get to know the local bus and metro lines. Explore different areas, talk to people and spend some time walking around. This will help you decide where you want to live.

Once you have some target areas, the real fun begins. Make sure you know what you are looking for before you start. A list of desired characteristics for your future home is essential, but make sure you split it into 'essential' and 'nice-to-have' items.

GET YOUR POINT ACROSS IN SPANISH

If you don't speak Spanish very well or are lacking in confidence on the phone, try to find someone who is willing to help. Like just about anywhere, people tend to have less patience with foreigners and will not struggle through a conversation that is going to take half an hour.

Take some time to write down the questions you want to ask in advance. Also, you might find it useful to prepare a few lines that you will use to describe who you are and what you are looking for. Some preparation might save you some trips to see apartments that are very different from what you want. One of our readers told us that in his search for a shared flat he has now come across a middle-aged woman renting out a room of her son who is not living at home any more and a recently widowed seventy-year old lawyer renting out his study. He now asks a few more questions before going to visit places!

WHERE TO LOOK FOR ACCOMMODATION

Whether you're looking for an apartment or just a room: local knowledge is key. If you're not willing to spend a lot of money on an estate agent, you will have to get used to a housing market that relies a lot on local advertising.

Here some tips for a successful housing search:

1) Get walking

This method might seem a little strange to people who are used to housing markets that mainly rely on classifieds and professional agents. However, it can be quite effective in Spain.

Walk around the streets to see what is available in your desired neighbourhood. Many empty apartments have an orange *se aquila* (for rent) sign outside or on the main building entrance. If a sign says 'razón portería/portero', then you should enquire with the concierge/caretaker about the *flan* for hire. For large buildings, it might be worth talking to the concierge (*portero* or *conserje*); if you ask nicely, they might know if people are moving out and put you in contact with the owners. Check out the bulletin boards at the local language schools, universities and also posters in the street and lampposts.

2) Networking

This is a way of life in Spain and looking for a home is as good a time as any to begin. Given the lack of rented housing, a lot of the best places are not generally advertised, but are recommended by word of mouth because landlords prefer 'known' tenants. Talk to friends, family members, classmates, work colleagues, etc. and let them know that you are looking for a place to live. The more people that know you are looking, the higher the chance you will be pointed in the right direction.

3) Classifieds

On the basis of quantity, classified advertisements offer the most housing possibilities. The bad news is that competition for these places is intense. Many advertisers fill up their schedule for showing the property early in the morning of publication.

Our advice is to start early and be persistent. If you can't reach someone in the morning, the next best times to call are around lunchtime (1:30-4:00pm) and after work (8-10pm). If you get an answering machine or voicemail, don't bother leaving a message as many people will not return calls. Lots of newspapers and local magazines have an *inmobiliaria* (property) section offering rentals. *Segundamano* (Mon-Fri, •2.70) carries about the most comprehensive listings of available rentals. Many publications also offer the possibility of placing a wanted ad (*demanda*) for free. However, your time might be better employed elsewhere as it is highly unlikely you will be contacted by a landlord. These are useful when looking for roommates though.

PAID SERVICES

If you're having trouble finding a place or are in a rush to get settled, there are two types of paid accommodation services: (i) *agencias inmobiliarias* (real estate agents) and (ii) room finding services.

There are many *agencias inmobiliarias* in every neighbourhood. Although their main business is selling property, most agencies tend to have at least a few flats for rent. Their fee is typically the equivalent of one month's rent. This is an expensive alternative, but worth it if time is limited.

Room finding services are more proactive and cost a bit less. They charge an upfront fee (typically •60-120) and then try to find an apartment that meets your requirements. Although this sounds like a smart choice, these services aren't always as good as advertised. You might be sent first to overpriced or substandard apartments in an attempt to unload those hard-to-rent properties.

In order to avoid this, our suggestion is to talk to others who have used the service and to ask the agent to see a list of properties that match your constraints **before** you hand over any cash. They may not show you everything, but the best services will at least try to address your concerns. In case you do get caught in the situation of being sent to lousy apartments, the key is to be persistent and do not accept a flat simply because the agent pushes you.

