2026

Relocation to Luxembourg

Practical Guide for Employees & Contractors

OUR ACCREDITATIONS & ASSOCIATIONS:

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Country overview

Luxembourg is a small but prosperous country nestled in the heart of Western Europe, known for its exceptional standard of living, political stability, and multilingual society. Despite its compact size, Luxembourg plays a significant role on the global stage as a financial powerhouse and the seat of several key EU institutions. The country boasts three official languages (Luxembourgish, French, and German), a strong international community, and a welcoming environment for expatriates. With its picturesque landscapes, efficient public services, and excellent healthcare and education systems, Luxembourg combines the charm of a historic European capital with the dynamism of a modern, forward-looking nation. Its central location offers convenient access to major cities like Brussels, Paris, and Frankfurt, making it an ideal base for both personal and professional life in Europe.

This guide is designed to make your transition to life in Luxembourg as smooth as possible. It walks you through essential steps – from obtaining the correct visa or work permit and registering your residence, to setting up a bank account, accessing healthcare, and understanding the local cost of living and taxes. Whether you're planning your move or have just arrived, this step-by-step resource will help you navigate Lux bureaucracy and daily life with confidence.

Luxembourg

Here are some key facts and statistics about Luxembourg:

Capital:	Luxembourg City
Local Language(s):	Luxembourgish, German, and French
Currency	EUR (euro)
Population:	~681,973 (January 2025, STATEC)
Total number of expats:	~320,726 (approx. 47% of the population)
Weather:	Luxembourg has a continental climate with cold winters and relatively mild-warm summers
Biggest cities:	Luxembourg, Esch-sur-Alzette, Dudelange
Minimum wage (full-time):	As of January 2026, €2,703.74/month for unskilled workers; €3,244.48 for skilled workers

Your Relocation Checklist for Moving to Luxembourg

A practical step-by-step list of pre-departure and arrival tasks to ensure a smooth move:

- Research your salary and cost of living
- Learn about taxes and social security
- Decide where to live
- Secure a job or contract
- Check visa and work permit requirements
- Find accommodation
- Upon arrival (within 3 days), declare yourself at the local commune (present ID and proof of address), and obtain your National Number
- Get a Lux SIM card
- Complete the mandatory medical check
- Obtain your residence/work permit
- Open a Lux bank account
- Keep track of important dates

SECTION 1:

Immigration

The basics of Luxembourg immigration

Who needs a visa to work in Luxembourg?

EU/EEA and Swiss nationals may live and work in Luxembourg freely (just register after 3 months). All other (third-country) workers require a work authorisation. In practice, non-EU nationals must obtain a temporary authorisation to stay (work permit) through the immigration authorities. One exception: a non-EU spouse or family member of an EU citizen residing in Luxembourg does not need a separate work permit. Even for stays under 90 days, most non-EU nationals still need a short-term work permit unless exempt (e.g. short business visits, conferences).

Work visa types and residence permit process

Luxembourg distinguishes temporary authorisations to stay (for salaried or self-employed work) and long-stay visas (Type D) for entry. In all cases a Labour Ministry certificate from ADEM is required first. Non-EU workers typically apply for a temporary authorisation to stay as a salaried worker or as a self-employed worker. If the worker's nationality requires an entry visa, a Type D visa (max 90 days) must be obtained after the authorisation is granted. Highly qualified individuals may instead apply via the EU Blue Card scheme (steps are similar: obtain authorisation + then Blue Card permit). For very short assignments (<90 days), a special short-term work permit is used. In all cases, a Luxembourg residence permit card is issued after arrival and compliance with formalities.

Application steps for work visa and permit

- Before entering: Submit the required paperwork from your home country: include passport copy, criminal record, CV, diplomas, signed Luxembourg employment contract, and the original ADEM certificate. This must be sent to the Immigration Directorate or the nearest Luxembourg embassy/consulate. Applications take ~3–4 months. Once approved, you receive a 90-day "temporary authorisation to stay" which you use to either (a) apply for a Schengen visa (if needed) or (b) enter Luxembourg without a visa if not required.
- After arrival: Within days, declare your arrival at the commune of residence and present ID and proof of address. You must then undergo the mandatory medical examination (general health check and TB screening). Finally, submit the online application for your actual residence/work permit (using MyGuichet) within 3 months. The commune's declaration and medical certificate are needed to process the permit. The final card (usually a "Carte de séjour" – B or C1) will be issued once approved.

Medical examination requirements

All third-country nationals applying for a residence/work permit must pass a compulsory medical check-up. This includes a general physical examination by a Luxembourg-licensed doctor and a tuberculosis (TB) test (skin or blood). The doctor reports to the health authorities, who then certify you are fit.

