

INVITALIA

Agenzia nazionale per l'attrazione
degli investimenti e lo sviluppo d'impresa SpA

Living in Italy



Invitalia is the Italian national agency for inward investments and economic development. Its mission is to promote the country's competitiveness – in particular in the Southern Regions – and support growth in strategic sectors.

Its main objectives are:

- Supporting inward investments*
- Boosting innovation and growth*
- Improving the economic opportunities in the Regions.*

Contents

Visitors, Work Permits and Residency	4
Banking Services and Bank Accounts	5
Healthcare	7
Schools	8
Driving License	8

Living in Italy

Visitors, Work Permits and Residency

Business visits up to 90 days

A visa is required for business visits of fewer than 90 days. Citizens of EU Member States and certain other countries, such as the United States, Canada, Argentina, Brazil and Japan, are exempt.

Work permits and residency (beyond 90 days)

Non-EU citizens

In order to work in Italy, non-EU citizens shall obtain specific permit (*nulla osta*), which the future employer shall apply for with the One-Stop Shop for Immigration (*Sportello Unico per l'immigrazione*). The One-Stop Shop for Immigration will issue the above permit in accordance with the decree establishing immigration quotas.

After receiving the permit, prospective workers shall go to the Italian consulate in their home countries. The consulate will notify them of the proposed contract and issue a visa within 30 days.

The permit is valid for 6 months from the issue date, within which the worker shall enter Italy. Within 8 days of arrival in Italy, foreign citizens shall go to the One-Stop Shop for Immigration that issued the permit to sign the work contract (*contratto di lavoro*) and apply for the permit to stay in the country (*permesso di soggiorno*).

Non-EU citizens - Consolidated Immigration Act

Regardless of immigration quotas, Article 27 (I) of the Consolidated Immigration Act (Legislative Decree 286/98) governs the procedures and conditions for issuing permits to work, entry visas and permits to stay in the country for certain categories of workers, including:

- Executives and highly-trained personnel of companies with their headquarters or branches in Italy
- Exchange or mother-tongue university lecturers; university professors and researchers aiming to work within academia or other income-producing activity in Italy

- Employees of employers headquartered abroad who are temporarily transferred to Italy.

European Union citizens

No permit is required for European Union citizens to stay in Italy. If you plan to stay in Italy for longer than three months, you have to register with the Anagrafe (Register of births, deaths and marriages) of the municipality in which you are domiciled and request the related certificate. In order to register, you are required to present documentation proving you are employed, studying or engaged in vocational training. Alternatively, you are required to demonstrate you have sufficient financial resources to support your own stay as well as health insurance.

Italian residency

After receiving your permit to stay (permesso di soggiorno), you shall register with the Anagrafe of the municipality in which you reside.

Documents required:

- Permit to stay
- Valid passport.

Time required for issue: approx. 2 months.

Tax ID number (Codice Fiscale)

All Italian and foreign residents are required to have their own tax ID number (Codice Fiscale), even whereby not subject to Italian taxation. The number is used to identify persons in their dealings with government departments and other public entities, and can be requested at One-Stop Shop for Immigration (Sportelli Unici per l'Immigrazione), specific police headquarters (Questure), or local Revenue Agency offices (Agenzie delle Entrate).

Banking Services and Bank Accounts

How to open a current account

Foreign residents can open an ordinary bank account.

Non-residents (those in Italy for fewer than six months per year) can, in principle, open a special bank account for foreigners.

A valid Tax ID number is required so as to open a current account. Some banks also require presentation of a residency certificate – although not a legal requirement.

Documents required:

- Tax ID number
- Permit to stay
- Valid identity document.

Current accounts earn interest. Interest is calculated based on the bank statement date, not the transaction date. Bank charges include a conventional fee expressed in value date days, which varies from bank to bank (in general, it is 1 day for cash deposits, 3 days for in-town checks, and 8-20 days for out-of-town checks).