One final note regarding paid services: both real estate agencies and room finding services might inflate the prices of apartments in order to extract a better commission from the property owner. Don't be scared of trying to negotiate a better price. The worst that can happen is that they turn you down.

APPOINTMENTS

Set appointments as soon as possible. The longer you wait –even if it's only a matter of hours– the greater the chance that the apartment will be rented before you get there. Dress well and be prepared for any questions the landlord may ask. If you are not confident in Spanish, try to bring along someone who is to help out. As a foreigner, you sometimes need to be extra convincing.

You might find it useful to go to appointments with cash in hand, particularly if the apartment was advertised in a newspaper like *Segundamano*. If you take a day to decide, you might well find your dream flat already taken by someone else. Don't let the competition scare you into signing a contract unless you are sure, but when a good flat comes up, grab it!

If possible, try to visit the area around the apartment both during the day and at night, or ask around to see what it is like. Perfectly peaceful areas during the day can turn into unbearable residential areas at night if there are bars nearby. Likewise, a calm neighbourhood in the evening may be a nightmare during the day due to traffic or construction works.

GLOSSARY

a estrenar = brand new

aire acondicionado (or a/a) = air conditioning

alquilar/alquiler/se aquila = to rent/for rent

alquiler = rent (noun)

amueblado = furnished

armario empotrado = built-in closet

ascensor = elevator

ático = attic apartment

aval or aval bancario = bank guarantee equivalent to a letter of credit

baño completo = full bathroom

bien comunicado = centrally located with respect to public transportation

calefacción central or c/c = central heating

calle or c/ = street

cocina americana = integrated kitchen (generally in salon)

cocina independiente = separate kitchen (from the salon)

comisión = comisión (as in rental agency)

comunidad or gastos de la comunidad = community expenses such as garbage collection that may or may not be included in the monthly rent

dormitorio or dorm. = bedroom

electrodomésticos = kitchen appliances such as a refrigerator

entresuelo = mezzanine

estudio = studio apartment

exterior or ext. = facing the street

fianza = security deposit

garantías = guarantees (financial)

habitación or hab. = room

interior or int. = facing an inside patio

luminoso = bright, well-lighted

nómina = pay check

piso = apartment or flat

planta = floor

plaza garaje = garage parking spot

portero(a)/conserje = concierge, man or woman who takes care of the building

portero automático = automatic door

puerta blindada = armour plated door

razón portería/portero = contact the concierge/caretaker

reformado = renovated

sin muebles = unfurnished

soleado = sunny

terraza = terrace

trastero = storage room

vacío = empty

vender/se vende = to sell/for sale

Getting a job

THE JOB MARKET

With unemployment at 8-9% in Spain, there is high competition for jobs. Many Spanish people find looking for work a frustrating and difficult task. Apart from those industries, a typical job search could easily last up to 6 months. In addition, many hires are made through connections (*enchufe*) and it is common to hear comments like, "s/he only got the job because her/his dad knows someone on the board." Salary distributions in companies are more unequal than in the most European countries or the US, with the bosses' pay being relatively high, while the average worker gets less.

Being a foreigner is potentially a disadvantage in some industries and with some employers. There are also restrictive regulations regarding employing foreigners. If you do not have a working knowledge of Spanish, your employment possibilities are limited. If you are looking for work in retail, restaurants/bars or teaching foreign languages (particularly English), things are a bit easier.

A structurally high unemployment rate and currently difficult economic conditions mean that it is not easy for a foreigner to get a job in Spain. We don't wish to discourage anybody from looking for work in Spain, but just don't assume it is going to be easy. Good luck!

GETTING STARTED

The traditional routes of newspapers, Internet and employment agencies are used less frequently in Spain than other countries. Many jobs are got on the basis of relationships and contacts. Quite often vacant positions not being advertised publicly, but are instead filled by people who have contacts within the company. Our advice is to take advantage of every possible contact that you have, from friends, colleague, classmates to even your landlord. Even the most casual acquaintances can sometimes point you towards a potential job lead. Persistence and confidence are vital ingredients to a successful job search.