SECTION 2:

Settling in Luxembourg

Settling in Luxembourg

How to obtain a local SIM card

Getting connected is easy. Major operators include **POST Luxembourg** (the state incumbent, sometimes called POST Mobile), **Tango**, **Orange**, and **Eltrona**, plus virtual brands (e.g. Lycamobile, Lebara, LOL). Prepaid SIM cards cost around €10 including top-up. You can buy them at airports, telecom shops, supermarkets or kiosks. Luxembourg law requires showing a photo ID to register any SIM card.

Choosing a place to live

Luxembourg City (capital) is the primary expat and business hub. It has about 136,000 residents and hosts banks, EU institutions and media. It is also the most expensive. Other towns are more affordable: Esch-sur-Alzette (south, ~36,000) is the 2nd largest city (former steel industry center, now cultural/education hub), while Differdange (~31,000) and **Dudelange** are midsize southern cities. Many people also commute from neighboring Belgium, France or Germany to save on rents (hourly trains/buses connect them). Rural northern Luxembourg (e.g. Diekirch, Ettelbruck) is quiet but far from most jobs. Choose based on your job location, family needs, and budget.

Finding accommodation

The rental market is tight and expensive. Average rents (June 2024): about €33.5/m² for an apartment outside the City, €39.3/m² in Luxembourg City. For example, a 50 m² flat in the capital might cost ~€1,950/month. Rental listings are found on websites like atHome.lu, Immotop.lu, Wortimmo, and agency sites. When signing a lease, note you usually pay first and last month plus a security deposit (max 3 months' rent by law). Also factor in broker fees (up to 1 month's rent) if using an agency. Rental contracts (bail) are typically 1- or 2-year and must be in French. Always inspect the property and request an inventory (État des lieux) when moving in.

Bank account opening

Opening a bank account is straightforward for residents. Requirements typically include: a valid passport or EU ID, proof of address (e.g. rental contract or utility bill), and proof of income (employment contract or recent payslip). Some banks may also ask for your tax ID (your social security number) or luxembourgish residency card. Major banks include BGL BNP Paribas, BCEE (Spuerkeess), BIL (Banque Internationale Luxembourg), ING Luxembourg and Raiffeisen. Most offer online banking and English-language service. Banking is modern but keep in mind Luxembourg distinguishes between "resident" and "non-resident" accounts (make sure to apply as a resident once you live there).

Local registrations

National ID / Tax number: Upon commune registration, you receive a 13-digit personal identification number (matricule). This serves as your social security and tax ID. It will be on your CNS card (health insurance card).

- **Social security (CNS)**: All workers must affiliate to the Caisse Nationale de Santé (CNS). Employers automatically register salaried staff; self-employed must register themselves. This provides health insurance, pension and family benefits. Employer and employee contributions cover these (see Social Security below). If you are an EU citizen, a European Health Insurance Card provides temporary cover until CNS registration is done.
- **VAT (self-employed)**: As a contractor/freelancer, register your business with the Registre de Commerce (if required) and with the Administration de l'Enregistrement. VAT registration is compulsory if your annual turnover exceeds €50,000 (from 2025). Below that, you may still opt in voluntarily.
- **Professional regulation**: Check if your job is regulated. Professions such as doctors, lawyers, architects, notaries, real estate agents, engineers, pharmacists, etc. require specific licences or diplomas recognized in Luxembourg. Contact the relevant chamber (e.g. Chambre des Médecins, Ordre des Architectes, Barreau, etc.) for licensing procedures.

Cost of living

Luxembourg is one of Europe's most expensive countries: rents, groceries and services cost well above EU averages.

Utilities: A typical household uses 3,500 kWh of electricity (€788/year) and 17,000 kWh of natural gas (€1,680/year) (depending on usage). Broadband Internet runs ~€30–60/month.

Groceries: Prices are high – for example, 1L of milk ~€1.55, a dozen eggs ~€4.00, chicken ~€6/kg.

Transport: Private car is common, but note public transit is free nationwide (buses, trams, trains), a unique advantage (just register for a free Mobilitéit card).

Childcare and education: Luxembourg heavily subsidizes childcare; public crèches or kindergarten costs depend on income but are generally very affordable. State education is free.

