

A FREE GUIDE · 2026 EDITION

*Your complete handbook to*

# Moving to *Denmark*

*Everything you need, from CPR to cykling — in one place.*



**EDITION 01**

Practical · Honest · Up-to-date

*exploringdenmark.com*

A RESOURCE FOR THE CURIOUS · FLYTTEVENNER SIDEN 2024

## 01

# Velkommen — *but first, the paperwork.*

*Denmark runs on a handful of identifiers: a CPR number, a MitID, a NemKonto bank account, and a yellow sundhedskort. Sort these in the right order and everything else — housing, healthcare, a phone contract, even a gym membership — falls into place.*

Moving to Denmark is a deeply administrative experience before it becomes a deeply pleasant one. The good news: almost everything is digital, English-friendly, and more transparent than it looks. The trick is sequencing — you cannot open a bank account without a CPR number, and you cannot really live here without a MitID.

## Do you need permission to be here?

**EU, EEA and Swiss citizens** may enter and stay for up to three months without registering (six if job-seeking). To stay longer, apply for an EU residence certificate through SIRI (the Danish Agency for International Recruitment and Integration).

**Non-EU citizens** almost always need a residence and work permit approved *before* arrival — commonly via the Pay Limit Scheme, Positive List, Fast-track, Researcher or Family Reunification routes. Applications go through [nyidanmark.dk](https://nyidanmark.dk).

## The four-step arrival sequence

<p><b>1</b></p> <p><b>RESIDENCY BASIS</b></p> <p>EU registration certificate or non-EU permit approved before you arrive.</p>	<p><b>2</b></p> <p><b>CPR NUMBER</b></p> <p>Register at your local Borgerservice with passport, permit and tenancy contract.</p>	<p><b>3</b></p> <p><b>MITID</b></p> <p>Denmark's digital ID. Set up in person at Borgerservice once CPR is issued.</p>	<p><b>4</b></p> <p><b>NEMKONTO</b></p> <p>Designate a bank account to receive salary, tax refunds, and public payments.</p>
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### DENMARK AT A GLANCE

#### POPULATION

**5.98 million**

#### CAPITAL

**København**

#### CURRENCY

**Danish krone (DKK)**

#### LANGUAGES

**Danish · English widely**

#### TIME ZONE

**CET / CEST · UTC +1/+2**

#### GOVERNMENT

**Constitutional monarchy**

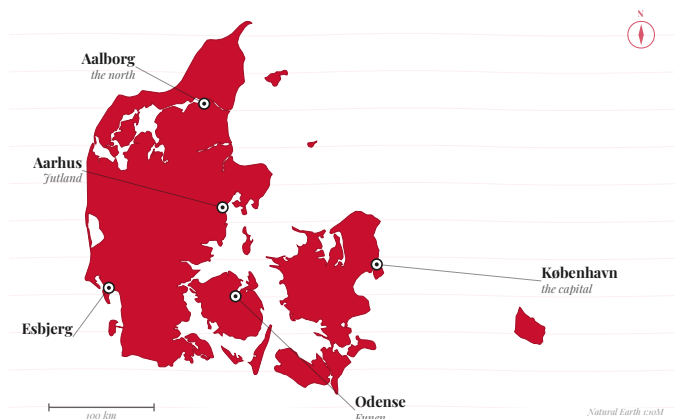
### TIP FROM US

Book a Borgerservice appointment online the week before you arrive — walk-ins are possible but slow.

## 02

# Find your *kommune*.

Denmark has 98 municipalities, five regions, and roughly one rental market per postcode. Your choice shapes your taxes, your commute, and — not incidentally — whether you live above a bakery or a motorway.



## QUICK ORIENTATION

Denmark sits between the North Sea and the Baltic, connected to Germany by a single land border. The country is made of the Jutland peninsula and roughly **400 islands** — 72 of them inhabited.

The four cities below account for most international arrivals. **Copenhagen** has the jobs and the rent. **Aarhus** is younger and cheaper. **Odense** is walkable and central. **Aalborg** punches above its weight for lifestyle per krone.

