

Welcome at Ghent University

This is your info brochure regarding the pre-arrival preparations, the on-arrival to do list and general information about Ghent/Flanders/Belgium and more!

What to know when moving to Belgium?

In this info brochure you can find more information on how to move to Belgium and the first important steps to take after arrival.

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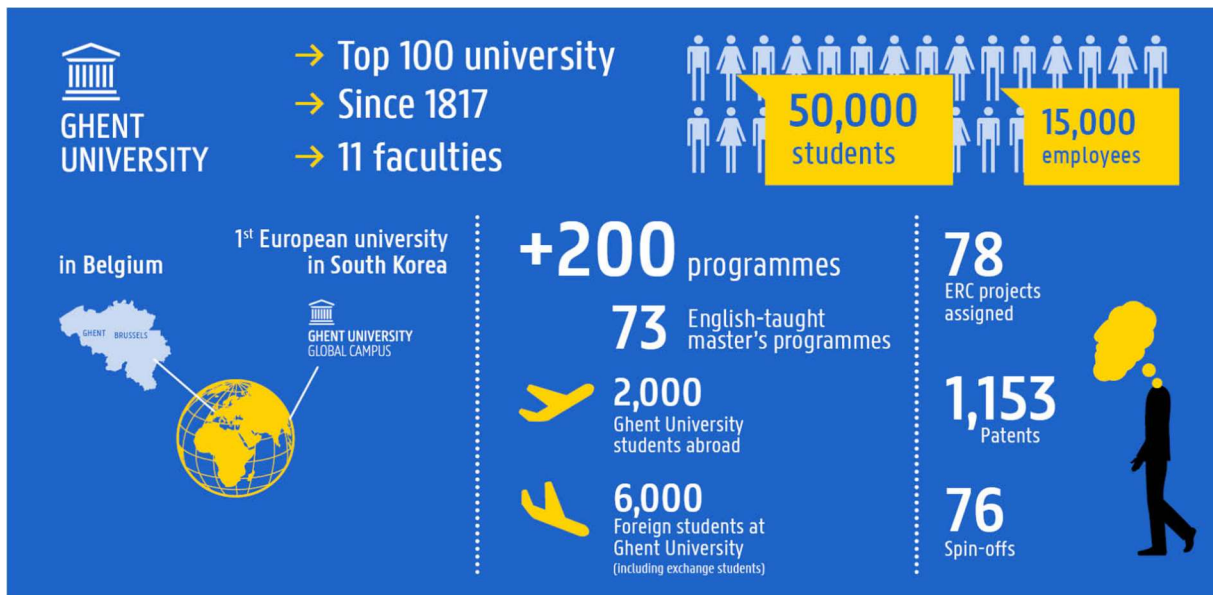
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Welcome at our University!

Our credo is Dare to Think: we are a haven for courageous thinkers.

1 Gent University in a nutshell

1.1 Ghent University is a top research environment



Ghent University is an open, pluralistic and socially engaged university. It is more than 200 years old, offers more than 200 programmes (including 64 English-taught master's programmes) and conducts in-depth research within a wide range of scientific domains. We are one of the most important education and research institutions in the Low Countries. We implement the motto "Dare to Think". Ghent University's mission statement is characterized by qualitative education, internationally renowned research, and a pluralistic social responsibility.

Over 50,000 students and 15,000 staff study and work at Ghent University. We have 11 faculties divided into 86 departments, and activities take place mainly in and around Ghent – although we have campuses in West Flanders and South Korea. The university is governed by councils and committees and policies are implemented by 9 administrative departments.



Ghent University conducts an equal opportunities policy and encourages everyone to apply. Ghent University also strives for a gender balance in which a maximum of 60% of the academic staff with a PhD degree is of the same gender. Female applications are thus especially welcomed. If this goal is not achieved at the level of the group of scientific disciplines involved, the university board will in principle, for positions within this group, give priority to candidates of the underrepresented gender but only in case of equal qualifications of the applicants. This priority is neither automatic nor unconditional; the personal situation of each candidate needs to be always taken into consideration in the evaluation.

Video on 200 years of Ghent University

https://www.youtube.com/watch?v=i_5AHf0O9fM&list=PLQ3LcTBBJ4VOy0I9056VPY2X_qLRINKIb&index=1



<https://www.ugent.be/en/ghentuniv/overview.htm>

Our success stories

Could we even imagine a world without research and science? Certainly not. Yet it's not always clear to everyone how much research shapes our world and lives. We brought together some illustrations of just how research continues to have a societal impact in many areas. Check the stories [here](#) and add yours soon! View of our impact on society: <https://www.durfdenken.be/en>

Support

We are a pluralistic university open to all, regardless of their ideological, political, cultural, or social background. Our credo is 'Dare to Think', challenging everyone to question conventional views and to dare to take a nuanced point of view. To make this possible, we focus on offering support for those who need to think. Support in finding suitable research funding; tools to continuously improve lessons or find suitable employees. We combine this with, among other things, ethical questions in research, diversity in education, attention to nature and the environment and so much more!

Our focus

1. *Internationalisation*

Ghent University has a long tradition in being very active on the international stage and has often been praised for this pioneering role. Both in education and research, many successful initiatives have been and are being developed. These are both own initiatives and activities within the [framework of international programs](#), within networks in which Ghent University participates or through bilateral agreements with partners from abroad.

2. Diversity and inclusion

Ghent University works on [diversity](#) in an active and integral way. We are building on our mission statement in which Ghent University presents itself as a socially engaged and pluralistic university that is open to all students and staff regardless of their philosophical, political, cultural and social background.

3. *Environment, health and safety*

The staff of the [Health & Safety support services](#) provide a central resource for health and safety to complement and support the work of safety officers in the University's academic departments. Together they ensure that the University is a safe and healthy place to work, study or visit.

4. *Human Rights*

Ghent University is a socially committed university. The institution stimulates respect for human rights and minimizes the risks of human rights violations. Ghent University's [human rights policy](#) is inspired by the UN Guiding Principles on Business and Human Rights and the recommendations of the Flemish Interuniversity Council.

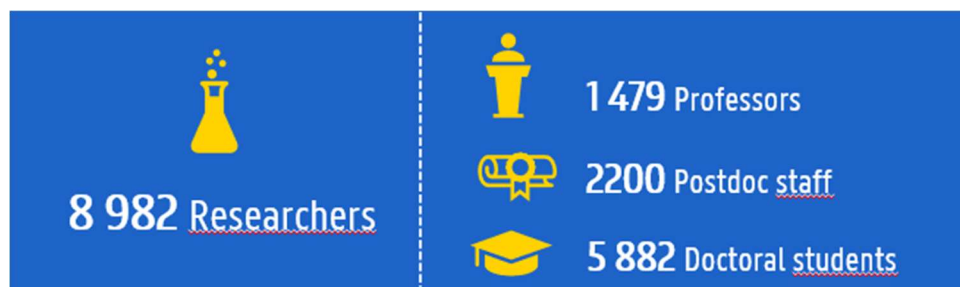
5. *University wide policy choices*

In the coming years, Ghent University is focusing on [six specific challenges](#). These six topics were suggested by the Ghent University community and are therefore close to our heart. As a result, we tackle these issues together with the staff, alumni and policy makers within and outside of the university ... as well as, of course, with our students. For each challenge, a special commissioner has been appointed to support us in its accomplishment.

[Becoming a researcher at UGent](#) Research is the driving force of Ghent University. Boundaries are pushed. Researchers make discoveries that have an impact on society at large. Moreover, the research breathes new life into education and establishes the basis for a forward-looking knowledge society.

Ghent University's research vision has five strategic objectives:

1. Ghent University is actively building a research culture in which openness, integrity, collaboration and impact are central issues
2. The Special Research Fund (BOF) is deployed to strengthen the quality and impact of research at Ghent University
3. Ghent University invests in talent
4. Ghent University watches over the quality and impact of research
5. Research is organised and supported in an efficient and high-performance manner



1.2 HR Strategy and Action Plan for Researchers

We have implemented an integrated, talent-driven, fully embedded HR Strategy and Action Plan based on the European Charter for Researchers and the Code of Conduct for the Recruitment of Researchers. This plan covers all academic staff, including doctoral researchers, postdoctoral staff, other scientific staff and professional staff, with a particular focus on the young researchers that will empower the world-class research and education of tomorrow.

HR Excellence in Research : <https://www.ugent.be/en/work/hr-excellence>

Value creation and impact of research

At Ghent University we want our research and researchers to have impact. For this aim we have introduced infrastructure, human capacity, and policy – because creating an impactful research environment and impact literate researchers needs interventions on different levels and collaboration across the university. In assessing and rewarding impact Ghent University's focus is on the process, i.e. valorisation or value creation (planning, impact pathway(s), interactions).

More information : <https://www.ugent.be/en/research/science-society/impact>

More information on open science: <https://www.ugent.be/en/research/research-strategy/open-science.htm>

1.3 The academic system at the University

Higher Education in Flanders has adopted the Bachelor-Master structure. A 3-year undergraduate cycle leads to a Bachelor's degree (180 ECTS European Credit Transfer System), followed by a 1- or 2-year graduate cycle (60 or 120 ECTS) leading to a Master's degree. Advanced Master's programmes ('MaNaMa') offer further specialisation and/or competences in a certain field of study. We also offer postgraduate programmes, which build upon a Bachelor or Master programme.

The doctoral degree (PhD) is the highest level of specialisation in scientific research and can only be awarded by recognised universities.

The academic year runs from the end of September to June and is divided into 2 semesters. Each semester comprises 13 weeks of lecturing, concluded by a 4-week examination period. July to September is generally a lesson-free period, but the academic and administrative staff continue to work and some courses are provided in this period.

1.4 Support during the relocation to Ghent University

Becoming a new employee/researcher at Ghent University might imply a transfer of your main place of residence to Belgium. You can be sure to find here a supportive environment in which to make your home. Our onboarding support will consist out detailed information before moving to Ghent on the relocation and all administrative measures that need to be fulfilled; including information on the scholarship or salary.

Some specific (administrative) preparations are required before you actually can start your research in Belgium. We will introduce these to you and guide you step by step towards the relocation. We don't forget your family and will provide advice and help wherever we can on moving them with you to Belgium and help them settling in. We will advise based upon questions through mail or settled video-conference call meetings, and keep on doing this until you arrived safe and well in Belgium.

Do you have a question, a doubt or just need a guiding point in the right direction? Don't hesitate to contact your Single Point of Contacts at the Faculty or the HR department.

Experiences from peers moving to Ugent

'[Unpublished](#)' is a podcast about mental well-being at work, created by Trustpunt, the confidential counselors' service at Ghent University. The podcast focuses on topics related to academia and the research community. Each episode tackles a sensitive and taboo topic about mental well-being in the workplace. They include phenomena such as imposter feelings, cultural differences and loneliness. For each of these topics, our host David Chan, talks with an expert in the field who gives fascinating insights based on their research and professional experience. Alongside our main guests, you'll hear personal stories of researchers. Have fun listening and feel free to share with your network!

On our [Dare to Think](#) website you can read about Ghent experiences, which hills (not) to take in Gent and other stories about (U)Gent.

2 Researcher at UGENT

2.1 Your employer is the FWO

FWO is offering you a doctoral fellowship for a period of 3 years.

As a result, you will become an employee of the FWO Flanders, however your place of employment is Ghent University. You will become a student at UGent as you have a student registration for your doctoral research.

A doctoral scholarship as defined means the financial allowance or grant allocated or paid directly by the FWO to a person outside an employment contract under the supervision of a supervisor. This person deals with the preparation of a doctoral thesis to obtain a doctoral degree.

The terms and conditions of your employment will be communicated by the FWO Flanders. The salary and mandatory aspects of your employment (like sickness registration, vacation registration, Single permit in case of NON-EEA national; ...) will also be taken care of by the FWO. Questions about all legal aspects of your employment should also be addressed to the FWO.

- Information on the website of the FWO: <https://www.fwo.be/en/supported-research/working-as-an-fwo-fellow/postdoctoral-fellowships/>

2.2 UGent as place of employment

At Ghent University you will be registered as 'researcher with external funding (FWO)'. This registration will entitle you to a staff card of Ghent University, including benefits like reduction at the universities restaurants, print possibilities and use of other services. You will also receive an account, e-mail address and login information to access all online information and tools.

The start date is set on the 1st of November; however the start of it can be postponed by following the procedures of the FWO. Valid reasons to request a later start date are for example: waiting for an single permit approval, notice period with the previous employer that must be finished; relocation of you and your family that needs more time to prepare. Together with your research department, the FWO and UGent HR a workable plan will be established to get your employment started.

2.3 General conditions

An important condition is also the fact that **you must start your research while you stay and work in Belgium**. At least 1 month of presence (=working) in Belgium is required to fulfill all administrative requirements and be eligible for social security.

For NON-EEA nationals, it is mandatory to hold the right to live in Belgium.

- As doctoral student, this is a visa D as student obtained from the Belgian embassy in the home country, or a residence permit as student.
- As employee this is the **approval to work and live** in Belgium (= single permit) as requirement. AS FWO is your employer, they will apply for the single permit.

It is your responsibility to provide the HR administration through dpo.helpdesk@ugent.be a copy your valid residence permit on which it will be visible that you are a student or employee with single permit and the end date of your right to stay in Belgium.