Payment cards

Debit cards are widely used and accepted throughout Italy. They may be used with automatic teller machines (ATMs) and for making payments in most shops, restaurants or similar commercial establishments.

Cheques, cash and bearer passbooks

New rules for governing the use of cheques, cash, and bearer passbook savings accounts were introduced with Legislative Decree 231/2007.

The most significant change lies in the fact that banks and Poste Italiane SpA (Italy's National Postal Service) now issue non-transferable cheques, but transferable cheques can only be issued upon written request made to the bank. A stamp duty of € 1.50 is due on each cheque.

All cheques (whether transferable or not) for amounts equal to or greater than € 5,000 shall specify the beneficiary and be non-transferable.

The rules for transferable cheques apply to cheques already in circulation.

In addition, a limit of € 5,000 applies to cash transfers. Transfers of larger amounts can only be made through banks, Poste Italiane SpA, and electronic money institutions. Such rules also apply to transfers of bearer passbooks (bank and postal accounts) and bearer securities. The balance on bank and postal bearer passbooks shall be less than € 5,000.

Protection level

All Italian banks participate in an official deposit protection system. The branches of banks registered in EU Countries can also elect to participate in the Italian deposit protection system to supplement the protection afforded by their home country systems.

Branches of non-EU banks authorised to operate in Italy shall participate in the Italian deposit protection system unless they participate in an equivalent foreign system.

Healthcare

National Healthcare Service

The National Health Service operates through local healthcare authorities (ASL - Aziende Sanitarie Locali) and provides medical treatment to all EU citizens under reciprocity agreements for healthcare.

In order to receive medical treatment, EU citizens shall obtain the European Health Insurance Card prior to departing their home country. The Card replaces the old E111 Form in use prior to 2006.

Non-EU citizens visiting Italy shall have private insurance coverage (Italian or foreign). The coverage shall be approved by the local police department (Commissariato di Polizia) within eight days of arrival. Coverage shall last for the entire visa duration.

How to obtain medical treatment

Foreign workers (whether EU or non-EU citizens) are required to go to the nearest local healthcare authority (ASL) office to choose a general practitioner. By registering, a worker gains the right to receive a health card and number.

Pharmaceuticals

Whereby necessary, general practitioners issue prescriptions for pharmaceuticals, which may be either partially or entirely paid for by the State.

Schools

Foreign families in Italy may choose among a wide array of Italian and international schools. The Italian school system encompasses three main cycles:

- Primary school (Scuola Primaria) 6-10 years of age (compulsory)
- Secondary school (Scuola Media Inferiore), 11-13 years of age (compulsory)
- High school (Scuola Media Superiore), 14-18 years of age (first two years are compulsory).

International schools in Italy are mostly British or American. Many of the international schools follow the British school system, and approximately 30 of them are members of the European Council of International Schools.

American colleges, universities and research programmes

As many as 90 American educational institutions operate in Italy, of which 36 based in Rome and 30 in Florence. Most of them are members of the Association of American College and University Programs in Italy (AACUPI).

Other international schools, which can be found in many of Italy's major cities, adopt the course curricula applied in France, Spain, Germany and Japan.

International Baccalaureate

Most international schools in Italy offer this university-prep programme (recognised by over 600 universities throughout the world) during the last two years of high school.

Driving License

A driving license issued by another EU Member State may be used in Italy.

Non-residents with a permit to stay in Italy can drive using their foreign or international driving licenses until they obtain Italian residency.

After one year of Italian residency, a person can apply for an Italian driving license.

Specifically:

- Non-EU citizens holding a foreign driving license issued by a country not holding a mutual recognition agreement with Italy's Department of Motor Vehicles (Ispettorato Generale della Motorizzazione) are required to obtain an Italian driving license

- Non-EU citizens holding a foreign driving license issued by a country holding a mutual recognition agreement with Italy's Department of Motor Vehicles (Ispettorato Generale della Motorizzazione) can exchange their driving license(s) for an Italian license without being required to take any driving exam.