As always, a solid, well-formatted CV (curriculum vitae/résumé) is essential. Be careful though as the typical format of a Spanish CV may differ dramatically from your country. For instance, education tends to be emphasised first and this includes lists of additional work-related classes/seminars. CV cover letters in Spain have their own particular format; they are generally short, to the point and written in a very formal language. To help you in this area, Just Landed provides a few sample CVs and cover letters. We also offer a translation and correction service for CVs – [click here to find out more](#).

Once you start sending out CVs to companies, don't sit back and wait for companies to call you. Spanish companies are notorious for not responding to letters. Be proactive and follow up with phone calls. If somebody at the company promises to call you back and fails to do so, do not be afraid to call him/her again. It is important to be persistent.

SALARIES

The cost of living in Spain is well below the European average, in particular outside of Madrid and Barcelona. However, salaries are also quite low in comparison to their EU equivalents. Average salaries for workers range from •12,000-•18,000/year. While a salary of •30,000-•35,000 a year is subsistence level in cities like London, it would be well considered in Spain. If you come from Northern Europe or North America, be prepared for serious salary shock.

People normally discuss salaries as a monthly figure. This makes things complicated as the majority of companies compensate their employees on a yearly 14-payment system. This system means the normal monthly salary is doubled twice a year (by what are called *extras*) usually before summer and Christmas.

WORKING - HOURS AND HOLIDAYS

Traditional working hours in Spain are Monday to Friday from 9:00-9:30 until 13:30-14:00. After a few hours for lunch and a siesta, people return to work from 16:30-17:00 until 19:30-20:00. Today, there is a trend towards shortening the lunch break and finishing earlier. Working hours vary massively between organisations. During the summer months, many organizations adopt an abridged work schedule called *horario intensivo* whereby employees work non-stop from 8:00-9:00 until 15:00.

When it comes to holidays and vacations time, Spain is a wonderful place to work. By law, any employee under contract is entitled to a full month of vacation each year (usually taken in August) along with numerous national and regional holidays. When those holidays fall on a Tuesday or Thursday, employees are commonly allowed to take Monday or Friday off and make it into a long weekend called a *punte*.

WORK PERMITS

In order to hire a non-EU citizen and obtain a work permit, a company must demonstrate that he or she has a certain set of skills necessary for the position and they do not have EU candidates. It is not impossible to satisfy these conditions, but some smaller firms are simply not willing to make the effort, as they are typically not short of candidates.

EU citizens are not required to have work permits in order to hold a job in Spain. On the other hand, all non-EU nationals need both a work and a residency permit, which can be applied for at the same time. The type of permit required depends on the type of activity that you plan on undertaking.

The following permits are the primary ones issued in Spain:

- ▶ **Type B** – For those with a job offer from a company for a determined activity and geographic area. Later on, you can apply for a permit to carry out any activity in the whole country (Type B or C).
- ▶ **Type A** – Issued for limited time jobs such as building or plant construction, equipment installation, etc.
- ▶ **Type T** – Issued for short-term service contracts such as a consultant.
- ▶ **Type D** – For those who want to set up their own business. Issued to perform a specific activity in a determined area of the country. Upon renewal, this permit can be extended to any business in any part of the country.

For a more detailed explanation of the paperwork necessary to obtain a work permit, we suggest contacting the Spanish embassy or consulate in your home country. Also, unless you really enjoy the challenge of legal paperwork, we would recommend you to have a legal advisor assist you in the application procedure. The approval process itself takes anywhere from 2-6 months, so be ready for a long wait.

Calling home

SAVING MONEY WITH PREPAID CALLING CARDS

Calling home is an expensive activity anywhere in the world, but Spain has expensive international calling rates (mobile rates are particularly high). With an international prepaid calling card you can call from anywhere in Spain at any time and benefit from lower rates. Here are some examples:

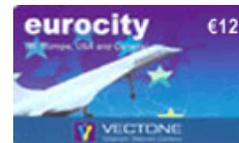
A 20min call to Mexico City costs:

- ▶ •10.58 at Telefonica's standard rate
- ▶ •**1.24 using a Supercall card ...a saving of 88%!**



A 30min call to London costs:

- ▶ •4.31 at Telefonica's standard rate
- ▶ •**1.06 using a Eurocity card ...a saving of 75%!**



You can use calling cards from work, home, a payphone or your mobile; whenever you want to make an international call. If you don't have a home phone line, cards save a lot compared to normal payphone charges. You can also conveniently use a friend's phone (using a toll-free access number), and they won't be charged for the call.