Working regulations

Employees/researchers are required to work on normal working days, from Monday to Friday in a five-day week schedule. The normal working week may also include Saturday, if this is required by the nature of the assignment. Officially, a full working week contains five working days of each 7 hours and 36 min or 38 hours in total. A normal working days begins at 7 AM at the earliest and ends at 9 PM at the latest's. A Lunch breach of at least 30 minutes must be taken. The professorial staff, assistant academic staff and administrative and technical staff (A level) also have a 38-hour work schedule, but they are considered to be available outside their normal working hours too, except during their leave.

Bench Fee

You will receive an annual bench fee from the FWO. The bench fee should fully benefit to the holders of the fellowship and be used in the context of their scientific research. You will be the budget holder of this bench fee, your promotor will have supervision. We will inform you once the grant code has been made. This will be soon after your start date. Our Financial Department will send the financial report of the bench fee to the FWO. During a suspension of your fellowship (suspension, maternity leave, long-term illness,...) no expenses can be justified.

- On the link below you can find the FWO regulations concerning the use of the bench fee: <http://www.fwo.be/en/fellowships-funding/regulations-for-the-bench-fee-of-fwo-fellows/>
- More information about your fellowship can also be found via: <http://www.fwo.be/en/faq/postdoctoral-fellowships/>

Internal administration at UGent

Before starting your stay at Ghent University, we must receive some personal information about you. This is for example : detailed personal information as you're current address, family information, a copy of your passport, copies of your diploma's and proof of previous employment by a certificate. All these documents are requested with the purpose for internal registration:

Following information must be provided (if applicable):

- [Personal information](#)
- [Passport or a European ID card](#)

A colored copy of the passport or ID card must be provided by all NON-EEA and EEA nationals to identify themselves. In case you hold several passports, it is advised to provide the European Passport which will give you the easiest way to access the European Area and Schengen states. The passport **must be valid until six months after arrival in Belgium**. If your passport will expire during your stay in Belgium, a new passport can be requested at your countries' embassy based in Belgium.

A colored copy of the European ID card must be provided by EEA and NON-EEA nationals, if one is hold. Make sure that the quality of the scan is sufficient as photographs taken from documents by mobile phone are not accepted .The ID card must be still valid until six months after you enter Belgium.

If a NON-EEA national holds a status as 'long-term resident' in a certain European country, a Single Permit for indefinite period can be obtained in Belgium after 12 months of working in Belgium. For the first year, a single permit applied by Ghent University is required.

- Obtained diploma's

A master or PhD might be requested for your specific position at the University. These conditions are mentioned in the vacancy. In some situations, a translation and legalization is required and equivalence from [NARIC](#) might also be requested.

2.4 Registration as PhD student

You will need to enrol as a regular PhD *degree* student and will need to go through an admission procedure. This admission procedure will be initiated by your PhD supervisor. In that case, you will receive an e-mail explaining what to do. *(If you do not receive this e-mail please contact your promoter asking to initiate the admission procedure for you).* As soon as the admission procedure is completed the Registrar's Office will send you an official (digital) Letter of Admission (LOA). With this letter you can enrol as a PhD student.

- If coming from abroad: If you have provided your embassy's contact details in the application, the Letter of Admission (LOA) will also be sent directly to the embassy.
- If living in Belgium, you will need these documents to change your current residence status at the city hall of your residence place.

Please note that it is advised to start this **admission procedure** as soon as possible. The procedure can take up to **3 months** and students cannot apply for a visa as student nor for university housing before finalizing the admission procedure first. It is also not possible to sign your employment contract or a joint PhD agreement (if applicable) without being admitted as a degree PhD student. The application is started here: <https://www.ugent.be/phd/en>

BENELUX applicants: This means that your master diploma (or equivalent) was issued in either Belgium, the Netherlands or Luxembourg. The application is therefore not based on your nationality. Your PhD supervisor will need to start up the application procedure through OASIS.

International applicants: Holders of a foreign degree need to complete an admission procedure during which the academic aspects (equivalence of your degree, research proposal, language skills) will be evaluated. This procedure may take some time (discounting even the time spent gathering your documents and applying for a visa). Your PhD supervisor will need to start up the application procedure through OASIS.

- information on the predoctoral training programme: <https://www.ugent.be/prospect/en/administration/application/requirement/phd.htm>
- information on the language requirements: <https://www.ugent.be/prospect/en/administration/application/requirement/language/requirements>
- information on the tuition fees: <https://www.ugent.be/student/en/administration/tuition>

During the online application, you will be required to upload your basic diploma and transcripts (or diploma supplement). Note that you will need to add an official translation of these documents, if the originals are not issued in either Dutch, French, German or English.

After assessment of your application, Ghent University will inform you of the decision by sending you an official letter, signed by the Registrar. With this letter of admission you will be able to enroll and to apply for a visa D (based upon nationality for NON-EEA students). More information:

<https://www.ugent.be/en/research/doctoralresearch/enrolment-doctorate>

3 Equivalence of the highest diploma

It is possible the FWO requires a NARIC procedure for your diploma. This information is added for this purpose, but not mandatory to become a researcher with FWO funding at Ghent University!

A check of foreign diploma's is imposed by the Flemish government when employment at a Flemish University is started. Therefore, everybody who becomes a (temporary) professorial staff member of the University of Ghent and who holds a diploma that was issued outside Belgium must obtain the certificate of recognition by applying for it at NARIC.

It is required that your diploma is verified by the [Flemish authorities](#) to execute the appointed function in case you hold a PhD or diploma that was not issued within the European Union.

Before your employment at Ghent University can start you need to proof that you have started the application at [NARIC](#). The approval and recognition must be sent during the employment within a reasonable time (limit 18 months). If your diploma is not equivalent, providing a new equal diploma that entitles you to execute the function is an option; otherwise you have to quit your job as you cannot fulfill the required conditions.

Conditions to avoid the diploma recognition

Check here to see if you meet the conditions to avoid [the recognition procedure](#).

If you do meet this conditions and a recognition is not required, please inform your contact person by uploading a copy of the information why the recognition is not required. In that case we know we don't need to expect a recognition certificate and we will not bother you with the question to provide it.

Diploma equivalency –start of the application

If you don't meet the conditions to avoid the recognition procedure, an application with positive result is required to execute your employment at our University. The application is a standard procedure the check the level of education. Most applications (if they are well prepared) pass without any problem.

If you expect problems for the recognition, please inform your HR officer beforehand so that we can support you with the preparation of the application file. All information on the application procedure can be found [on the website](#) of NARIC.

After you have sent your file to naric.attesten@vlaanderen.be; a confirmation e-mail that the application is received will be sent. A copy of this e-mail must be provided before the employment can start.

Diploma equivalency - approval

Provide the decision of NARIC regarding the recognition procedure. More information on [the decision](#).

4 The compensation and benefits package plan

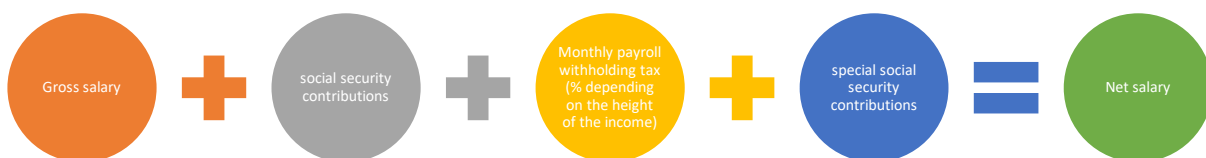
4.1 The salary

The salary or scholarship will be paid through the FWO. If you have questions about the payment, please contact them directly as Gent University does not have information about the exact calculations.

To get insight in the calculation and social security and taxation deductions, please also contact the FWO. Below general information is provided, but your situation and calculation at FWO might be different.

The amount of your scholarship can be slightly increased in case you have a spouse and children that accompany you to Belgium and that are *financially interdependent*¹ of you.

Net scholarship amounts are fixed every 1st January, with the doctoral scholarship equalling the net amount allocated to an assistant with the same level of education, the same seniority, and the same family situation as the doctoral scholar. The scholarship amount is not revaluated the current year except for indexing.



The salary for the mandate will be paid as monthly salary = Gross amount minus social **security contributions** = taxable amount minus **withholding taxation** and minus special contributions = net payment.

Social security contributions

13.07% on gross salary will be deducted. The rights that follow out on these these deductions are:

Health care and sickness payments

There is a mandatory affiliation with a Belgian health insurance fund (f.e. CM; Partena; LibMut; Onafhankelijk Ziekenfonds) or HVIZ when living and working in Belgium. (also for family members).

1. Small affiliation cost (+/- 100 euro per year)
2. Reimbursement of costs : f.e. doctors, dentist, ... (a small personal contribution is paid)
3. Additional reimbursements or services possible: f.e. reimbursement for buying new glasses, sun cream, childcare opportunities, ... => to keep your health and fit!

Childcare allowances

In case your children are joining you to Belgium, you will be entitled to a monthly childcare allowance until the age of 18 or 25 (in case of higher studies). The child benefits are state allowances paid through the regions. When a person settles in Ghent, the Flemish region will pay the monthly allowance. The

¹ The persons must be part of the family in Belgium on the 1st of January of the current year; and must hold a valid residence annex and permit, registered on the same address as you.

allowance is always paid to the mother or the person that legally adopted the child. There monthly basic payment per child is + €173. To start the application: contact one the child allowance funds. More information can also be found at <https://www.groeipakket.be/en>

Pension

More information on www.mypension.be

1. At detriment age a pension contribution will be paid by the Belgian government.
2. Exportable to all EEA countries on retirement age (in Belgium 67), upon request with the authorities.
3. Not applicable when partial social security contributions are paid!

Unemployment benefits

Monthly payment if certain conditions are met (working experience, right to live in Belgium, ..). Contact a labour union or the Hulpkas voor Werkloosheidsuitkeringen to start the application.

- Only if you have a right to live without limitations in Belgium. (not applicable for NON-EEA residents with a temporary right to stay in Belgium based on single permit).
- Exportable :If EEA nationality – the right to search in the home country with 3 months of payments Contact the RVA (ONSS) directly for the payment request!
- Not applicable when partial social security contributions are paid (only in case a scholarship is received)

Vlaamse Zorgkas (Flemish Health Insurance tax)

Employees and students that are registered in Belgium and are 26 years old (or older) will be automatically invited to pay a health tax by letter or through a payment of the health insurance fund. International staff with a contract or appointment must pay the tax.

Taxable amount

This is the gross salary plus any allowances or benefits and minus the social security contribution.

Taxation

Doctoral scholarships are tax exempted and will not pay taxes through the payslip.

Employees with a contract will pay taxes through the payslip. This is a form of advance payment of the tax that must legally be applied by the employer to all income paid or allocated to the employee.

The Ministry of Finance determines which rates are applicable to determine the withholding tax on salaries. These tax rates can be adjusted in the course of the calendar year following instructions from the Ministry of Finance and taking into account the family situation (1 or 2 incomes + children or other dependents).

Completing a yearly taxation document with overview of your worldwide earnings and paid taxes is mandatory in Belgium for all people living in Belgium.

Special contribution for social security (BBRSZ)

BBRSZ is a special social security contribution for all employees. The special contribution was introduced on 1 January 1996 to create a fund to maintain the financial balance of the social security system. This contribution is to be paid by all wage earners to whom social security partially or fully applies, and is calculated based on the 'family income'. The employer must pay this contribution to the

Social Security Department (R.S.Z.) every 3 months. To do so, the employer must withhold a monthly advance on the salary of the employee.

Net salary

This is payable by the FWO.

4.2 Additional payments

There might be additional payments such as holiday payment or end of year premium. Often an internet or connectivity allowance is also foreseen, and a reimbursement for all work related travels.

Mandatory insurances by the employer

- Insurance for foreign business travels and against various risks
- Insurance for physical Accidents during university activities and Industrial accidents (including commuting travels).
- Civil liability during university activities

Benefit in Kind

Benefit in kind for your professional laptop might also be applicable: If you have a professional laptop, you will find the employer's contribution in kind on your pay slip each month. What this means for you is a monthly cost due to deductions for social security and payroll withholding tax. On the other hand, you can use the PC privately outside your work schedule and within the limits of what is fiscally possible.

Other benefits in kind are also possible for cell or smartphone and tablet; with telephone and/or data communication package plan.

Commuting

It is also possible to hire a city or a folding bike at advantageous rates, to have repairs to your bike carried out in the bicycle repair shop of Ghent University or to call on our breakdown service. You can also register with the Ghent University carpool database in order to commute more sustainably. Free UGent bikes or poolcars are also available during working hours to travel from campus to campus.

4.3 Entitlement to vacation

UGent has following vacation entitlements. Contact the FWO to be informed on the vacation rights.

+/- [36 days per full worked year](#) (incl. the week off during the 'Gentse Feesten' and between Christmas and New Year)

+ 10 [statutory holidays](#)

1 November: All Saints' Day (Allerheiligen)

11 November: Armistice Day (Wapenstilstand)

25 December: Christmas Day (Kerstmis)

1 January: New Year's Day (Nieuwjaar)

In April: Easter Sunday (Pasen)

In April: Easter Monday (Paasmaandag)

1 May: Labour Day (Feest van de Arbeid)
Date varies, always a Thursday: Ascension Day (Onze-Lieve-Heer-Hemelvaart)
Approximately in May: Whit Sunday (Pinksteren)
Approximately in May: Whit Monday (Pinkstermaandag)
11 July: Flemish Community Day (Vlaamse Feestdag)
21 July: Belgian National Day (Nationale Feestdag)
15 August: Assumption of Mary (Onze-Lieve-Vrouw-Hemelvaart)

The university is collectively closed for two weeks per year: the last full week of July and the week between Christmas and New Year.