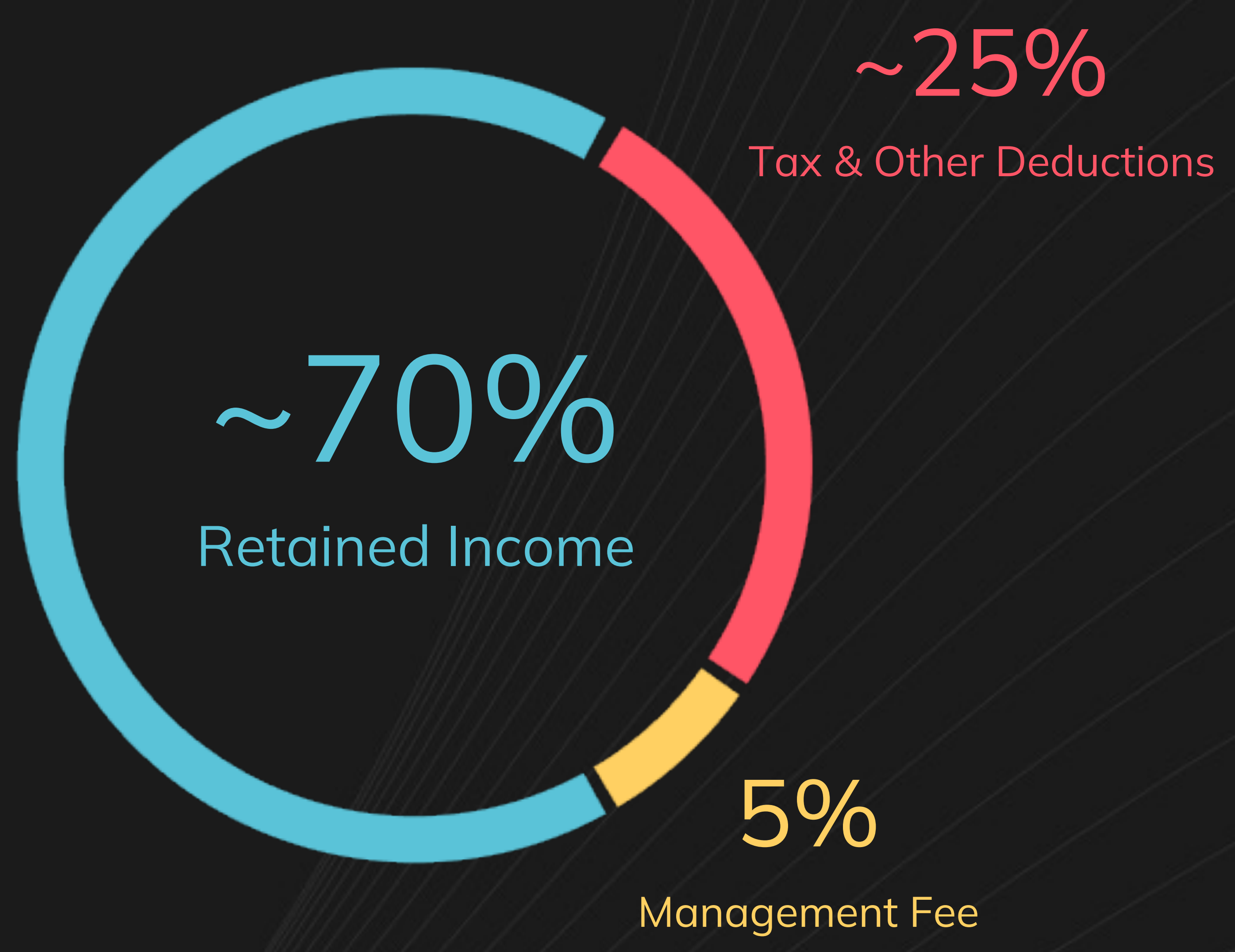
SECTION 3:

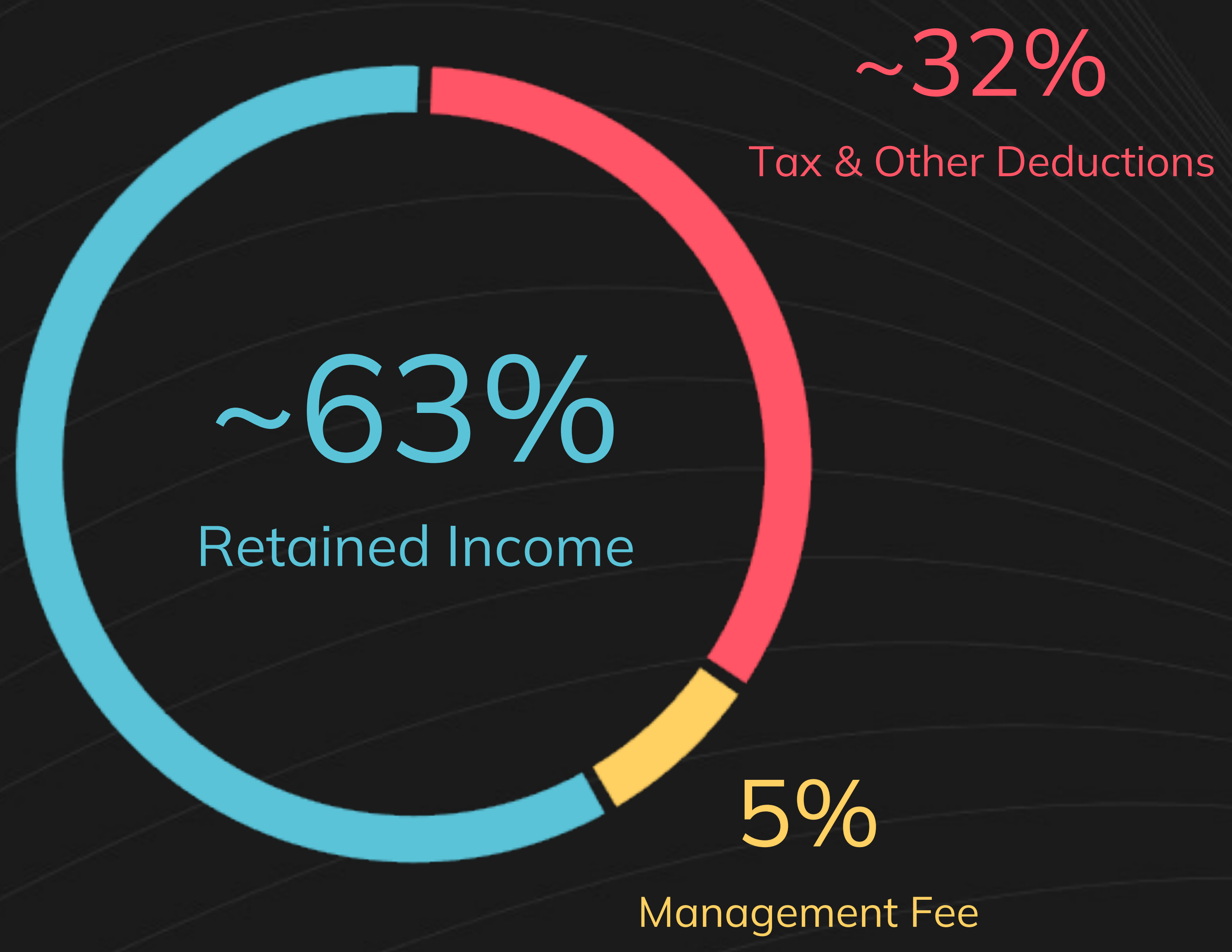
Working in Luxembourg

Take-home pay simulation

*The percentage shown is an illustration based on various assumptions and is intended to provide an indication of what you may take home as net pay. For a more detailed projection, please [contact our sales experts.]

**In an EOR solution, the management fee is paid by the end client.





Employed / EOR

Self-Employed

Employment contract types

The standard contract is permanent (CDI). Fixed-term contracts (CDD) are only allowed for specific temporary needs (replacing someone, seasonal work, R&D projects, etc.) and have strict renewal limits. Part-time and apprenticeship contracts also exist by law. There is no concept of at-will hiring: every contract (even CDI) carries implied notice requirements. Freelance/independent contracting is possible, but to avoid reclassification as employment it is safest to work through a registered company or umbrella service.

Equal treatment and anti-discrimination

Luxembourg labour law strictly prohibits discrimination in employment. Discrimination on grounds of race, ethnic origin, gender, sexual orientation, religion, disability, age or nationality is forbidden. Employers must apply equal terms to nationals and foreigners. Special protective measures exist for pregnant workers, disabled persons, and trade unionists. Victims of discrimination can file a complaint with the Centre pour l'égalité de traitement (CET) or seek remedy in labor courts.

Health and safety regulations

Employers owe an "obligation of result" for workplace safety and must actively prevent risks. Key rules:

- Safety officers: Companies must designate at least one health/safety officer for risk prevention, depending on size and industry. Safety training (e.g. first-aid, fire prevention) must be provided to all workers.
- Medical surveillance: Register with an approved occupational health service and ensure each employee gets a pre-hire health check and regular check-ups. The obligatory medical examination after arrival (mentioned above) is part of this system.
- Employee participation: Workers have the right to consult on safety and to receive personal protective equipment, as overseen by the Inspection du Travail (ITM). Violation of safety rules can incur heavy fines.

Mandatory training requirements

By law, employees must receive training on workplace hazards relevant to their tasks. This includes initial safety induction and periodic refreshers. For example, workers must be trained in using machinery or handling chemicals, and on emergency procedures. Many collective agreements specify further mandatory trainings (e.g. forklift certification, driving, or sector-specific qualifications). Employers should budget time for this training to comply with the Labour Code.

Allowances

Luxembourg has no statutory general allowances (unlike some countries), but common practices include:

- Meal vouchers: Most companies grant "tickets resto" or meal vouchers. Since 2024 the maximum face value is €15, of which €12.20 is exempt from tax (employee pays €2.80). (Employers fund roughly 66% of the voucher value.)
- Travel costs: Public transport is free for all residents, so commuting passes are unnecessary. Some employers reimburse fuel or parking for car commuters. Company cars (fringe benefit) are also common in higher positions (taxable in kind).
- Family allowances: Child benefits are paid by the State (CAF), not the employer. By law, all employers contribute to family allowances via social security.

Regulated professions and licensing requirements

Luxembourg strictly regulates many professions. To practice as a doctor, dentist, pharmacist, nurse (etc.), or as a lawyer, notary, architect, engineer, etc., you must obtain authorization from the relevant professional authority. This usually means having your foreign diploma officially recognized and passing any local exams or registration. For example, healthcare workers must apply to the Ministry of Health (Institut d'Assurance Santé). Always check the official Base de Données nationale des qualifications or contact the appropriate ministry before beginning such work. Note: many regulated professions also require professional indemnity insurance by law (see Insurances below).