Locutorios (a special calling centres) also offer cheap calls, but their rates tend to be more expensive than the card rates. Some people even use their calling card from a locutorio and pay just the local call there.

HOW TO USE PREPAID CALLING CARDS

Using Prepaid Calling Cards is easy once you understand how they work. Cards work using the process below, but for each of the cards we stock in our shop you will find specific instructions:

- 1) Dial the appropriate access number:**
Most cards offer two types of dial-in numbers: local or toll-free (see below for information).
- 2) Select your language**
- 3) Enter your PIN number**
- 4) Dial your destination**

Once you dial your destination number and the operator states the number of minutes left on the card. As rates depend on the country you are calling, the number of minutes will depend on your destination you have dialled to. After the minute statement, the call is being connected. If you don't hear a ringing signal within a few seconds, don't worry. In certain cases it may take a few seconds before you connect to your destination.

LOCAL AND TOLL-FREE ACCESS NUMBERS

Most cards offer you the possibility of dialling either through a local or a toll-free access number. Since these options often lead to confusion, we will give you a short explanation of the differences and advantages/disadvantages of the two.

All cards let you make follow-on calls so that you don't have to hang up, dial and enter your PIN again.

If you use a **local access number** you only pay for a local call. The international connection is then paid from your card. You get the same number of minutes calling from a fixed phone or a mobile using these numbers.

If you use the **toll-free access** number you don't have to pay anything for your local call. Both the local and the international connection are paid with your calling card. Using a toll-free access number means you are charged a higher rate per minute by the card provider (since the provider pays the local connection as well).

Depending on the card, calls using a toll free number **can** be cheaper than a local access number. Most cards also offer a special toll-free access number for mobile phones. However, this usually has an additional charge of 30c-60c/minute.



Local Access Number

Advantage: you get more minutes on the phone card
Disadvantage: you pay for the cost of the local call

Tollfree Access Number

Advantage: you do not pay the cost of the local call
Disadvantage: you get less minutes on the phone card and may be charged a connection fee from a public payphone



Local Access Number

Advantage: you get more minutes on the phone card
Disadvantage: you pay for the cost of the local call, which varies depending on your mobilephone plan

Tollfree Access Number

Advantage: you do not pay the cost of the local call
Disadvantage: you get a lot less minutes on the phone card

CHOOSING A PREPAID CALLING CARD

Working out which Prepaid Calling Card to buy can be confusing. There are over 70 different cards on the market in Spain, and the tariffs and conditions are complicated. Retail sellers of cards generally don't understand the differences and will sell you whatever they have in stock, which may occasionally include cards from unreliable providers.

In addition, some cards are not very good value for money or have high connection and/or maintenance charges that quickly use up your money. So much choice can mean a bit of trial and error to find the right card.

THE SELECTION OF CARDS AT WWW.JUSTLANDED.COM

Just Landed analysed the available cards to help take the guesswork out of choosing the best ones. We decided on our selection of cards so that our members could trust in the following:

- ▶ They come from a reliable provider
- ▶ The calling rates are competitive in the market to over 200 countries worldwide
- ▶ The selection offers different types of cards so everyone can choose the card that fits their needs based on calling destination and usage

When choosing a card, you should take into account:

- ▶ The country/ies you will be calling – look at the different tariffs
- ▶ The length of the calls – some cards have a small connection charge which is a disadvantage if you make lots of short calls
- ▶ How much you call:
 - some cards have a daily maintenance charge, which obviously matters less if you use the card quickly, and
 - all cards have an expiration date, so they will be valid for a number of days from the first call; this typically varies from 30-90 days.

We hope the information we have gathered here about each of the cards will make your decision easier. This might sound a little complicated at first, but even if you choose the wrong card the first time you will probably cut your costs by 50%!

Getting a phone

GETTING STARTED

There are at least seven national providers (plus a few regional ones) of fixed-line telephone services in Spain. Telefónica, the former state-owned monopoly dominates with 87% of market share. Many people stay with Telefónica out of inertia and confusion about the complicated tariff system - even though they might be able to save money by switching to an alternate provider.