4.4 Opportunities for work life balance improvements

The FWO follows most of these work life balance improvements. Contact the FWO to be informed if you are entitled to them at the FWO.

- f.e. teleworking
- f.e. entitlement to leave schemes
- f.e. Childcare possibilities for children from staff during vacation periods
- f.e. use of the ironing services
- f.e. [travel options](#) like carpool, cambio, bicycles and repair
- Summer schedule if the weather conditions in July and Augusts demand this and the work can be reorganized around this. In this summer schedule employees are allowed to work from 7 AM until 1 AM; but may also maintain their regular working hours.

The entire list of work life balance improvements can be checked on the [website](#)

Well being

Ghent University highly values the good mental health and psychosocial well-being of all its researchers. Trustpunt is the university's dedicated point of contact for all work-related mental well-being issues. Trustpunt offers online information as well as training sessions on how to deal with issues such as fear of failure, conflict, unwanted behavior, stress, and burnout. Specific guidance is available for supervisors on how to address well-being issues within their team.

Researchers can turn to the university's confidential advisors and to the faculty's confidential contacts for individual support. They can also discuss psychosocial problems with an external prevention officer psychosocial aspect.

5 Insurances

An affiliation with a health insurance fund is mandatory for everybody working and living in Belgium.

5.1 Health insurance affiliation

These are automatic withholdings through the monthly salary slip.

The general social security contributions include [Coverage](#) for health and sickness, child allowances, pension and unemployment benefits.

Anyone living and/or working in Belgium is obliged to take out health insurance, as from the moment you stay longer than 3 months in Belgium. The health insurance is part of the Belgian social security system. Affiliation with a health insurance is mandatory in Belgium. The HZIV and the public health insurance funds have the task to pay the sickness contributions when a person is sick or entitled to pregnancy leave. They also compensate part of the doctors costs that you paid when visiting a doctor. Besides these tasks, the health insurance funds have also additional tasks that will be summed up further in this document. (insurance is also required for family members)

There are two ways to obtain the basic health insurance. **An affiliation is obligated!**

1. You can register with the Hulpkas voor Ziekte- en Invaliditeitsverzekering (HZIV), a public social insurance institution.
2. you can register either with one of the five health insurance providers ('ziekenfondsen' or 'mutualiteiten')

You are free to choose your health insurance provider. The affiliation with a public health insurance fund or the governmental health care institution needs to be started within one month after arrival. The affiliation with a private or public insurance fund in the home country can be ended as soon as the affiliation in Belgium is completed.

They provide:

4. Reimbursement of costs : f.e. doctors, dentist, ... (a small personal contribution is paid)
5. Additional reimbursements or services possible: f.e. reimbursement for buying new glasses, sun cream, childcare opportunities, ... => to keep your health and fit! (not HZIV)

What does a health care insurance do? <https://www.youtube.com/watch?v=rhrwLxyjwvI>

- It is possible to start get your information before you arrive when contacting CM or Helan
- All health care funds also offer hospitalization insurance, dental insurance and extended health care plans.

The health insurance providers offer the following insurances:

- Free basic mandatory insurance: The basic mandatory insurance includes the payment of doctors costs and the payment of sickness allowances if you are entitled to these after a period of sickness. This is free of affiliation cost.
- Mandatory additional benefits: You have to pay a contribution for the additional benefits, called the 'mutualiteitsbijdrage' or health insurance contribution. In exchange for this contribution you will receive additional benefits, services and compensations.
- Insurance plans which allow you to extend your basic health insurance. The insurances plans are for example dental insurances and hospitalization insurances. These prices are competitive to private insurances that offer these services.

OPTIONS:

Helan

- Make an online appointment (max. 1 month before arrival) for a video call; in which the operation of Helan is explained. Also, during this call they practically guide the international workers in their registration.
- If there are special questions or situations to be recorded during the stay; they make another appointment through the calendar.
- The operation is entirely in English. Processing time +/- 10 to 15 days. Cost per month is +/- 9,5 euro
- Link for agenda: <https://business.healthinsurance.be/en/services/our-services/videocall>
- Required information: University Ghent (agent number : 87016)

CM

- Subscribe through this form <https://campaigns.cm.be/international-students>
- Priority registration; the operation is entirely in English. 10 days to 1 month later, registration is complete. <https://www.cm.be/international>
- Direct contact afterwards for questions and additional information: internationalstudents@cm.be.
- Cost per month is +/- 9,5 euro

Solidaris : <https://www.solidaris-vlaanderen.be/>

Liberal Mutuality: <https://www.lm-ml.be/nl>

Neutral health funds: <https://www.nzvl.be/>

HZIV

- Only the basic mandatory health care insurance is offered, not additional payments or retributions. Additional insurances are not possible to obtain through HZIV
- Free of cost <https://www.caami-hziv.fgov.be/nl>
- Only possible to subscribe after arrival
- Communication = only in Dutch

The HZIV offers only the basic mandatory insurance and does not provide any additional insurance plans. Registration is free if your legal place of residence is Belgium and you have no official income. If you do have an income, then your contributions will be adjusted to your income. Specific conditions apply to students whose legal place of residence is in another country. HZIV is a governmental institution and therefore bound by Flemish language regulation to only provide information in Dutch. Registration can only be started when you go to the local offices that are spread all over Belgium.

Which costs are reimbursed?

The Belgian health insurance system reimburses (Belgian) medical expenses. On average, the health insurance system will reimburse 75% of your expenses. How much is reimbursed mainly depends on the nature of the service provided and on the status of both the insured person and the care provider.

In most cases the full amount will not be reimbursed. You will often be required to pay a personal contribution, the so-called 'remgeld' or patient contribution. In principle, the personal contribution amounts to 25% of the expense but this may be higher depending on the type of care provided. Some (essential) medical expenses are reimbursed in full.

Expenses are reimbursed after the fact by the legal health insurance providers on the basis of your receipt or 'getuigschrift van verstrekte hulp'. Attach an identification sticker (which you get when you

register with a health insurance provider) to the receipt and take it or send it to your health insurance provider.

The legal health insurance system does not reimburse all medical expenses. An overview of the most frequently incurred expenses: all supplements charged by care providers who have not signed an agreement with the health insurance providers, supplementary expenses for a single or double room during a hospital stay, ambulance transport and so on. Some health insurance providers will reimburse some of these expenses depending on the additional services and benefits they provide.

5.2 Additional insurances

Is a travel and medical insurance required?

- Yes, if you are a NON-EEA national AND if it is required for the VISA D application
- No, if you are a EEA national:
 - Bring proof of your social security affiliation in your home country: S1 certificate or the European health insurance card

Which insurance?

- You can contact any private insurance (for example Allianz, Axa, AIG Travel guard, GEOBlue, IMG global, Travelex insurance, world Nomads, American Express Travel insurance, ...)
- Required coverage: medical insurance, medical evacuation insurance and travel accident insurance. Additional packages to add are lost baggage protection and annulation. Also make sure you have legal counsel included.

Which insurances are private and recommended in Belgium?

Travel insurance and luggage insurance; cancellation insurance	Recommended; mandatory for partners	For e.g., refund of medical expenses abroad, cancelled flights due to bad weather, cancelled trip due to illness, luggage lost at the airport.
Tenant liability insurance	Recommended	For damage caused by tenants to the homeowner's property
Civil liability insurance / Private third-party liability	Mandatory in Belgium	Damage either suffered or caused by you, your family members, or pets. This insurance is also called "Family insurance". This insurance may be important in case of a bicycle accident, as a pedestrian, in the weekend, ... This insurance will reimburse the costs if you hurt or damage by accident other people's property during your private life. You can buy this insurance in Belgium at a bank or private insurance company.

Fire insurance	Mandatory if renting	In Belgium, tenants need to get their own fire insurance as most of the times the tenant will be held liable in case of fire (mandatory)
Hospitalization insurance	Recommended	Extra insurance to retrieve (almost) all your costs during a stay in the hospital. Please keep in mind that a waiting period might be applicable before you can benefit from this insurance. 1) The hospitalisation insurance through uGent 2) All Health insurance providers as listed above 3) Private insurances: - www.ethias.be - www.dkv.be - www.aginsurance.be - www.coronadirect - www.alianz.be
Dental insurance	optional	Extra insurance to retrieve (almost) all your costs for dental care. => Possibility to obtain this through the health care fund or private companies (contact a bank).
Car insurance	Mandatory if a car is owned	Mandatory if you hold a car. Insurance to get money back if you took part in an accident.
Content insurance	Optional	Insurance to get paid for damage to personal possessions in your house.

6 Taxes

As student with a doctoral scholarship, your funding is tax exempted in Belgium. You must however report your scholarship to be in compliance with the Belgian legal obligations.

Income taxes

As a PhD or postdoctoral researcher with ('bursaal') with a grant or scholarship you **do not have to pay income taxes in Belgium**. But due to the fact that you have an official contract as a PhD researcher (and can rely on social benefits in Belgium) you **will receive a yearly tax form** on paper and must submit it, otherwise you will need to pay a fine.

If you are an employee on a contract or appointed you have to pay income taxes in Belgium. You **will receive a yearly tax form** on paper or online and must submit it, otherwise you will need to pay a fine. A fiscal file 281.10 will be provided to you by the FWO each year with an overview of earned income and paid taxes. This document can be used to complete the tax document.

In case your partner/children are living with you and not working

Tax reduction for family: impact on the salary

- Partner is not working and living in Belgium: 30 % of the income is 'allocated to the partner' – therefore the applicable tax percentage on the income is lower.
- Children are living in Belgium and studying: per child you receive a tax deduction (tax free amount)

What in case you are employed by several employers (only possible for researchers with contract)

Your withholding tax is calculated based on the taxable income known to Ghent University.

For example, if you have two contracts at Ghent University at the same time, the taxable amounts are combined to calculate the overall withholding tax and the adjustment is always made at the end of the calculations by the Payroll Office. The employer is legally obliged to do so!

If you work part-time at Ghent University as well as for another employer outside of Ghent University, we recommend that you take action to avoid a large 'tax assessment' when filing your tax return:

- either you ask one of the two employers to deduct a tax advance ('fiscaal voluntariaat') and let them know how much you earn with the other employer as a taxable annual amount,
- or you make advance payments yourself to enjoy the tax deduction. Keep in mind that for every 100 euro of taxable income that you earn above the taxable annual amount of 37,890 euro, 53.5% goes to the tax authorities! (The percentages for holiday pay and year-end bonus are even higher.)

How to complete the tax document?

It is possible to hand in this tax form through the online tax-on-web system: <https://eservices.minfin.fgov.be/taxonweb/app/citizen/public/taxbox/home.do> (Click on "naar mijn aangifte" - after that you can change the preferred language into English if needed). Login in to the online services of the government is done in Belgium through the services of [CSAM](#). All information about the digital keys is available online, included a detailed [English help section](#).

Please make sure that you check your mail regularly during April/May of each year to avoid a tax fine and make sure to hand in your tax form before the deadline. More information on Belgian taxation: https://www.belgium.be/en/work/coming_to_work_in_belgium/taxes

Double taxation and treaties

In some circumstances, people employed internationally may be taxed on the same income in different countries, depending on tax sovereignty status and arrangements between countries.

A Belgian resident is taxed on all of their Belgian and foreign income. A resident of another country is generally taxed in that country on their worldwide income, while income from Belgian sources is also subject to tax in Belgium (non-residents' tax).

Belgium often has treaties with other countries to avoid international employees being taxed on the same income twice.

If you live abroad², you still need to report your earnings in Belgium as non-resident. This must be done by asking a tax document yourself with the Belgian tax authorities! Living abroad does also not guarantee you that the scholarship is tax exempted in that country. This is be decided by the national authorities. In case the national authorities tax the Dehousse scholarship, Ghent University cannot be hold accountable.

More information on cross border employment and taxation :
<https://www.ugent.be/en/facilities/money/crossborder.htm>

Other taxes

Please note that everyone who has a **domicile in Ghent** is also subject to **provincial tax**.

And sometimes you will also need to pay **other communal taxes** (depending to the community you will have your residence,...) see for more information on **taxes**:
<https://www.ugent.be/en/facilities/money/taxes.htm>.

² To submit your tax online form from abroad you will need to have an id-card reader. If you do not dispose of an id-card reader you will need to apply for a 'token' (unique code) at the local city hall before leaving Belgium to make sure you can submit your tax form from abroad. In Belgium you receive this tax form in spring and must submit it in the months afterwards, so the deadline will be before summer recess.

7 Moving to Ghent

Information on traveling to Belgium can be found on these websites: [Preparing your journey](#) and [visit Ghent](#).

7.1 How to prepare your stay in Belgium?

After 'selection' and available funding:

- Research group/faculty will contact the HR department
- An 'information sheet' (personal details) will be sent to your personal e-mail
- The required documents for Single permit (NON-EEA citizens only) will be requested

Decide on a realistic start date

- Moving will take some time!
- Take into account the visa procedures!

Prepare the leave in your home country

- Inform the local fiscal authorities
- End local insurances
- Deregister in the home town

Prepare your journey

- Contact the Belgian embassy in your country for visa information
- Obtain required documents, insurance, ...
- Search for accommodation (for the first days) in Ghent

7.2 When preparing documents for use in Belgium

During the following application, official documents must be presented:

- For the single permit application :NON-EEA nationals
- Registration for the residence permit (in case of family reunion marriage certificates and birth certificates; as other documents): EEA and NON EEA nationals
- Registration for the health insurance fund : EEA and NON – EEA nationals
- Other official procedures: for example equivalence of Diploma: EEA and NON-EEA nationals

A translation or legalization or apostille is required for a single permit or work permit procedure, for family reunion procedures, residence permit registration and the mandatory health insurance affiliation after arrival in Belgium.