### Copenhagen

1.4M METRO · THE CAPITAL

**10,000 – 14,000 DKK / 1-bed**

International, bike-mad, and relentlessly curated. Best for corporate careers, startups, and those who want a genuine metropolitan pace.

### Aarhus

285K · JUTLAND

**7,000 – 10,000 DKK / 1-bed**

Denmark's second city. A dense student population, a great food scene, and coast on three sides. A third cheaper than Copenhagen.

### Odense

180K · FUNEN

**5,500 – 8,000 DKK / 1-bed**

Hans Christian Andersen's hometown — flat, walkable, cycleable, and dead-centre between Copenhagen and Jutland. Strong for robotics and engineering.

### Aalborg

120K · NORTH JUTLAND

**5,000 – 7,500 DKK / 1-bed**

A former industrial port turned university city. Cheaper rent, shorter winters felt long, and a waterfront that gets very good in summer.

#### ⚠ THE DEPOSIT REALITY

Danish landlords commonly ask for

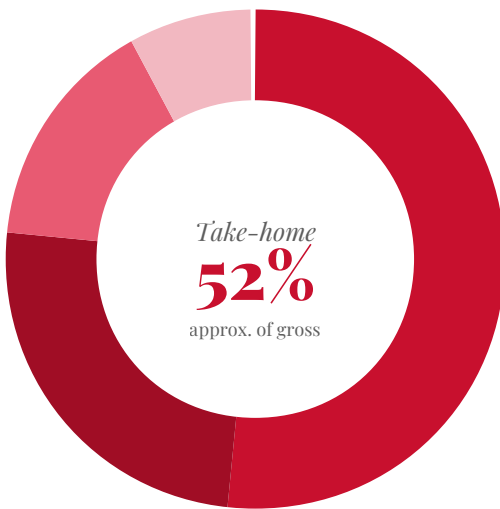
**THREE MONTHS' RENT AS DEPOSIT PLUS THREE MONTHS PREPAID**

— so a 10,000 DKK flat may need ~60,000 DKK upfront (roughly €8,000). Budget for this before you sign. Reputable sites: BoligPortal, Lejebolig, Boligninja, and — with caution — DBA and Facebook groups.

# 03

## Where your krone *actually* goes.

*Denmark has some of the highest taxes on earth and some of the highest-rated public services to match. Understanding where your gross salary disappears is the fastest way to make peace with the payslip.*



- 52% Take-home
- 25% Municipal tax
- 15% State + health
- 8% AM-bidrag

*Illustrative split on a 45,000 DKK gross monthly salary. Actual rates vary by municipality and bracket.*

### How Danish tax works

**AM-bidrag (8%)** is deducted first — it's a flat labour-market contribution. Everything else is calculated on what remains.

**Municipal tax (~23–27%, averaging ~25%)** depends on where you live and covers most local services.

**Bottom-bracket state tax** applies to almost everyone (~12.1%); **top-bracket tax (+15%)** kicks in above 611,800 DKK / year (2025).

### THE EXPAT SHORTCUT

Researchers and highly-paid specialists may qualify for the **27% expat tax scheme** (plus 8% AM-bidrag) for up to 84 months, provided your guaranteed monthly pay exceeds ~78,000 DKK. Ask HR about it before your contract is signed.

### What things actually cost ·

*Representative city prices in 2026 DKK. Bars scaled against a 200 DKK reference.*

Cappuccino · café	<div style="width: 22.5%; background-color: #c00000; border: 1px solid #c00000;"></div>	45 kr
Pint of local beer	<div style="width: 32.5%; background-color: #c00000; border: 1px solid #c00000;"></div>	65 kr
Rugbrød loaf	<div style="width: 14%; background-color: #c00000; border: 1px solid #c00000;"></div>	28 kr
Casual lunch	<div style="width: 45%; background-color: #c00000; border: 1px solid #c00000;"></div>	90 kr
Dinner for two	<div style="width: 100%; background-color: #c00000; border: 1px solid #c00000;"></div>	600 kr
Transit pass · CPH	<div style="width: 77.5%; background-color: #c00000; border: 1px solid #c00000;"></div>	530 kr
Gym membership	<div style="width: 54.5%; background-color: #c00000; border: 1px solid #c00000;"></div>	229 kr

## 04

# A yellow card, *and a bicycle.*

*Your CPR number unlocks two things that will define daily life: free healthcare, and the transport system that knits the country together at roughly eye-level.*



## Healthcare

Denmark's healthcare is **free at the point of use** for everyone with a CPR number. Your *sundhedskort* — the yellow card — arrives in the post shortly after registration and lists your assigned general practitioner.