CHOOSING A PROVIDER

Competition has intensified over recent years as companies have - mostly without success - tried to chip away at Telefónica's monopoly. Given the large variety of plans from the different providers, they are difficult to compare here. To work out what is the best deal for you, consider how much and where you will be calling and then shop around. Some providers offer flat rate charges (*tarifas planas*), which are useful if you plan on doing a lot of talking.

There are providers that offer discounted indirect phone access through four-digit dialling prefixes (10XX). You just dial the prefix before every call in order to get their rates. If you forget to dial it, you'll simply be billed at normal Telefónica rates. In case you are too forgetful (or lazy) to dial a prefix, some of these firms now providing an automatic pre-dialling service (*marcación automática*) to do it for you.

There are a couple of things to remember about indirect access providers. First, Telefónica must install and operate your telephone line, as they are currently the only company required by law to open up their network to competition. If you sign up with another provider for your phone line they may not allow you to use these indirect services. Secondly, Telefónica will still bill you for your basic service.

INSTALLATION AND PHONE LINE RENTAL

The majority of phone lines into the home continue to be provided by Telefónica, even if you decide to use another provider for your calling charges. Some regional operators now offer competing services, but it will depend on where you are living. An installation process will typically take 4-5 days, but there are stories of it taking a lot longer - chase the company if they don't deliver.

Telefónica charges around •128.28 (including IVA as of 1/9/03) for basic phone line installation, but this can be less if there's a competing regional operator in your area. Telefónica's standard installation package usually include an actual telephone in the price; this not free as it belongs to the company and you will be billed a monthly rental fee. We recommend you skip this and buy your own phone to save cash, but make sure you don't get charged for the rental anyway (we have heard stories of this happening). Monthly phone line rental is around •10-12.

CALLING

National calls

All national Spanish calls are billed in the same way. You pay an amount for establishing the call (around 7-8 cents) and are then charged per minute connected. All telecoms charges are subject to IVA.

Call charges vary depending on the destination and time of your call. Nearly all companies have normal and off-peak rates and most offer different calling plans for different levels and types of calling. As everywhere, it is quite complicated to work out what is the best deal, but it can be worth the investment of time. One thing to watch out for is that calls from fixed lines to mobile phones are expensive (around 20 cents/minute at standard rate).

Spain also has premium-rate numbers that start with special prefixes (900, 901, 902, etc.), which are generally used by companies for customer hotlines. This is a non-exhaustive list of these prefixes and what they mean:

- ▶ 800 or 900 – Freephone/Toll-free call from any fixed line in Spain
- ▶ 901 – costs similar to a local call
- ▶ 902 – much more expensive than a local call especially if you call from a pay phone or mobile; commonly appear as customer service numbers
- ▶ 906 – Use at your own risk! Principally used by pornographers and fortune-tellers so carry a predictable range of extortionate charges.

INTERNATIONAL CALLS

International calls are expensive in Spain. Even if you use an alternate provider the charges can be heavy, so it is worth investigating the different plans on offer. The cheapest solution is to use an International Prepaid Calling Card with your normal fixed phone and pay your provider just the cost of a local call.

DIALING CODES - SPAIN

A Coruña 981	A Coruña 981	Ourense 988
Álava 945	Álava 945	Palencia 979
Albacete 967	Albacete 967	Pontevedra 986
Alicante 96	Alicante 96	Salamanca 923
Almería 950	Almería 950	St. Cruz de Tenerife 922
Asturias 98	Asturias 98	Segovia 921
Ávila 920	Ávila 920	Sevilla 95
Badajoz 924	Badajoz 924	Soria 975
Barcelona 93	Barcelona 93	Tarragona 977
Burgos 947	Burgos 947	Teruel 978
Cáceres 927	Cáceres 927	Toledo 925
Cádiz 956	Cádiz 956	Valencia 96
Cantabria 942	Cantabria 942	Valladolid 983
Castellón 964	Castellón 964	Vizcaya 94
Ceuta 956	Ceuta 956	Zamora 980
Ciudad Real 926	Ciudad Real 926	Zaragoza 97
Cordoba 957	Cordoba 957	
Cuenca 969	Cuenca 969	

Banking

OPENING AN ACCOUNT

If you plan on staying in Spain for longer than six months, you will probably need a bank account.