Translation of documents

To optimize the communication about documents, a translation is requested on all documents provided to Ghent University or the Belgian authorities. A translation is only required if the document is not created in one of the following languages: Dutch; French; German or English.

If it concerns official documents issued by a NON-EEA or EEA authority, the translation must be done by a recognized translator. This is for example the case for diploma's, proof of good conduct, marriage certificate and birth certificates. Documents such as employment certificates, contracts with other employment in case of secondment, insurance policies, A1 certificate issued by a European government, .. do not have to be translated by an official translator.

It is important that birth names and specific writings are exactly translated and copied to avoid difficulties when applying for the residence documents.

Legalization of documents is NOT required

Official documents that are issued by public authorities from EEA member states (including Belgium) do not need to be legalized to be used for the Single Permit application. Examples might be marriage certificates, birth certificates, proof of cohabitation; ... This is regulated by the [European coordination law of 6 july 2016 nr. 2016/1191](#).

Legalization or an apostille is required

For all documents not created within an EEA country, a legalization or apostille and translation might be requested, depending on the type of document and the origin. More information on the requirements can be found for each [specific situation](#). Legalization is required when your foreign documents are certified as authentic by the [appropriate authority](#) in your home country. An Apostille seal is possible if the issuing country has signed up to the [Hague Convention](#).

- A **literal copy**, also called complete copy, certified copy or full copy, gives the entire contents of the certificate. The certified copy of a certificate/judgment often takes the form of a true certified photocopy of this certificate.
- **Legalization**: the attestation of the validity of the signature on a [document](#).
- **Apostille**: is a form of legalization as described in the Hague Convention of 05/10/1961. The apostille is affixed by the competent authority of the country where the document was drawn up. Belgian career consulates do not therefore affix apostilles on either Belgian or foreign documents.

In some countries, the Belgian embassy might also be able to inform you further on the local procedures for legalization.

Legalisation

- Sometimes required – depending on the nationality or the country of origin of the document
- Contact the embassy for instructions and recognized governmental offices
- https://diplomatie.belgium.be/nl/Diensten/legalisatie_van_documenten/fag/hoer_buitenlandse_documenten_legaliseren

Translation

- All documents must be translated to Dutch – French – German or English
- By an official translator
- Contact the embassy for translators that are recognised

Requirements

- Documents can maximum be 6 months old
- Medical certificate: standard BELGIAN document
- Contact the embassy for instructions and a list of recognised doctors
- Proof of good conduct: from all the countries where you lived in the last year

7.3 Travel insurance needed?

Is a travel and medical insurance required?

- Yes, if you are a NON-EEA national it is required for the VISA D application
- No, if you are a EEA national:
 - Bring proof of your social security affiliation in your home country: S1 certificate or the European health insurance card

Which insurance?

- You can contact any private insurance (for example Allianz, Axa, AIG Travel guard, GEOBlue, IMG global, Travelex insurance, world Nomads, American Express Travel insurance, ...)
- Or use the UGent insurance: <https://www.ugent.be/en/administration/insurances>
- Required coverage: medical insurance, medical evacuation insurance and travel accident insurance. Additional packages to add are lost baggage protection and annulation. Also make sure you have legal counsel included.

8 Visa procedures

8.1 General Visa conditions

As you are a doctoral student, you will need to apply for a student visa as NON-EEA nationality holder. If you currently live in Belgium, you might need to request a residence status change to student, if you are now a single permit holder. Only if you have a unlimited permit to live in Belgium (+ 5 years presence in Belgium as employee, or family from a person with a right to live in Belgium) a change of status is not required. For all further information and procedures please contact the FWO directly!

Once you've accepted a position in Belgium, there are specific immigration procedures based on your nationality and the length of your stay that you must complete before coming to live and work in Belgium. It is responsibility of the employer to apply for the authorizations you need, using information that you provide. It's your responsibility to provide the requested translations of your official documents and make sure they are legalized or apostilled.



- ✓ Students with a NON-EEA nationality moving from abroad to Belgium, and becoming doctoral students must obtain a visa as student to obtain the right to move to Belgium and live in Belgium. After arrival a residence card as student must be obtained.
- ✓ Persons with a NON-EEA nationality moving from abroad to Belgium; and becoming a postdoctoral researcher must obtain a single permit before moving to Belgium.
- ✓ Persons living in Belgium with a visa / residence card based on single permit employee or researcher with host agreement, must change their right of stay at the place of residence.
- ✓ Obtaining a visa as student before starting the research in Belgium is not required for EEA nationals or Belgians. The internal administration must be fulfilled before the position can be started; and after arrival a valid residence card and mandatory affiliations must be done by EEA nationals.

8.2 Apply for a student visa

For more detailed information about current visa requirements and travelling please ask advice from the Belgian Embassy or Consulate in your home country.

The website to find the contacts of the embassies and consulates from Belgium abroad:
<https://diplomatie.belgium.be/en/embassies-and-consulates>

If you plan to stay + 3 months in Ghent, you will need to apply for a student visa: visa type D/B1 (long stay of more than 3 months to study) (also referred to as 'Authorisation for Provisional Sojourn', in Dutch: Machtiging tot Voorlopig verblijf).

PhD students (with an doctoral scholarship agreement always need to apply for a **student visa** (≠ a working permit!))

Required documents

For every student **visa application**, you will need to provide to the local Belgian Embassy³:

1. **proof of solvency** = A(n) (*updated*) **confirmation** of your current doctoral scholarship agreement *,
2. a **confirmation** that you are **exempted to pay an extra retribution cost*** (= as a FWO funded PhD student) : This document is provided by the FWO.
3. a **letter of admission or a proof of enrolment as PhD student at Ghent University** (see admission procedure), you can download the documents also in OASIS.
4. a valid **national (travel) passport**, (valid at least 6 months after arrival in Belgium; if you hold several passports, use the European passport)
5. a standard **medical approval**, provided by the designated doctor of the consulate or diplomatic agency where you apply for your visa⁴,
6. a **certificate of good conduct, translated into Dutch, French, German or English. If required also legalized or marked with an apostille.**⁵

Tips:

- 1) Collect documents and information as soon as possible!
- 2) Check your name and birthday on each document you upload, also on translations and legalizations. It must be the same on every document!
- 3) Think about validity of documents:
 - a) Medical certificate and statement of convictions are only 6 months valid to use for a single permit application
 - b) Passport must be valid for at least 6 months when entering Belgium
- 4) Translations of documents must be done in English, French, Dutch or German
- 5) Legalization: Check yourself if legalization is required
 - a) The procedures can be found on the website of Belgian embassy in the home country
- 6) Medical certificate : go to a recognized doctor in your home country

³ https://diplomatie.belgium.be/en/services/embassies_and_consulates

⁴ In principle, you submit a medical certificate drawn up during the 6 months immediately preceding the submission of your application. If your procedural preparation was delayed for unforeseen conditions, you might therefore be requested to provide a new certificate if the validation date outrival the 6 months. Governmental website

https://dofi.ibz.be/sites/dvzoe/NL/Gidsvandeprocedures/Pages/Gezinshereniging/Het_medisch_attest.aspx or
<https://www.ugent.be/en/work/talent/next-steps/medicalcertificate.htm>

⁵ More information: <https://www.ugent.be/en/work/talent/next-steps/statementsabsenceconvictions.htm>

- a) Lists of approved doctors can be found on the website of the Belgian embassy in the home country
- 7) Check additional requirements on the website of the Belgian embassy
 - a) f.e. statement of convictions must be opened by the Belgian embassy (Japan)

Medical certificate

As a general rule, anyone who wishes to stay for more than 90 days in Belgium must present a medical certificate attesting that they are not suffering from one of the diseases that may endanger public health listed in the appendix to the law of December 15, 1980.

NON – EEA nationals need to undergo a medical examination before a Single permit can be granted. The doctor will fill in the standard medical certificate; and the copy of this document must be added to the Single Permit application. This medical certificate will proof that you do not have an illness that can threaten public health.

In principle, you submit a medical certificate drawn up during the 6 months immediately preceding the submission of your application. If your procedural preparation was delayed for unforeseen conditions, you might therefore be requested to provide a new certificate if the validation date outrival the 6 months.

The document must be filled in mandatory in one of the official Belgian languages by the docto : Dutch, French or German. If it is completed by your doctor in another language (for example English) the document will not be accepted by the Belgian authorities.

Check the website of the Belgian embassy in your home country to find out which doctors can fill in the medical certificate!

- [the medical certificate](#)
- [Governmental website](#)

Proof of good conduct

A NON-EEA national over 18 years of age who wants to stay in Belgium for more than three months must present a certificate of the absence of convictions for crimes or offenses under common law. Other representative names are a proof/certificate of good conduct and moral behavior or an extract from the juridical record. This type of document must be provided for the Single Permit application.

As a rule, this document should be:

- issued within 6 months immediately preceding the date of submission of the application,
- issued by the competent authority of the country of origin or consignment, and
- legalized, except:
 - o when delivered by a authority form an EEA member state
- when a bilateral or multilateral agreement simplifies or abolishes the formality of legalization (e.g., the Hague Convention of October 5, 1961, abolishing the requirement of legalization of foreign public documents, in favor of the simplified apostille procedure)
- when delivered by one of the following countries: United States of America, Israel

The document must cover the previous year of stay in your country. If you have lived in multiple countries, an extract of each country will need to be obtained. A translation of the document in German, French, English or Dutch is required if it is issued in another language.

The fee that foreign authorities might charge is payable on your own account.

Retribution payment

As doctoral scholarship holder you are exempted to pay the retribution payment. You will receive a document to proof this from the FWO. If you would bring your family to Belgium, retribution payments must be paid for them.

NON-EEA nationals who require a Single Permit to work and live in Belgium, must pay a retribution fee to the Belgian authorities. The payments to the Belgian government needs to be transferred by you to the account of the Ministry of Interior in Brussels.

- The amount paid must cover both the administrative fee and any bank charges.
- If the payment of the administrative costs is done in different stages, please add an additional overview or information sheet mentioning the data and amounts that were paid.
- If you also request a family reunion visa the payments have to be done separately.
- The university cannot intervene in the payment of retribution or act as third party to pay the retribution. It is however possible to ask another third party (living in Belgium or the EU zone) to pay the retribution.
- Additional consular fees might be requested to obtain the visa by the Belgian embassy in the home country.

The amounts for the [administrative costs](#).

More information on the retribution can also be found on this [website](#).

Proof of affiliation with a Belgian health insurance fund

Only in case you already live in Belgium or in case of extending the single permit: A proof of affiliation must be presented to renew your single permit. It can be obtained by contacting the health insurance fund, explaining the purpose of the document. Make sure to request it on time as there is a delay in delivering documents with some health insurance funds.

Extension of a single permit

An extension of the single permit must be requested at least 2 months before the end date of the residence permit. This procedure is also started through the University.

8.3 Collection of the visa

When collecting the visa:

- you must pay [the consular fees](#)
- Start the application in person as the biometric data will be taken
- Present or keep all documents with you

Taking biometric data in the context of an application for a visa D.

From 01/12/2018, the Belgian diplomatic and consular posts will take the fingerprints (10 fingers), unless this is physically impossible, and take a digital photo of the third country nationals, from the age of 6 years, who have a visa for a long stay in Belgium. (If it is possible to collect a number of fingerprints lower than 10, the station will collect all available fingerprints.)

Why take the biometric data? By taking your fingerprints you can be identified with certainty as the sole holder of the visa. This collection protects you against forgery or misuse of identity - for example

in the event of theft or loss of your passport - and makes it easier to cross the external borders of the Schengen area.

A procedure that respects your rights: It only takes a few minutes to collect the fingerprints. This procedure is in compliance with the safeguards prescribed by the Convention for the Protection of Human Rights and Fundamental Freedoms of the Council of Europe, the Charter of Fundamental Rights of the European Union, and the United Nations Convention on the rights of the child.

Retention of biometric data: The biometric data is kept for 10 years. You should therefore no longer give them when you apply for a new visa D within 10 years of their taking, unless the post has doubts about your identity or if you are no longer exempted from this new application. A photo is taken with every application.

Protection of biometric data : Your biometric data will be processed in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data.

[Inform us of the date of arrival in Belgium](#)

Please keep the FWO and the UGent research group updated concerning your approximate date of arrival. Please provide a copy of the single permit visa (and if applicable, the family reunion visa). The national reference B34 (Permis unique / Combined permit) is affixed to the visa.

Information on traveling to Belgium can be found on these websites: [Preparing your journey](#) and [visit Ghent](#).

A few days before the start of employment; your personal login and account information will be sent to your private e-mail address.

Prepare yourself for moving to Belgium. Some inspiration can be [found on our website](#).

9 Is family joining you to Belgium?

If your family holds a NON-EEA nationality, visa procedures for family reunion will need to be started before they can move with you to Belgium. You may receive guidance, required documents and advice to start these procedures during your onboarding process.

Start a family reunion procedure at the local embassy in the home country

- Be well prepared! A lot of documents are required and you must be married if a partner is joining!
- Start the application together with your own visa application to avoid long visa processing times

For assistance

- About the procedures: contact the FWO

Family reunion procedures must be prepared well to run smoothly. If you become an employee of Ghent University, the Belgian embassy might issue a family reunion visa immediately for your family if the visa request is started together with yours.