Public Holidays

Luxembourg observes 11 national holidays each year.

Date	Name
1 January (Thursday)	New Year's Day
6 April (Monday)	Easter Monday
1 May (Friday)	Mayday
9 May (Saturday)	Europe Day
14 May (Thursday)	Ascension Day
25 May (Monday)	Whit Monday
23 June (Tuesday)	National Day
15 August (Saturday)	Assumption
1 November (Sunday)	All Saints
25 December (Friday)	Christmas
26 December (Saturday)	Boxing Day

Standard working hours

The legal standard is 40 hours per week (8 hours per day). Employers and employees can agree on part-time schedules or variable hours, but the weekly average may not exceed 40 hours (except up to 48h under overtime rules). Lunch breaks are mandatory (minimum 30 minutes after 6h of work). Work beyond 40h is strictly overtime (see below).

Overtime regulations

Any hours worked beyond 40 per week (or beyond 8 per day) are overtime. Overtime must be voluntary and compensated. By law, each overtime hour is paid at 140% of the normal hourly rate (i.e. +40%). Alternatively, the employer may offer time off: 1.5 hours of leave for each overtime hour. (White-collar executives in management positions are often exempt from statutory overtime pay.) Sectoral collective agreements may set higher rates for nights, weekends or holidays. Importantly, overtime is capped at 48h/week (or 20% above normal hours over 3–4 months).

Annual leave

Full-time employees accrue a minimum of 25 working days of paid annual leave per year (this excludes weekends). Some collective agreements provide more (e.g. 26–30 days). Annual leave is usually earned pro rata for time worked in the calendar year. Public holidays in workweeks do not count against leave. Employers typically require leave plans to be submitted in advance and may ask employees to take leave at certain times (summer closure, etc.). Unused leave generally expires (except a legal carry-over for a few days to the next year).

Sick leave and pay

Employees who fall ill must notify their employer promptly and submit a medical certificate. By law, the employer pays 100% of wages during sickness leave for up to 77 calendar days. After 77 days, or in case of extended illness, salary continuation is covered by the social security sickness insurance at 80%. (During the first 77 days, the employer is reimbursed by the National Health Fund (Mutualité) 80% of the amounts paid out.) Special rules apply: for example, during the initial probation period or for accidents at work, different percentages or durations may apply. There is no statutory "paid sick leave" short of 3 days, but many companies grant 1–3 paid sick days before requiring a doctor's note.

Maternity/paternity and other personal leave

Luxembourg offers generous family leave:

- Maternity leave: Mothers are entitled to 8 weeks before birth and 12 weeks after (20 weeks total) of paid maternity leave. Salary is paid via the employer and reimbursed by CNS at 100%. (Recent law changes are extending this, but the core entitlement is 20 weeks.)
- Paternity leave: Fathers get 10 days of paid paternity leave to take in the first 2 months after birth. This is on top of any partner leave.
- Parental leave: After childbirth/adoption, either parent may take unpaid parental leave (up to 6 months full-time, or up to 12 months part-time) until the child is 6 years old. During this time, only reduced social security is paid.
- Personal/special leave: By law, workers get a few paid days off for personal events. For example: marriage (usually up to 6 days), moving house (up to 2 days), serious illness or death of a close relative (3–5 days, depending on relation), and birth of own child (2 days paternity, see above).

Probation and notice periods

During the probation (trial) period, either party may terminate the contract with short notice. The legal notice is 4 calendar days per month of trial, with a minimum of 15 days and a maximum of 1 month. For example, a 3-month trial requires 15 days' notice. After the probation ends, the contract is fully valid; then standard notice periods apply.

For regular employment, notice for dismissal with cause (no misconduct) depends on seniority and salary grade. As a guideline for non-management staff: 2 months' notice if employed <5 years, 4 months if 5–10 years, and 6 months if over 10 years (employees must give half these periods). Higher grades or managers often have longer terms (some collective agreements use 3, 6, 9 months, etc.). The employer must state a real "economic or personal" reason for dismissal (redundancy, incapacity, etc.) and cannot dismiss arbitrarily. Employees dismissed without valid cause may sue for unfair dismissal; courts typically award damages (lost salary, moral prejudice) in lieu of reinstatement.

Termination procedures

An employment contract can be terminated by mutual agreement, resignation (by the employee) or dismissal (by the employer). Formal requirements: resignation/dismissal should be in writing. The employer must mention the reason if it's dismissal for misconduct (or at employee's request). In mass layoffs (7+ dismissals in 30 days, or 15+ in 90 days), a social plan is mandatory: the company must consult unions and provide severance, retraining and outplacement.

Collective redundancy rules must be followed, including notifying the Labour Ministry and works council.