For foreigners in Spain, there are two types of bank accounts: resident and non-resident accounts. Non-residents need to provide a passport or an identification document valid in their country (such as a passport or ID card, but you might have problems with driving licenses, this depends on the bank). In addition, within 15 days after opening the account, you technically must justify your non-resident status by providing a *certificado de no residencia*. You can apply and collect this certificate at a local police station. Every two years thereafter, the bank is supposed to perform a check on your non-resident status. In the event that you do become a resident after opening the account, you must notify the bank and give them a copy of your *tarjeta de residencia*.

In reality, many banks do not ask for the *certificado de no residencia*. If a branch requires this, we would suggest either going to another branch of the same bank or to a different bank to try to avoid this inconvenience.

In terms of fees and services, non-resident accounts are virtually the same as resident ones. The only differences being that the bank may not be willing to issue you a credit card or provide you overdraft protection. Should the bank charge significantly higher fees for being a non-resident, we would recommend taking your business elsewhere.

One final word of caution regarding opening accounts: if you make the initial deposit in a foreign currency, be sure to specifically ask that the currency be converted into euros immediately (we have heard of cases where this became a problem later). The bank should charge you no more than their typical foreign exchange commissions for this operation.

CHOOSING A BANK

Spain has about 30 banks with a national presence and numerous regional ones. The two largest banks are BBVA (Banco Bilbao Vizcaya Argentaria) and Santander Central Hispano (which includes Banesto).

Commissions and services vary greatly among the banks, so compare several and make a decision based on your needs. As often in Spain, a personal relationship at a bank is really helpful for sorting out problems and for if you need to get anything non-standard done. Ask friends, colleagues or teachers if they can introduce you to a director or sub-director of a local branch; if you have an opportunity take advantage of it.

If you prefer to bank online, Bankinter (www.bankinter.es) and Patagon, a subsidiary of Banco Santander (www.patagon.es) offer the most advanced websites and you can open an account online. Bankinter complements their online offering with a national network of branches, while Patagon is purely an online bank.

STANDARD SERVICES

The most common type of account is a non-interest bearing current or checking account (*cuenta corriente*). The other alternative is a savings account (*cuenta de ahorro*). For an annual fee nearly all banks will offer you a debit card that you can use to pay with in shops and take money out of cash machines. You can get checks, even though they are not used much in Spain. Checks are rarely accepted commercially in shops, you will never see anyone paying by check at a supermarket or a clothing store.

Spain's banks run a convenient system called *domiciliación* that allows companies to directly debit your account for billing purposes. Phone and utility companies are big users of this system; many of them actually require you to pay in this manner. In case you choose not to pay your bills through this route, you will have to go to a bank anyway to pay it person (not necessarily your bank either). The hours for making these payments are fairly restricted, usually between 8:30 and 10:30 and sometimes only on certain days of the week (one example is Monday, Wednesday, Friday).

CASH MACHINES (ATMs)

The vast majority of cash machines/ATMs (*cajeros*) in Spain operate on either the ServiRed or the 4B network (also known as Telebanco). Depending on your bank's affiliation, you should be able to withdrawal cash from all *cajeros* under at least one of these networks. These logos on the right show which network a cash machines belong to.

Although this system appears straightforward, you can still end up paying fees if you aren't careful. Usually if you use the system of your bank i.e. ServiRed or 4B you will not get charged. Recently, *cajeros* in Spain have started to warn you on the screen when they're charging you a fee, and display the amount involved. This relatively simple IT change has taken two years to implement after the political/legal decision and was consciously being postponed by certain banks. Apparently, they made a profit out of it.



BANKING HOURS

Standard banking hours are Monday to Friday from 8:30-9:00 in the morning until 2:00-2:30 in the afternoon. Some banks also extend hours once a week and/or are open on Saturdays from 9:00-13:00.