9.1 General information

The application for the visa for family reunion is best done in the [Belgian embassy of the home country](#). The application for the family can only be started after the [single permit](#) is approved. The embassy has the right in most cases or country's to decide immediately for the approval upon presentation of the required documents without sending the documents to Brussels for justification (this does not apply in case an European restriction is applicable for your home country).

Only when the application for family reunion is done separately from the employee, the visa procedures might take much longer as the file is checked by the authorities in Brussels before approval is provided.

9.2 Required documents

Following documents need to be prepared per application per family member. Additional information might be asked, but that depends on the local embassy. Please therefore always check the local instructions and required information.

- Application form to request the visa D – family reunion and passport photographs
- Colored scan of the passport
- Medical certificate
- Official marriage certificate or proof of cohabitation
- Birth certificates for the children
- Extract of the criminal record for all family members older than 18 years old
- The proof of payment of retribution costs
- Proof of travel insurance

If the application is done separately from the employee, the following documents need to be added:

- Proof of registration with the health insurance fund of the employee + acceptance of the health insurance fund of the family members
- Colored scan of the valid Belgian residence permit of the employee
- Copy of the contract or host agreement : proof of sufficient means to live in Belgium
- Copy of the rental agreement in Belgium

You can also request the required attestation: proof of sufficient income to your HR contact person.

9.3 Procedure

Option 1: apply for family reunion together with the single permit application => the visa must be issued ex-officio by the Belgian embassy (waiting period 2 weeks up to 1 month, no checks from Brussels): This procedure option is not possible for certain nationalities like Iranian, Chinese, Russian,...

Option 2: apply for family reunion after you arrived in Belgium: Procedure will take about 6 months before the visa is issued (checks from Brussels). Proof of your Belgian ID card and your affiliation with the health insurances aswell that your family will be insured are additionally requested.

After providing the documents, the embassy will check and start the procedure. A ticket with the file number and information will be provided. Everybody must arrive in person at the Belgian embassy at least once to complete the biometric data check.

More information on the visa procedure and required documents can be found on the website of the [Belgian embassy](#) or on the Belgian [home affairs website](#).

9.4 What to expect after arrival

- Partners of students : cannot work in Belgium
- Partners of single permit holders: Right to work as from annex 19ter is delivered, with every employer, without single permit and for every employment percentage.
- The right to stay in Belgium ends when the residence permit of the partner with single permit ends!
- Courses for integration and learning Dutch: <https://www.amal.gent/>
- If your partner search's a job – request our information leaflets!

10 How to get to Ghent?

10.1 Plan your journey

All set to make the journey to Ghent? Arrange your travel plans and review the [Ghent University faculty map](#) to orient yourself in this lovely medieval city. Watch a video on [how to travel from Brussels International Airport to Ghent Sint-Pieters railway station](#), the city's largest rail stop.

Explore the [different ways of traveling to Ghent](#), and learn more about the [public transportation system](#) in Belgium.

Ghent lies at the intersection of the E17 and the E40 motorways and is therefore easily accessible by car or coach. With two railway stations in the city and the international 'Brussels Airport' at Zaventem less than an hour's drive away, arrival by train or plane are certainly easy options. Ghent is therefore an ideal operating base for anyone who is eager to discover other Flemish Art Cities or enjoy the beautiful province of East Flanders.

<https://visit.gent.be/en/good-know/practical-information/how-reach-ghent>

Arrival in Belgium on or before your start date is mandatory. It is only possible to leave Belgium:

- after a stay in Belgium of 1 month –all required administration is completed
- after approval from the supervisor and
- after approval from the Department of Personnel and organization.

The mandatory internal registration must be started before leaving, the health insurance affiliation must be started and the social security certificate on the applicable Belgian social security must be delivered. The limiting time frame of that certificate on your stay abroad must be followed.

How to get to Ghent?

- All information can be found [our website](#) or
- <https://visit.gent.be/en/good-know/practical-information/how-get-ghent>

Do you bring your own car? Make sure that you have a valid driving license

- Issued by EU country : automatically recognized license
- Issued by NON-EU country: have the license recognized and checked on validity (=> city hall)
- Car import : go to customs for a check and request to import the car to Belgium

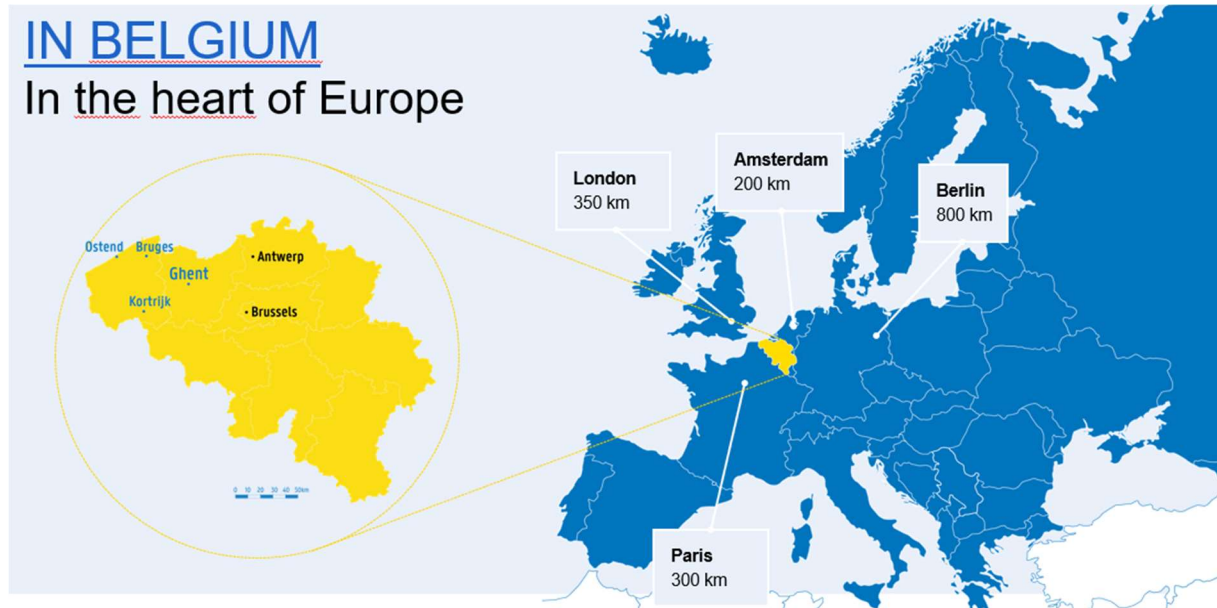
Be prepared that your phone or roaming might not work in Belgium!

- Can you access the internet through free wifi?
- Can you access the internet at UGent campuses ? (op te zoeken)
- Get a simcard through your passport and verify it when you have obtained your ID card
- Check Proximus (collaboration UGent)

Bring a small amount of cash and a creditcard that is accepted in Belgium

- Mastercard and Visa are accepted in Belgium but not everywhere
- Online banking apps and payment through 'payconiq' app

10.2 The city of Ghent



Ghent: Multicultural, historical, connected and open: the city of Ghent welcomes expats from all over the globe. Immerse yourself in local culture and get a taste of home by participating in a range of groups and associations catering to expats. Ghent has 25 different districts and suburbs where it is pleasant and pleasant to live. These zones are defined on the basis of the zip codes. All neighborhoods have schools, nature, shops, libraries, pharmacists, doctors, ... **Postcode 9000 is assigned to the center of Ghent.**

The city plan of Ghent can give you a good overview of the area's



<https://stad.gent/nl/stadsplan>

Multicultural, historical, connected and open: [the city of Ghent welcomes expats](#) from all over the globe. Immerse yourself in local culture and get a taste of home by participating in a range of [groups and associations](#) catering to expats.

- **Excellent food and drinks:** Getting a great bite to eat is also a few steps away both at the university at its high-quality, affordable [student restaurants](#) and also [across the city](#) within easy walking distance.
- **Top-level sports facility:** Ghent University boasts a [fully equipped sports centre](#), GUSB. The centre is home to 5 halls for indoor activities, a 25-metre swimming pool, 2 saunas and much more.
- **Cyclist- and pedestrian-friendly city centre:** With a large car-free zone covering almost the entire city centre, the city of Ghent is sustainability-minded and encourages foot and two-wheeled traffic. This policy limits noise and pollution and prioritises health and accessibility. Ghent University offers a [bicycle rent and repair service](#) for students and staff. The city [bus and tram network](#) is efficient and easy to use. Ghent University faculties are spread out across the city instead of located on a single campus. Take a look at the [university layout within Ghent](#).

10.3 Cost of living in Belgium



Housing: Apartment per month = between 750 euro and 1000 euro



Food: average shopping budget per week = 150 euro for 1 person



Transportation: to campus by bike or foot => receive 0,27 € per KM; Bus or train tickets are paid by the University



Electricity, gas, internet, communication, water, garbage : between 200 and 400 euro per month (average)



Childcare +/- 30 euro per day (reductions are applicable!) ; schooling : between 40 euro and 100 euro (incl. additional care and hot meals on school)



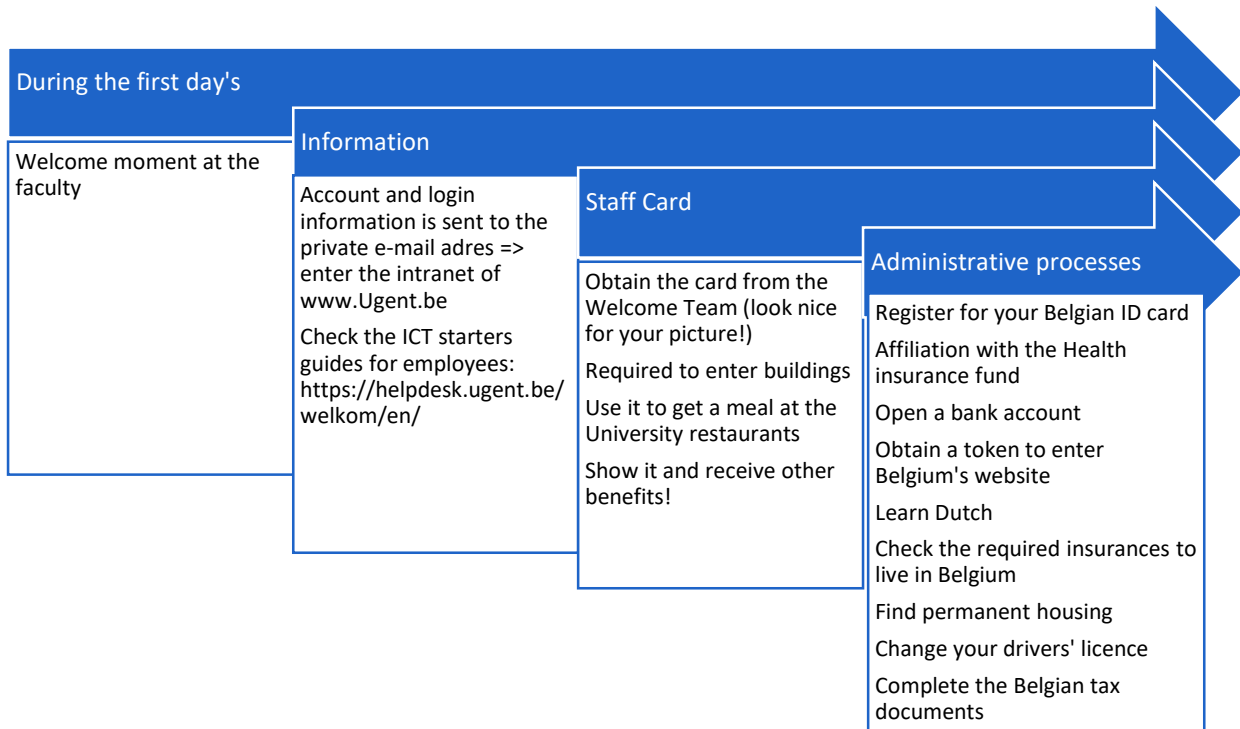
Additional taxes on top of fiscal taxation: per year +/- 100 euro



Insurances: Health insurance free or +/-100 euro per year; hospitalisation insurance +/- 50 euro per month, private liability, dental insurance, fire insurance, car insurance, ...

11 Action to take after moving to Belgium

11.1 What will happen after arrival?



A few days before the start of employment; your personal login and account information will be sent to your private e-mail address. After arrival in Belgium, you are invited to contact the Welcome Team of Ghent University to be informed about working at the University (welkom.dpo@ugent.be). Information and support on the [administrative to do list on arrival](#) will be provided; as well as a staff card and entrance tag.

11.2 Actions required for registration with Ghent University after arrival

REQUIRED ACTIONS AND INFORMATION
<input type="checkbox"/> conclude the residence permit registration at the local city hall of residence
<input type="checkbox"/> Registration with a Belgian health insurance fund and other additional insurances
<input type="checkbox"/> Open a Belgian bank account
<input type="checkbox"/> Obtain a digital key to access the Belgian websites

[Visit the HR Welcome Team](#)

After your arrival in Belgium you will be invited to collect your Ghent University staff card. They assist you to get started and are your contact at arrival for:

- Getting your UGent staff card to get entrance to the University premises: <https://www.ugent.be/intranet/en/workplace-buildings/admittance.htm>
- Your registration at Ghent city hall. They guide you through the registration procedure if you are new in Belgium.
- Information about the health insurance and hospitalisation insurance
- Family related questions: bringing your children and family; finding school or crèche, applying for child allowance, spouse career support information meeting; ...
- Opening a Belgian bank account: communicate the account number to the personnel administration.