### GOOD TO KNOW

- **GP FIRST.** Except in emergencies, you see your GP before any specialist. Referrals flow from there.
- **EMERGENCY · 112.** Ambulance, fire and police. Free and English-speaking.
- **OUT-OF-HOURS.** Call 1813 in the Capital Region; 70 11 07 07 elsewhere.
- **DENTISTRY.** Private for adults. Expect ~1,000+ DKK for a check-up and clean.
- **PRESCRIPTIONS.** Subsidised on a sliding scale; pick up at any *apotek*.

*“The waiting list is a Danish institution in itself. Learn to love your GP.”*

— A UNIVERSAL EXPAT  
OBSERVATION



## Getting around

Denmark is built for bikes, stitched with trains, and served by a driverless metro in the capital. You rarely need a car.

### THE ESSENTIALS

- **REJSEKORT.** A single tap-in, tap-out card valid on buses, trains, metro and harbour buses nationwide. Register it to save ~25%.
- **DSB.** The national rail operator. Book ahead for Orange tickets at a fraction of walk-up prices.
- **METRO CPH.** Driverless, 24 hours, and part of the reason Copenhagen works.
- **CYKEL.** About **45% of Copenhageners** cycle to work or study. Winter included.
- **DRIVING.** Non-EU licences must be exchanged within 90 days. Fuel and import duties are steep.

### BUYING A BIKE

A good second-hand city bike costs 1,500–3,000 DKK on DBA or at a used-bike shop. Get lights front and back (it's the law), a sturdy lock, and a bell. Stolen bikes are a national sport — photograph the frame number and register it with the police.

## 05

Fit in without *pretending*.

*Danish culture is less reserved than it looks and less obscure than it sounds. Two words tell you most of what you need to know.*

**Hygge**

*['hygə] · hoo-guh*



The art of a cosy moment. Candles, slow food, soft light, closer-than-they-look friends. Not a lifestyle brand — a small daily mood Danes genuinely pursue from mid-October onwards.

**Janteloven**

*['jændə,lə:vŋ] · the law of Jante*



An unwritten social code: don't think you're better than anyone else. Less rigid than its reputation, but it shapes how Danes talk about money, titles, and success. Humility lands better than hustle.

**A STARTER VOCABULARY****Hej**

Hi — pronounced "hi"

**Tak**

Thanks

**Skål!**

Cheers — eye contact mandatory

**Undskyld**

Excuse me / sorry

**Selvfølgelig**

Of course

**Rugbrød**

Rye bread — your new staple

**Pendler**

Commuter — train-people

**Kolleger**

Colleagues

**Tak for mad**

"Thanks for the food" — after meals

**Your first 30 days ·****WEEK 1**

- Book a Borgerservice appointment in your kommune.
- Register for a CPR number with passport, permit and tenancy.
- Set up MitID in person while you're at Borgerservice.
- Photograph every wall of your new flat (deposit evidence).

**WEEK 2**

- Open a Danish bank account; designate it as your NemKonto.
- Log in to skat.dk with MitID and update your tax card.
- Wait for your yellow sundhedskort; learn your GP's name.

**WEEK 3**

- Buy a Rejsekort and register it online to unlock discounts.
- Find a bicycle. Test it on a Sunday before commuting Monday.
- Sign up for free Danish lessons at your language centre.

**WEEK 4**

- Exchange your driving licence if you're from outside the EU.
- Set up contents insurance (*indboforsikring*).
- Invite a colleague for coffee. Danes don't initiate; you will.
- Light a candle, eat rugbrød, congratulate yourself.

**THAT'S A WRAP**

*Denmark rewards people who show up, ask questions, and don't mind the rain. Velkommen hjem.*