Most banks tend to shorten their opening hours during the summer months (June-August). Spanish banks are very firm when it comes to closing time. If you arrive at a branch at 1:55 and it closes at 2:00, don't be surprised if the guard doesn't let you in the door. That is, unless you are an important customer. As they keep working after closing time, they might let you in through the backdoor.

Health

THE MEDICAL SYSTEM

Public healthcare

Spain provides universal health care to all of its citizens under a tax-financed scheme run by *Insalud (Instituto Nacional de Gestión Sanitaria)*. Over 90% of the population uses this system for their medical needs. This plan allows Spaniards to choose their primary care doctor, through which they access the rest of the system. Most patients get to see their primary care doctor within a day or two. There are generally no out-of-pocket expenses as Insalud pays for all medical care. In order to consult a specialist, patients must first be referred by their primary care doctor (except in emergencies). Unfortunately, as in some European countries there can be long waiting lists to see specialists and for elective and non-emergency surgical care. Lastly, the Spanish public system only covers medical care (with some exceptions). Dental and eye care is covered privately.

Private health care

In recent years, the private health care sector has become more important. An estimated 15% of the population holds private health insurance including most civil servants who have the choice of coverage by the public or the private systems. This insurance is used either as a supplement or an alternative to public care. The advantage of private insurance is that the companies have their own network of hospitals, clinics and laboratories. Policyholders usually do not have to wait as long for treatment. The only downside is that these companies can insist that patients use only doctors who are members of their group. However, most have programs that refund 80% of the fees charged by physicians outside the group. Adeslas, Asisa and Sanitas are the largest private health care providers.

HOW TO ACCESS HEALTHCARE

As a foreigner, you can take advantage of both the public and private healthcare systems in Spain.

Public healthcare

Foreign employees working for Spanish companies or self-employed foreigners in Spain must usually contribute to Spanish social security (*Seguridad Social*). Those contributions entitle both you and your family to free or subsidized medical care on the same terms as Spaniards.

After you have registered with *Seguridad Social*, you will receive a registration card (*cartilla de la seguridad social* or *tarjeta sanitaria*) usually by post around 4-8 weeks later. A married couple with one partner working are covered by the same social security card and number, as are all dependents (e.g. children under 16) that are listed on your social security card.

If you are a European Union citizen, you are automatically entitled to free basic health care in Spain due to reciprocal agreements among EU countries. You simply need to carry with you a completed E111 form, which is available from post offices in your home country. Although this form is meant to have unlimited validity, we do know of cases where a form dated more than a year ago has caused problems. In addition, you are not meant to use this form if you are resident in Spain, but in practice this will not be checked unless you tell them.

Private healthcare

With respect to private insurance, anyone is eligible. These companies typically offer both medical and dental coverage with a discount if you sign up for both. Obviously, prices vary greatly according to the age and sex of the applicant; however, it is not prohibitively expensive. To give you an idea, the average monthly medical premium for a 30-year old male starts around •38 per month; for females it's a bit higher at roughly •50 per month.

EMERGENCIES

In case of an emergency, don't worry about insurance issues and just head directly to the nearest emergency room (*urgencias*). Under Spanish law, any health organization, public or private, is required to treat patients in an emergency situation regardless of their insurance status. Nonetheless, the responsibility of deciding what constitutes an emergency rests with the nurse or doctor on call.

Use the general emergency number 112 if you need an ambulance.

Finally, for a list of foreign language speaking doctors, the best advice is to consult your embassy or local consulate. They usually make lists of physicians available to their citizens.

PHARMACIES

For minor ailments, many people go to their local pharmacy (*farmacia*), these are easily recognisable by the green flashing cross displayed outside or in the window. *Farmacias* take turns to provide an out-of-hours service (at night and for holidays) as the *farmacia de guardia*. You will be able to find out which one is open by looking in a local paper or in the window of any pharmacy where they usually display a list.

Pharmacists in Spain are more highly-trained than in some countries and will provide treatment advice for many common illnesses and ailments, but they are not a substitute for going to a doctor if there is something really wrong with you. Spain is quite unrestrictive when it comes to the distribution of medications that are strictly prescription drugs in other countries (such as antibiotics), so these are commonly available over-the-counter. Medicines tend to cost significantly less than in other countries due to state imposed price restrictions.