The Welcome team can be contacted for all general questions on moving to Belgium or if you experience administrative difficulties during the first months in Belgium. Contact them on welcome.dpo@ugent.be.

11.3 Enrollment as PhD student

All PhD researchers must enrol as student at the [Registrar's Office](#) at the start of their study, as well as re-enrol online every following academic year until graduation, after approval of an annual progress report. Depending on the funding of your doctoral research, you may also be a member of staff. This means that a double registration may be required: as a student and as a member of staff (signing a contract at the personnel department).

Once in Belgium you can enrol as a (joint) degree PhD student by sending an email to phdadmission@ugent.be.

Do you bring all your administrative documents with you to Ghent, as the admissions office can request to present these documents at the registrar's office. (UFO building – Sint Pietersnieuwstraat 33 Gent) . For the **documents** you need to bring with you to enrol, please check your Letter of Admission. More information see: <https://www.ugent.be/en/research/doctoralresearch/enrolment-doctorate>

Your Student Card will be sent to your Belgian address of residence, or to your PhD Supervisor in case your residence is still unknown at that time.

(joint) PhD students **only need to pay enrolment fees for the first and final year of enrolment, re-enrolment** for the years in between is **free of charge**. For more information on the current tuition fees at Ghent university please see:

<https://www.ugent.be/student/en/administration/tuition/tuitiondoctorate.htm>

Attention!

Please note that as a **BOF student** with a **doctoral scholarship for candidates from developing countries**, you will only need to pay the same reduced **tuition fee**.

Although it is possible that you will be asked to pay the tuition fee yourself, it is possible to check with your promoter if there are some bench fees left to reimburse these costs. It is up to your promoter to decide on that.

Please note that you are obliged to (re-) enrol as a PhD student at Ghent University each academic year of your PhD study until you defend your thesis - even if you are staying abroad. If not the co-funding can be terminated at any time. You only need to pay enrolment fees for the first and final year of enrolment, re-enrolment for the years in between is free of charge.

If demanded by your Ghent University supervisor, students who plan to start their research abroad can enrol from abroad. Please start the admission procedure as soon as you have received your scholarship letter and ask advice from the Registrar's Office for your enrolment from abroad.

To re-enrol as a PhD student you will need to submit a **progress report** every academic year (approved by your Ghent university promoter). It is possible to hand in this report and re-enrol from abroad (electronically). You will be invited via your UGent e-mail account to hand in this report. So **please check your UGent e-mail when staying abroad!** You can find the re-enrolment form for PhD students on the UGent website following this path:

<https://www.ugent.be/en/research/doctoralresearch/enrolment-doctorate/re-enrolment.htm>

More information: <https://www.ugent.be/en/research/doctoralresearch/enrolment-doctorate> .

12 Residence registration procedures

After arrival in Belgium, the procedure to obtain a [Belgian residence card](#) for you and your family must be started within 8 days.

12.1 General information

Obtaining a [Belgian residence ID card](#) is mandatory if you stay more than 90 days in Belgium. The ID card will replace your visa to enter Belgium and provide you the right to stay, live and work in Belgium. The [procedure](#) to obtain the card is started immediately after arrival.

The ID card is proof that you are staying in Belgium on a legal basis, however it does not replace your passport!

- Always have your electronic residence card with you
- Request a new residence card in time and before the expiring date
- Inform the local authorities if you intend to move or to leave Belgium.

After arrival in Belgium, the procedure for residence in Belgium must be started to obtain the actual Belgian ID card.

Once you arrived in Ghent and depending on the length of your stay, you have to complete formalities and apply for a residence permit at the local town hall. The Personnel and Organization Department – The welcome team applies for residence permit for all EU employees who settle in Ghent. If you live in another city, please take this action yourself to inform the city hall of your arrival.

Why obtaining an ID card in Belgium?

The national registration number ('rijksregisternummer') is a unique identification number given to every resident in Belgium. It will be granted after the personal details are inserted in the national register by the citizen service. It consists of 11 digits starting with your date of birth. The use of the national registration number is limited by the privacy law. Only if you stay for less than 3 month you will receive a BIS-number, which also consists of 11 digits. This number is requested for you and attached to this e-mail. You need a national registration number or BIS number to receive a salary and accumulate social security rights. This number is also often requested when filling in forms for certain organizations (such as banks, health insurance companies, government services...). This BIS number will also be required to complete the COVID forms and register for COVID testing's.

12.2 Not living in Ghent?

If you will not live in Ghent, this action must be done by yourself. Every city has a website (google the name of the city in Dutch) and check for the opening hours of the 'loket burgerzaken'. Normally you can also e-mail them to ask for general information or make an appointment.

12.3 Residence procedure - Required documents

Following documents must be provided to the city hall.

- A copy of the valid passport and a copy of the visa D
- The address written by e-mail or on the rental agreement where you will stay in Belgium
- A photograph with white background
- If you have it: a validated birth certificate.

If family joined you to Belgium, following documents are also required for the family members

- A copy of the valid passport and a copy of the visa D
- Birth certificates
- Marriage certificates
- A photograph with white background

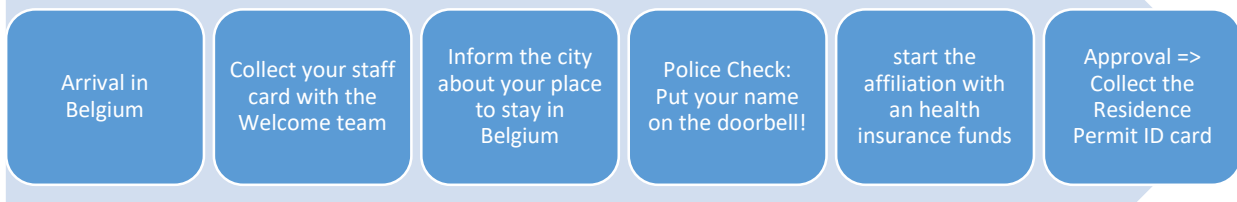
12.4 Residence Registration Procedure

Once the [required information](#) is sent to the city hall, they will communicate back with a provisional residence document valid for 45 days (extendable) pending the result of the residence check and the issuance of the electronic residence permit.

The city hall will instruct the police to go over to your house for a small meeting. If this is positive, you will be invited for a meeting at the City Hall in person to sign the official application documents. All family members also need to join this meeting. You will receive some codes in by regular mail to activate your Belgian residence permit. This activation will be done in person at the City Hall of your place of residence.

You will receive a residence permit and ID card (general procedure time is about 6 - 12 weeks). A [small amount](#) will need to be paid for the card. A copy of the new Belgian ID card is requested to sent back to the HR department.

FLOW: Residence permit Procedure after the arrival in Belgium



As soon as the information is provided to the City Hall, a police check will be done to verify your address. If this is positive, you will be invited for a meeting at the City Hall. You will receive some codes to activate your Belgian residence permit. This activation will be done in person at the City Hall of your place of residence.

The registration procedure for you (and your family) will take a couple weeks(standard procedure time is about 6 - 12 weeks), including a visit of the police to check the place where you will live in Ghent. You will be informed further by the welcome team on the steps; but once the PIN and PUK code are received you can collect your Belgian ID card. After completing of the residence procedure, you will receive a residence permit and ID card that is valid for 5 years as EEA national. Please sent a copy of the received documents to the Welcome team.

!! Please make sure you have sufficient personal financial means to cover your expenses in Ghent during the first month of your stay(s). It is possible that you will receive your first payment only after one month upon the signing of your contract with the FWO.

12.5 Rights with the residence permit

As a student you are allowed to study at Ghent University. You can also work additional hours for max up to 20 hours as student with a contract; but this work might not interfere with your doctoral research (or be linked to it).

If a single permit was requested, you are allowed to work for Ghent University whilst living in Belgium. You are not allowed to change jobs, unless your new employer also request a single permit for you.

If you stayed in Belgium as a student (student status for residence purposes) and change to a status as employee in Belgium, you have to inform the city hall of this change by providing the proofs: approval of the single permit procedure and contract.

Family members of employees are allowed to work in Belgium without any restrictions (for every employer and for every employment percentage); as long as the partner holds a valid ID card and right to work in Belgium.

Family members of students are not allowed to work in Belgium, unless their status is changed based on a single permit requested by their employer and the family reunion is no longer applicable.

Once the residence card expired, you must leave the country immediately.

12.6 Extending your residence permit

The provided residence permit might expire after a certain period. If this is the case, you must take action to renew this card.

If a single permit procedure is applicable, this procedure must be started at the very latest two months before the expiring date of your residence card. Please contact your supervisor to initiate the required procedures, if funding with the University is still available. Once a new single permit application is approved, you can [contact the city hall](#) directly to request a new ID card, by providing the approval documents of the single permit procedure. Researchers on host agreement must request a new host agreement at the HR department to extend their residence permit. A proof of affiliation with a [health insurance fund](#) must be added to the documents when [contacting the city hall](#).

PhD students must provide a new registration as student and sufficient means of income [to extend their residence card](#).

The municipal administration will issue you with a provisional residence document (appendix 45) valid for 45 days (extendable) pending the result of the residence check and the issuance of your electronic residence permit.

To renew your Belgian ID card, you must take action yourself and contact the municipality again, at least one month before the end date.

12.7 In case of loss of your residence permit:

1. you need to **report this to the police** and ask to officially attest the loss. Only then it will be possible to apply to the city hall for a replacement.
2. you must cancel your residence permit at DOC STOP: 0800/21 23 21 23
3. you must apply for a replacement at the city hall.

Important to keep in mind: If you have stayed in Belgium before with a residence permit you only need to re-register. You have to submit your application to the immigration office of your place of stay.

12.8 Orientation year

From August 15 2021 on, students with a residence permit as a non-EU student who graduate at Ghent University in the academic year 2020-2021 as bachelor, master or PhD, are eligible for a stay of 12 months ([orientation year](#)) to search for a job or to carry out an independent activity.

You must apply at the latest 15 days before the expiry date of your residence card (A card) by sending an application to internationalstudent@stad.gent.

And enclose the following documents:

- Valid passport
- A copy of your current student residence permit
- Proof that you have passed at Ghent University
OR If you followed a mobility program in Belgium: diploma foreign educational institution and proof of residence in Belgium (e.g. Belgian residence document or mobility program registration certificate)
- Health insurance (e.g., certificate of a Belgian health insurance company)
- Proof of financial means (always for the whole year – 12 months) through:
 - A commitment that charge has been taken from a Belgian or foreign guarantor ([Annex 32](#))
 - Blocked account at UGent ([procedure](#))
 - Own means of subsistence: e.g., employment contract for coming orientation year

You can work fulltime as from the moment annex 15 is received. More information can be found here: <https://www.ugent.be/student/en/after-graduation/orientation-year>

You can learn on the support to find a job after your PhD on this website: <https://www.ugent.be/en/careerhub>

12.9 Is family joining you?

In case you wish to bring your family, it is important to be prepared for some additional procedures.

Partners with a EEA nationality or partners from NON-EEA nationals that are employed with a contract or are appointed can work immediately in Belgium after arrival. There are no additional approvals required (only the registration procedure for the residence permit must be started for both members of the family).

Partners of NON-EEA PhD (doctoral) STUDENTS/fellowship receivers: After arriving in Belgium, a partner or spouse from a student is **NOT** allowed to work in Belgium, unless he/she finds a job where the employer requests a single permit. The will then shift to a 'personal registration' for the residence right and no longer be considered as family reunion member.

If your family joins you to Belgium, you can contact Burgerzaken.migratie@stad.gent to start the registration procedure for the family members. Add the passport, visa, photograph, birth certificates and address information for all family members to the e-mail; as well as your annex 46 to have their application linked to your file.

12.10 Change of address

If you change your address in Belgium, you are required to pass on this information to the local authorities. You must do this within eight (8) working days of your move to a new address -. You can do this by sending an e-mail to the city of your place of residence.

It is also essential to inform the Personnel and Organization Department of Ghent University of your new address and to inform FWO.

12.11 Digital key to access the online Belgian information

What are digital keys?

Login in to the online services of the government is done in Belgium through the services of [CSAM](https://www.csam.be). All information about the digital keys is available online, included detailed [English help section](#).⁶

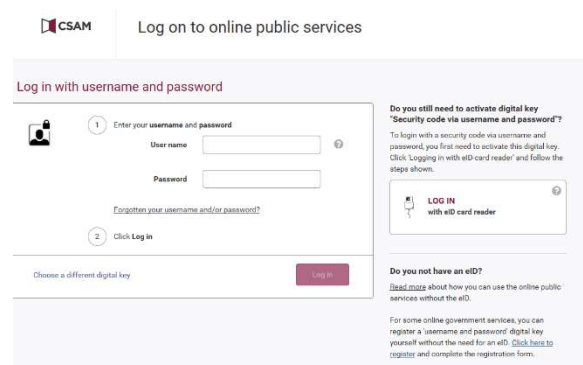
The first step is to create a username and password on this [website](#).

The second step: After the registration of the username, you will need to **activate a digital key of choice**. There are several digital keys available:

1. Log in with eID and card reader (The EID card reader can be used everywhere in the world as long as you hold a valid eID card)
2. Logging with the app itsme or myID.be (The app don't work outside Belgium.)
3. Log in with username, password and security code: 3 digital keys require your user name and password in combination with a security code: security code mobile app; security code text message; security code e-mail. (The third digital key works everywhere and you don't need a valid ID card to login.)