Severance and end-of-service benefits

Luxembourg law does not grant automatic severance pay for ordinary dismissal, except in collective layoff cases. However, if a dismissal is deemed abusive, judges can order compensation (often capped at 12 months' salary). By contrast, statutory severance is due in cases of wrongful termination without notice or certain specific situations. The law provides the following severance scale for terminated employees (non-managers):

Length of service	Severance pay
5 – 10 years	1 month's salary
10 – 15 years	2 months' salary
15 – 20 years	3 months' salary
20 – 25 years	6 months' salary
25 – 30 years	9 months' salary
> 30 years	12 months' salary

These apply if dismissal is involuntary (not by mutual consent) and not for gross fault. (Managers have a different scale.) Any lump-sum severance from a collective bargaining agreement or golden parachute is negotiable but partially tax-exempt up to certain limits.

SECTION 4:

Tax & Social Security

Income tax rates and deductions

Progressive tax brackets (Tax Class 1 – singles, no children)

For the 2026 tax year, Luxembourg has retained the tax brackets introduced in 2025, keeping the tax-free allowance at €13,230 and the top statutory rate at 42% for taxable income above €234,870. The maximum deduction limit for personal expenses (insurance premiums, loan interest, etc.) has increased from €672 to €900.

The base rate structure (Class 1) remains progressive from 0% to 42%:

See the below tax brackets for the tax scale that has been adapted as of 2025:

Taxable income (EUR)	Tax rate (%)
0 to 13,230	0
13,230 to 15,435	8
15,435 to 17,640	9
17,640 to 19,845	10
19,845 to 22,050	11
22,050 to 24,255	12
24,255 to 26,550	14
26,550 to 28,845	16
28,845 to 31,140	18
31,140 to 33,435	20
33,435 to 35,730	22
35,730 to 38,025	24
38,025 to 40,320	26
40,320 to 42,615	28
42,615 to 44,910	30
44,910 to 47,205	32
47,205 to 49,500	34
49,500 to 51,795	36
51,795 to 54,090	38
54,090 to 117,450	39
117,450 to 176,160	40
176,160 to 234,870	41
234,870+	42

Solidarity surtax

Added on top of the base income tax:
+7% for most taxpayers
+9% for incomes exceeding €150,000 in Classes 1 or 1a, or €300,000 in Class 2

Tax classes:

Class 1: single without children
Class 1a: seniors aged over 65, individuals with children, widows/widowers
Class 2: married couples/joint people and certain separated/widowed individuals

Expat tax regimes or special tax treatments

Luxembourg offers a revamped inpatriate tax regime (in force since 1 January 2025 and applicable in 2026): eligible highly skilled foreign employees benefit from a flat 50% income tax exemption on gross annual salary, capped at €400,000 per year, for up to 8 years. Main conditions: minimum annual base salary of €75,000, at least 75% of working time performed in Luxembourg, and no Luxembourg tax residence in the 5 preceding years.

VAT obligations (for self-employed)

The standard VAT rate is 17% (reduced 8% on food/fuel, 3% on books/medicines). Self-employed individuals or businesses whose annual taxable turnover exceeds €50,000 (from 2025) must register for VAT and file periodic returns. Below that threshold, one can opt out of VAT accounting (via "mini one-stop-shop"). VAT returns are typically filed quarterly (and a recap annually). Even as an employee, if you sell goods or services on the side over the threshold, you must register. Note: in Luxembourg, employers charge VAT on reimbursed expenses (e.g. travel, training) if the expense itself is a business supply.

Filing tax returns

Individuals file their annual income tax returns (déclaration de revenus) in the spring of the following year. The window usually opens in early April and closes at the end of December. Returns are submitted via the MyGuichet portal (often pre-filled) or by mail.

Most employees have tax withheld at source, but a return is still required to reconcile actual deductions and claim credits. Self-employed persons must file (and pay) advance tax assessments. The tax authorities may carry out checks for up to 5 years after filing.

Double taxation agreements

Luxembourg has a broad network of double-taxation treaties (DITs) with over 80 countries (generally based on the OECD model). These ensure that income (e.g. salary, pensions) is only taxed once – usually in the country of work. For cross-border workers (frontaliers) or expats with foreign income, Luxembourg's treaties prevent dual-taxation by allowing tax credits or exemptions. (For example, income tax paid abroad is credited against your Luxembourg tax.) You should consult the specific treaty for your home country.

Social security contributions

Social security in Luxembourg covers health insurance, pensions, family benefits, unemployment, etc. As part of the 2026 pension reform, the total pension contribution rate increased from 24% to 25.5% (effective 1 January 2026, applicable until 2032). Employees now contribute about 12.95% of gross salary: 8.50% pension (up from 8.00%) + 3.05% health + 1.40% dependency tax. Employers contribute approximately 12.95% (8.50% + 3.05% + 1.40%) for pension/health, plus additional charges (~2.45% unemployment and ~0.56% family allowance levy). Unemployment insurance remains split 1.40% employee / 1.05% employer.