An [EID card reader can be bought](#) in multimedia stores in Belgium, such as the Fnac, Mediamarkt, Vandenborre, ... or borrow one from colleagues on your faculty.⁷ You will need to install EID software to use the EID card reader on your computer. It can be downloaded on this [website](#).⁸

Third step: As from the moment you have your username, password and an active digital key, you can continue on to the next step: login on the website of the fiscal authorities: www.myminf.be to fill in your tax documents or go to www.socialsecurity.be to check your social security e-mail inbox. You can also use the digital key for other governmental websites, such as www.mypension.be or www.ehealth.fgov.be.



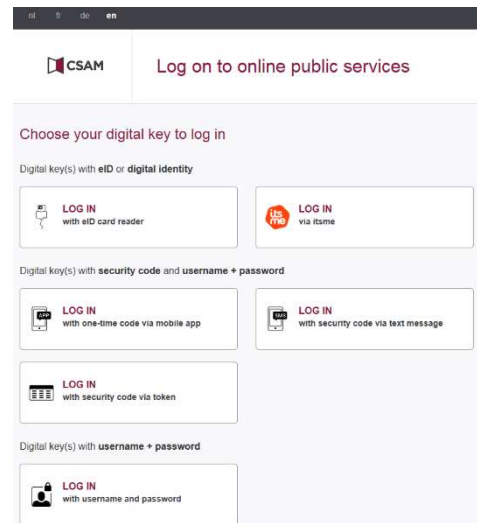
⁶ www.csam.be => My digital keys => get started => manage my digital keys. There are also helpful tutorials available to help you through the procedures.

⁷ If you borrow a EID card reader, please make sure you also activate other digital keys as you might also need to enter the fiscal information once you have left Belgium.!

⁸ It is not possible to use the Edge browser to log in with an electronic ID card and reader. We recommend you use Firefox, Internet Explorer or Google Chrome.

If you don't have an activated EID card or EID card reader, you can also go to a [registration office](#). You will need to go in person to the registration office, and receive an personal activation code on paper and activation link on e-mail. Once you have activated a digital key through the activation link and code, you will have access to the government's online services based on your username, password and digital key, and you can also manage your digital keys. Keep in mind that the procedure may take several weeks!

To avoid problems after leaving Belgium, we advise that you activate several digital keys. There will be a final tax declaration after leaving Belgium for which you will need to enter the fiscal websites. The digital keys can also be used to check your pension information, and will be used even more in the future to enter personal data in Belgium.



13 Opening a bank account

Open an online bank account before arrival

An internet bank, also known as an online bank or a virtual bank, is a financial institution that operates primarily or exclusively over the internet. It offers a full range of banking services to its customers, such as savings accounts, checking accounts, loans, credit cards, and other financial products.

- Options: Wise, Ally Bank, Chime, Mono, Simple, Revolut, Ferratum, Nubank, Openbank, Bung, starling Bank, Tangerine, ...

Open a Belgian bank account after arrival

With a current account you are able to carry out all standard bank transactions in Belgium.

You can also request a credit card but some banks may wait a while to check whether you have sufficient deposits coming into your bank account before issuing you with a credit card.

Most banks offer a variety of packages for a monthly or annual fee, which includes the fees for bank cards, internet banking access, some transactions at ATMs and usually some form of account insurance.

- Options: ING, KBC, Belfius, PNB Paribas, AXA, Fintro, Crelan, Rabobank, ...

Banks often also offer insurance packages and pension plan savings.

How to open a Belgian bank account?

In case of a long-term employment, it is advisable to open a Belgian bank account. To open a bank account in Belgium, you will need following documents:

DOCUMENTS TO PROVIDE	
<input type="checkbox"/>	<p>A copy of the valid passport and a copy of the visa D; or a Belgian ID card Banks will request a proof of residency in Belgium.</p> <ul style="list-style-type: none"> - After your first contact with the Immigration services you will receive a temporary residence document or annex. - A copy of your rental contract or information on the place where you will live
<input type="checkbox"/>	Bank account application form (completed and signed)
<input type="checkbox"/>	<p>A proof of employment</p> <ul style="list-style-type: none"> - The contract with FWO - In some cases, an additional letter from Ghent University is required.

Banks in Ghent

Underneath you may find some examples of banks that can be contacted in the city of Ghent. It is not a complete list but an indication of the variety that exists in Belgium. Most banks will have different offices in the city center. They are mostly open between 9 and 12 o'clock in the morning and 14 and 16.30 in the afternoon. Some of the banks offer evening openings after appointment.

Name	Address	Website
ING Bank	Kouter 173, 9000 Gent gent.kouter@ing.be	www.ing.be
Belfius Bank	Sassevaartstraat 43, 9000 Gent	www.belfius.be
KBC Bank	Kouter 175, 9000 Gent	www.kbc.be
PNB Paribas Fortis	Kortrijksesteenweg 250, 9000 Gent gent-kortrijksesteenweg@bnpparibasfortis.com	https://www.bnpparibasfortis.be
Axa Bank	H. Frère-Orbanlaan 1, 9000 GENT agency.12945@axa-bank.be	www.axabank.be
Argenta	Martelaarslaan 92, 9000 Gent	www.argenta.be
Fintro	Burgstraat 182, 9000 Gent	www.fintro.be
Beobank	Dendermondsesteenweg 156, 9000 Gent	www.beobank.be
Crelan	Ottergemsesteenweg 273, 9000 Gent	www.crelan.be
Rabobank	Uitbreidingstraat 86/bus 3, 2600 Antwerpen	www.rabobank.be
ABN Amro Bank	Zuiderpoort Office Park Building A – 4rd floor, Gaston Crommenlaan 4, 9050 Ghent	www.abnamro.be
Deutsche Bank	Koophandelsplein 11; 9000 Gent	www.deutschebank.be
VDK Bank	Sint-Michielsplein 16, 9000 Gent Gent-centrum@vdk.be	www.vdk.be
Triodos Bank	Steendam 8, 9000 Gent gent@triodos.be	www.triodos.be
Europa bank	Groentenmarkt 4, 9000 Gent groentenmarkt@europabank.be	www.europabank.be

14 Housing

UGent accommodation

- UGent has (temporary) accommodation available
- But make sure to book in time!
- All procedures and information available online, booking a room is done through the department or research group (contact your secretary or professor)
- <https://www.ugent.be/en/facilities/housing>

Renting on the private market

- Prices will vary from € 300 for student accommodation (1 room) to + € 1000 for houses.
- A deposit will be required (max. 3 months rent or fixed amount – avoid cash payments)
- Search via real estate offices or websites such as www.immoscoop.be; www.immoweb.be
- Never rent a place without a visit! (and if possible, take a colleague or friend)

14.1 UGent accommodation

Ghent University offers (temporary) accommodation opportunities for international students and staff. The Housing Office rents out rooms, studios and flats. It caters to international students, staff and visitors. They also inform and advise about the private rented market.

The Housing Department has a total of about 2,400 housing units available. The various housing units are divided into quotas according to type of enrolment (exchange students, degree students, PhD students, international staff and visitors, etc.). As demand exceeds supply, priority rules and delineated lease terms are defined.

Stays of maximum 6 months

If you are still abroad it is possible to apply for housing by Ghent University for a maximum period of 6 months per stay. Please note that there are only a limited number of studios available! <https://www.ugent.be/en/facilities/housing/phd.htm> For students who want to enrol as a (joint) PhD student on the basis of a non-Benelux diploma it is only possible to apply for the university housing after receiving their Letter of Admission.

Stays of >6 months

If you intend to stay longer than 6 months in Ghent you will need to find housing yourself prior to arrival or while staying in the housing from Ghent University (*see 'short stays'*). Please note that we cannot assist you in finding suitable housing for a stay longer than 6 months. More information:

<http://www.ugent.be/en/facilities/housing/market/rooms.htm>

Application conditions about UGent accommodation

Rent invoice

- Please verify the rent for the correct academic year
- If you only rent for half a month, half a month's rent will be charged.
- The first invoice does not have to be paid until after check-in.
- An internal settlement within UGent is possible if this is communicated to the cost centre at the time of the request. Once the reservation has been made, a change is unfortunately no longer possible.

Rental period

- The rental period for a studio is min. 2 weeks and max. 6 months. The rental period for flats is max. 3 months, no extension possible. This keeps the file management and maintenance of the housing units manageable and clear.
- It is only possible to rent from the 1st or the 16th of the month until the 15th or the last day of the month.
- Check-in is not possible during weekends with the exception of the months of February and September.
- The rental period is limited to a maximum of 6 months. If one is in Ghent for a longer period, such a bridging period of 6 months should suffice to find a permanent solution for the remaining period of stay. For flats, the maximum rental period is 3 months.
- (*) Please note that the start date of an agreement will be moved to the following working day if 8 working hours are not available between a check-out and check-in. This is necessary for inspection, repairs to and cleaning of the accommodation.

Payment

- Rent is due from the contract start date. All general costs (internet, water, electricity,...) are included in the rent.
- If desired, the rent can be settled internally via the WBS element/cost centre specified at the time of application, the tenant will not receive an invoice. No deposit is charged for internal settlement, any expenses for damage will be invoiced afterwards.
- Changes to and from an internal settlement are no longer possible after an agreement has been drawn up.

Changes and cancellations

- If you wish to change the rental period, you must inform us of this at least 1 month before the already noted starting date. Requests to change the rental period will not be accepted after this deadline and rent will be due from the original start date.
- In case you cancel the application after the application has been allocated by the Housing Department (the applicant and visitor will then receive a confirmation of accommodation via e-mail), for the duration of the vacancy, the rent will be settled via an internal invoice charged to the Department.
- An exemption is provided for applicants who will not meet the eligibility requirements to rent a housing unit in the academic year for which they are applying and notify the Housing Department in good time.

No-show is also considered as a written cancellation and gives rise to charging the rent to the Department. In this case, no exemption is possible.

- You (or the tenant) can terminate the rental agreement as soon as the tenant terminates his registration at UGent. The notice period is 1 month. Termination must be sent by mail or letter to the Housing Department stating the reason and enclosing the necessary supporting documents. The 1-month notice period starts on the first day of the rental month following receipt of the mail or letter.

Applying for a housing unit

- All applications for accommodation for international staff are made by the Department.
- Please read the application conditions before submitting an application.
- Please indicate clearly whether the accommodation is paid for by the staff member himself/herself or by the professional group. Changes to this are not possible afterwards.
- The UGent account can already be created for a new staff member up to three months before taking up employment through proper registration with DPO.
- Without this pre-registration through the Department, the guest will not be able to access the Internet in the homes and other University buildings
- An application can be made by someone from the host department or research group. Contact the secretary or your professor to start the application.

14.2 Searching private accommodation

When moving to Belgium, you probably will need to find appropriate accommodation. There are different types of accommodation available on the market to rent or buy. The most common options are:

- Houses : living space and several rooms, on the country side often with a garden available
- Apartment or flat: living space with one, two or more bedrooms
- Duplex or studio: small living room with bedroom integrated, kitchen and bathroom
- 'Kot': specific accommodation for students: bedroom

Some tips on finding accommodation and living in Belgium

1. Book temporary accommodation for your arrival in Ghent. Website like Booking.com; tripadvisor or Airbnb.be might be helpful to find a short term accommodation. Ghent University offers accommodation opportunities for international staff.
2. It is important to realize that about 1/3 of your income of the University will be spend on accommodation costs. The accommodation prices you may expect vary from the location and kind of habitation you search. Other important factors are the square meters, number of bedrooms and even the duration of the rental agreement. rices for studios or apartments may rise up to > €800 per month. Studentrooms 'kot' are cheaper, but can only be rented by students and not by professionals that earn a regular income.
3. You don't have to worry that you need to pay the real estate agents if you rent an accommodation through them. In Belgium they are paid by the owners of the accommodation to find a tenant or buyer for the accommodation.
4. Choosing suitable accommodation: Before actually moving to Belgium, you can already book appointments with house or apartment owners to check the accommodation soon after your arrival. It is vital to see the actual state of the accommodation before committing to a rental agreement. If possible, check different accommodation options in order to compare the price-quality ratio. Also, make sure to check the connection to the Campus and the University and the commuting time in the morning and in the evening.

5. It might be a good idea to get in touch with your faculty and ask if they have direct contacts to accommodation owners that are willing to rent them out for some time or if they know apartments that will become available. Seeing as new researchers come and go, it might be possible to take over their rental agreement.
6. Before committing to a rental agreement make sure you saw the actual state of rented place! If you are not yet in Belgium, have a friend or contact person from the faculty check out the property. Unfortunately there are also thieves active in Ghent who rent out non-existing apartments.
7. Deposit: A landlord might ask you to pay a deposit from 2 up to 3 months' rent. Please note that the payment of a deposit is a binding acceptance of the contract. It serves to deduct costs of things you have broken from. The deposit should always be transferred into a bank account, so you always have a proof of payment. However, if you pay cash upon arrival you also need to ask for proof of payment and let the landlord write a receipt! Never pay rent or deposit through Western Union. The deposit is not a way to pay your last months' rent.
8. If the owner would like to receive a proof of your employment at the University, you can request an attestation from your R contact person (paid employees or researchers only).
9. Maintenance of the rented property : The landlord must – according to the law – keep the property in good condition. However, some maintenance work can be at the expense of the tenant. Most agreements and responsibilities are stated in the rental agreement. When informing the landlord about any problems in the rented property, make sure you do this by email or postal letter so you have a proof of report. Add relevant information such as when you discovered the problem or how it occurred.
10. Check the energy label =>EPC A, B, C or D are fine!
11. Check the mobiscore => the higher the score, the closer you are to busses, trains and trams, shops, parks, ...
12. Keuringsverslag elektriciteit must always 'aanwezig and conform'
13. On top of the rental cost, you have to take into account a cost on the electricity and general costs. This also lies between 50 € and 100 €. (described often as 'maandelijke algemene kosten')

Following websites advertise houses/apartments for sale or for rent for 1 or 3-9 years.