Self-employed persons pay social contributions on their business profits. They effectively cover both shares, i.e. roughly 23–24% of income from 2026 (17% pension, up from 16%, + 6.1% health, plus family allowances). Contributions are mandatory and fund the CNAM (health) and CNAP (pension) schemes. These contributions entitle you to health coverage, pension accrual and family allowances.

Pension system and retirement options

Luxembourg's state pension (CNAP) is funded by contributions. The statutory retirement age remains 65 for a full pension. Early retirement from age 60 requires 40 years of contributions; from age 57 it requires 40 years of compulsory insurance periods. Following the 2026 pension reform (in force from 1 July 2026), the 40-year insurance period for early retirement at 60 will gradually extend by a total of 8 months by 2030 (+1 month in 2026, +1 in 2027, +2 per year from 2028–2030). Employees who qualify for early retirement but choose to continue working until the statutory age benefit from a new tax allowance of up to €9,000 per year (€750 per month). The tax-deductible ceiling for third-pillar private pension contributions has also been increased from €3,200 to €4,500 per year. The statutory pension replaces roughly 50–60% of final salary (with conditions). When approaching retirement, you must apply to CNAP (via MyGuichet) at least 2–6 months in advance.

SECTION 5:

Insurances

Public health insurance access and coverage

All workers are covered by the CNS public health insurance. Upon starting a job, you are affiliated with the CNS (no opt-out). The CNS scheme reimburses 80–100% of standard medical costs: e.g. general doctor visits (~75–80%), hospital stays (nearly 100%), prescriptions (up to 80%). Maternity care and childbirth are fully covered. The maximum family allowance is paid by CNS. You and your employer each pay into CNS as noted above. Once registered, you receive a CNS health card, which you present to providers. Keep in mind there are small co-pays and that CNS won't cover elective private care or most dental treatments.

Private health insurance options

Because co-pays exist, supplementary (mutuelle) insurance is highly recommended (and in fact compulsory for some, like pensioners). State-approved mutual insurance funds (e.g. CMCM) offer "mutuelle complémentaire" plans that cover the remaining co-payments and some extras. Many expats also buy private international health plans for broader coverage (dental, optical, repatriation).

Our partners at IMG are equipped to assist you in selecting the most suitable private health insurance for you and your family.

Professional indemnity insurance

Certain professions by law must carry professional indemnity (liability) insurance. These include doctors, dentists, pharmacists, vets, architects, engineers, notaries, lawyers, accountants (expert-comptables), estate agents, travel agents, and others. If you work in such a regulated field (even as a contractor), you must arrange the specified insurance before practicing. For many other consultants or independent professionals (IT consultants, designers, etc.), liability insurance is not mandatory but is highly advisable to protect against malpractice or damages.

SECTION 6:

How Access Financial can help

About Access Financial

It can be challenging to determine which visa is suitable, how to choose the optimal solution for your contract, deciding who will handle payroll calculations, etc., in Luxembourg; this requires great attention to detail and a profound understanding of local best practices.

At Access Financial, we don't just handle payroll — we're your partner in business growth. We provide a full set of services allowing corporate clients, recruitment agencies and professional contractors to operate in an optimal manner while ensuring that all local compliance obligations are taken care of. In addition to payroll services, we offer:

Contract Management: We take care of all onboarding procedures, compensation and benefits, tax filings, and, when applicable, off-boarding requirements (e.g. local deregistrations).

Tax & Legal Compliance: We offer personalised consultations to evaluate your specific needs prior to your relocation to Luxembourg, throughout your stay, on departure, and on your arrival back home.

Work Permits & Immigration Assistance: Our immigration experts will navigate you through local visa/permit requirements and processing times, ensuring that you have the necessary right to work in Luxembourg.

Our solutions in Luxembourg

Employed / EOR: One of our solutions for workers in Luxembourg is to operate through our umbrella company. We handle all billing, payroll and withholding deductions (e.g. income tax/social security) and payments on your behalf. You'll receive full administrative support from us, while remaining responsible for your client work and deliverables.

Self-Employment: We will compliantly register you as a self-employed person (independent) and assist with filing obligations throughout your contract term. We'll deregister you if/when you end your assignment in Luxembourg and close-off any final compliance reporting requirements.

If you're ready to take advantage of our services/solutions, reach out to us today.

Together, we'll ensure your contract runs smoothly and your business thrives in 2026 and beyond.

Luxembourg is a vibrant and diverse country, attracting expatriates from across the globe. While relocating involves various practical considerations, the experience of living in Luxembourg is deeply rewarding and full of opportunities for personal and professional growth.

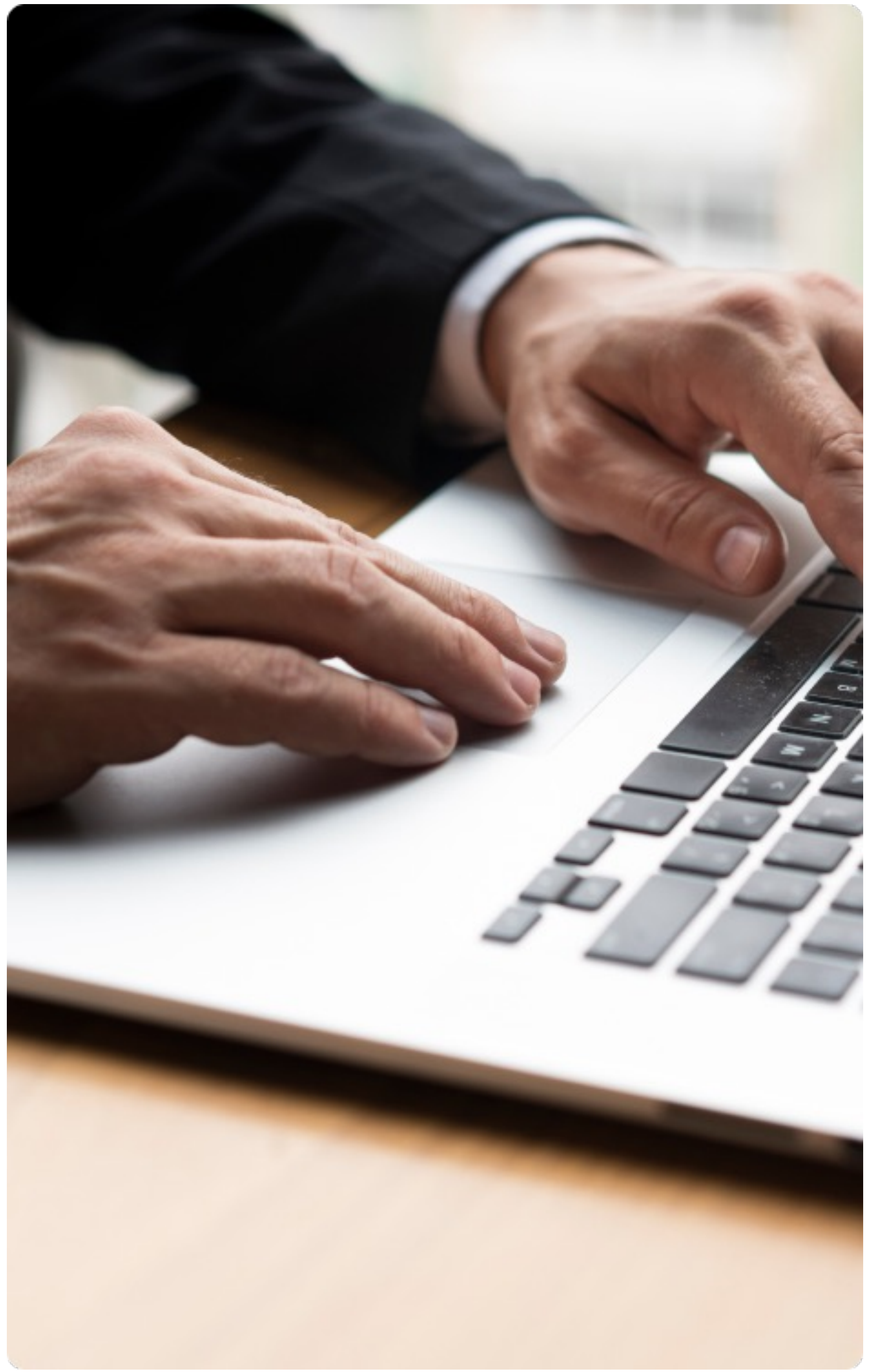
Have a great trip!

SECTION 7:

Useful Resources

Useful Resources

- Guichet.lu – Luxembourg's official administrative portal (immigration procedures, residence permits, employment laws). The MyGuichet online platform (services-publics.lu) lets you submit forms (tax returns, permits) electronically.
- CNS (cns.lu) – Caisse Nationale de Santé: information on health insurance, maternal leave, and social benefits.
- ADEM (adem.lu) – national employment agency: job listings, labour market information, ADEM certificate details.
- Ministry of Finance (mfin.lu) – tax authority's site for forms and news. Also see impots.public.lu (online tax portal).
- Mobilitéit.lu – official public transport portal (schedule and network for buses, trains, tram). Train info: CFL.lu.
- Logement.lu – government housing portal (rental rules, rent calculator). atHome.lu, Immotop.lu, Wortimmo – popular private real-estate listing sites.
- Chamber of Commerce (cc.lu) and Chamber of Employees (csl.lu) – business and worker organization resources (including collective bargaining details).
- Access Financial Website: For further assistance with relocation, payroll, or contracting solutions in Luxembourg, refer to our company site. We have country guides, calculators, and contact info for personalised support.
  Website: www.accessfinancial.com
- IMG Health Insurance: IMG



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