Immoweb	www.immoweb.be
Zimmo	www.zimmo.be
Immo vlan	www.immo.vlan.be
hebbes	www.hebbes.be/immo
Immoscoop	www.immoscoop.be
Facebook groep	Ghent rooms for Rent' of 'Expats in Gent'

Applying for the property as a candidate tenant: To increase your chances, send all the proof you can gather (e.g., proof of income, identity card, and certainly a motivational letter is recommended). Real estate agencies and landlords have the right to ask for these documents although they must respect the General Data Protection Regulation

The rental agreement

If you want to rent a property, you must sign a rental contract with the landowner. The Flemish rental legislation must be taken into account and signed. Ask for an English translation and keep in mind that you are responsible for what you sign. You always need to sign the Dutch document according to the Flemish law, but don't sign it unless you are sure what's mentioned in the document.

If, as a student or employee, you are not domiciled at the residence address, but with a parent(s) or a partner in another country the usual Belgian rental legislation from the Civil Code (Articles 1714 to 1762bis) is applicable. The rental agreement is subject from the Flemish Housing Rental Act for whoever is domiciled at the residence address. Most of the provisions of the Housing Rental Act are compulsory, which means that the agreement cannot be waived even if the landlord and the tenant agree with it.

The rental law wants to protect tenants and make discrimination on the rental market difficult. Some key elements of the rent act are:

- ✓ The landlord must publicly announce the rental price of the property.
- ✓ The rental contract must include the rent and the rental period.
- ✓ The landlord is required to register the lease. It is free and can be found
 - at the local registration office (external website) where the rental property is located
 - Online via [myRent](#)

An accommodation that meets the legal requirements for rental always contains : a certificate of conformity for fire safety and housing quality, a certificate of inspection of gas, water and electricity and an energy performance certificate.

Following information must be mentioned in the agreement:

- ✓ The first names, name, date of birth and place and address of the landlord (s) (owner (s))
- ✓ The first names, name, date of birth and place and address of the tenant (s)
- ✓ For a legal person: the company number *, the social name and the address of the registered office
- ✓ The address and description of the rented property (ie a description of all spaces and parts of the building that are the subject of the lease), preferably indicating the cadastral data
- ✓ The date (day/month/year) of the rent and the duration of the contract (preferably starting and ending date)
- ✓ The rent (rent and charges)
- ✓ The date (day / month / year) of signing the contract
- ✓ The signatures of the landlord (s) and tenant (s) on all offered copies

Deposit

Paying a deposit is a common habit and rule in Belgium. It is not possible to negotiate your way out of it, if you want to rent. Please note that the payment of a deposit is a binding acceptance of the contract. Read the contract carefully before signing or paying; You will read that, if you break something, the landlord has the right to deduct the costs from your deposit. The tenant pays a [deposit or rental guarantee](#) of 2 or 3 months' rent.

- ✓ 2 months if you pay the rent directly in one time
- ✓ 3 months if you pay the rent in different parts

It is recommended to pay via a bank transfer, so you always have a proof of payment. However, if you pay cash upon arrival you also need to ask for proof of payment and let the landlord write a receipt! Never pay rent or deposit through Western Union.

The deposit is normally placed on a blocked account on the name of the tenant. As you just arrived in Belgium, it will not be possible to open an blocked account immediately. Therefore, if you and the landlord agree to place the deposit on a regular bank account, make sure you mention this in a document, and have the payment of the deposit confirmed by signature by both parties. Discuss a date that the deposit must be transferred to a blocked account. A deposit is also just that, a deposit. It is not a way to pay your last month's rent. When leaving the property, make sure you clean everything and you agree with the landlord on the date the deposit will be sent back to you.

The rental price

You will agree to pay a certain price to rent the property. Make sur that the pay date is on a convenient date for you, and take into account that transferring the money through a bank account can be delayed for one or two days. The rent may be indexed (following the Belgian 'gezondheidsindex') by the property owner, once a year and after written notice.

Provisional charge

A property owner can choose to either charge a fixed amount for utilities such as heating, electricity, water etc. or work with a provisional charge. The provisional charge is paid in advance and actual usage amounts are calculated at the end of the lease. Avoid any nasty surprises and ensure you clarify which of these two systems will be applied before you sign a lease. It is also possible that you need to pay some fee for the common areas for the building such as the hallway, elevator, gardening or joint costs that may occur in the future.

Inventory of the property

At the start of the lease contract, it is compulsory to make and register a detailed site description or inventory of the property together with the lease. The location description can be prepared by the parties themselves as well as by an expert. The tenant and landlord agree on this. If they agree to appeal to an expert, each party pays half of the cost. An expert's location description costs about € 300 or more.

Furnishings

Make sure you check what furnishings are included with the accommodation, and whether you need to buy your own towels, bed linen (sheets, pillow, pillow case and blankets) and kitchen utensils. Furnishings that are included with the accommodation will also be listed in the rental contract, to make sure you need to keep them there when you are leaving the accommodation. If the owner find something is missing, he will take off the price from your deposit.

A sleeping bag may be a good temporary solution if there are no furnishings included.

If the apartment/house is unfurnished, there are a lot of possibilities of ordering goods online:

- <https://www.bol.com>
- <https://www.coolblue.com>
- <https://www.tweedehands.be>
- <https://www.ikea.be>
- There is an Ikea located in the outer ring of Gent (Maaltekouter 2, 9000 Gent)

Rental insurance

In case of fire in a rented home or apartment, the tenant is usually liable for the consequences of this and will be required to pay compensation for damages. Shutting down a fire insurance is therefore necessary.

What should cover the insurance?

- ✓ tenant liability (= damage to the landlord's property)
- ✓ third party story (= damage to others eg neighbors)
- ✓ personal property (= damage to personal property)

In the rental agreement a waiver of liability can be included. This is a clause whereby the landlord adjusts its fire insurance policy. This applies only to the relationship between tenant and landlord and not for damage to third parties, where the tenant is still liable. It is possible that the tenant is taken into account in the insurance of the property owner. However, an additional cost can be charged for this, and still an insurance for the personal property must be closed. In that case you need your own rental insurance when renting an apartment or house.

15 Bringing your family to Belgium

15.1 Nurseries

Day-care services for children between 3 months and 3 years are provided for by nurseries ('crèche' or 'kinderdagverblijf'). Ghent University offers its own childcare for students and staff. The 6 daycare centres are: Heymans, De Sterre, De StadsKabouter, De Boskabouter, Het Koetshuis, De Parkkabouter. More information can be found [here](#) or contact Kinderopvang@UGent.be.

15.2 Schooling

Belgium tops rankings of global education systems. Complete systems of public and private schools are available to all children between the ages of 4 and 18, at little or no cost. From the age of 2,5 to 18 children in Belgium go through preschool (2,5 – 6 years, not compulsory), primary schools (6 – 12 years) and secondary school (12 - 18 years).

COST OF SCHOOL: Education is free in the publicly run and the (government-aided) privately run schools until the end of secondary schooling. No tuition fees must be paid, but costs for certain items such as school trips and textbooks may be charged to parents.

LANGUAGE AT SCHOOL: The language used at school will be the official language of the Community where the school is located: Dutch in Flanders, French in the French Community and German in the German-speaking Community. In Brussels, schools teach either in French or in Dutch.

In the Flemish Community, special attention is given to the language integration and support of pupils with a foreign mother tongue. These initiatives are called 'OKAN' (Onthaalklassen voor Anderstalige Nieuwkomers, translated as 'reception education for non-Dutch speaking new arrivals'). Several types of initiatives exist, depending on the school, the age of the child and the level of Dutch proficiency. These initiatives include individual assistance during regular classes, extra Dutch classes, or full-time immersion in the Dutch language before moving on to regular education.

Ghent University is a founding member of the non-profit organization, the **International School of Ghent**. More information can be found [here](#) or <http://www.isg-ghent.org/>. Founded in 2012, hosting 35 different nationalities and currently offering kindergarten, primary and secondary schooling in English. They follow the UK curriculum guidelines and the International Primary Curriculum form the base of our fun and rich learning programmes.

Flemish schools

- From the age of 2,5 to 18 children in Belgium go through preschool (2,5 – 6 years, not compulsory), primary schools (6 – 12 years) and secondary school (12 - 18 years).
- Education is free in the publicly run and the (government-aided) privately run schools until the end of secondary schooling. No tuition fees must be paid, but costs for certain items such as school trips and textbooks may be charged to parents.
- The language used at school will be the official language of the Community where the school is located: Dutch in Flanders, French in the French Community and German in the German-speaking Community. In Brussels, schools teach either in French or in Dutch.
- <https://stad.gent/en/expats-ghent/living-and-working/education>

15.3 Nice to know:

- Find a babysit through 'gezinsbond' <https://www.gezinsbond.be/en>
- Do you have more than 3 children? Apply for a reduction card to travel with the train <https://www.vlaanderen.be/kortingskaart-nmbs-voor-grote-gezinnen>
- Have your baby up to 3 years checked for free and on regular base at Kind&Gezin <https://www.kindengezin.be/nl>
- Take time off to care for your children: parental leave with small monthly contribution from the government
- Newborn in Belgium? The health insurance will also provide you a gift and you can request maternity care (help in your household); a breastfeeding premium and if you need physiotherapy after giving birth it will be (almost) free of costs
- Sending alimony or child support to your home country? You can register it at Federal tax department and get deduction on the taxation in Belgium.

16 During your stay at Ghent University

What to expect?

There is a career plan and coaching available. More information can be found here <https://www.ugent.be/intranet/nl/loopbaan/loopbaanontwikkeling#Loopbaanpad>

What can you do?

Network event: breakfast with the rector	<ul style="list-style-type: none"> • General welcome • Information sessions • Networking possibilities
Training possibilities on various topics	<ul style="list-style-type: none"> • Different trainings organised by the Doctoral School • including language courses
Possibilities to take part at the community of Ghent University	<ul style="list-style-type: none"> • Meetings on international topics • Policy discussions
Support in difficult times	<ul style="list-style-type: none"> • Trustpunt • Diversity cel • Crisis team available
PhD and post-doctoral Community	<ul style="list-style-type: none"> • Check Facebook • The expat community Ghent
Invitation to several events:	<ul style="list-style-type: none"> • Opening of the academic year, • After work party, • Sport activities, • New year's reception

Check our website: <https://www.ugent.be/en/work/talent>

Communities

Both Ghent University and the city of Ghent offer various activities for and with other expats.

- [Culture, sports and leisure](#)
- [Postdoc Community](#) and [PhD Community](#)
- [Ghent International](#)
- [Regional Platforms](#)
- Facebook: UGent'ers - Community voor alle personeelsleden aan de UGent

Other expats in Gent can help you navigate the often daunting task of moving abroad by providing answers to all your questions about life in Gent. Once you arrive, you can meet other expats face-to-face at their events and build out a social network.

- [The Square Gent](#)
- [Expatriate community](#)
- [Internations](#)

In order to achieve a fully successful integration, it is important that the you feel included in the wider Ghent University community outside of the immediate work environment. Ghent University regularly organizes institution-wide activities to bring international staff together. The university thus tries to establish an international community. In addition, Ghent University strives to fully involve international staff in its social activities by communicating bilingually (in Dutch and English) as much as possible.

Low Countries Studies

The Low Countries Studies program at the Faculty of Arts and Philosophy is a program for students and researchers, consisting of weekly evening lectures, from February to June, on a wide range of topics such as language, art and culture, history, the media, the Flemish landscape, urban planning and daily customs in Flanders, which give international students and staff a better understanding of our society from an academic perspective. In addition to the lectures, a number of extra-curricular activities are offered, such as a guided city walk, a visit to the Ghent City Museum and an excursion to the Flemish countryside. Details can be found on: <https://www.ugent.be/lw/lcs/en>

Regional platforms of Ugent

Ghent University continues to invest in supporting cooperation with specific geographical regions or countries, which show a growth potential and require an institutional approach.

The regional platforms offer services in the broadest sense to the Ghent University community. They offer support, facilities and advice to the Ghent University community to expand existing or set up new forms of cooperation with respect to six focus regions.

Six Regional Platforms

- [Africa Platform](#)
- [East Asia Platform](#)
- [ASEAN & South Asia Platform](#)
- [CESAM Platform](#)
- [Eureast Platform](#)
- [North America Platform](#)

More information:

- [Regional Platforms:](#) <https://www.ugent.be/en/ghentuniv/mission/internationalisation/regionalplatforms/overview.htm>
- [Internationalisation:](#) <https://www.ugent.be/en/ghentuniv/mission/internationalisation>

Career support

Ghent University organizes several job markets and activities for career support.

More information: <https://www.ugent.be/doctoralschools/en/careersupport>

17 General information on Ghent University

Student and staff restaurants

Ghent University has a wide range of student restaurants. Staff are also welcome. They are all situated in the vicinity of the faculties. Service and food are of a high quality, the prices are the lowest in town. Vegetarian alternatives are available (no halal or kosher kitchen).

Do not forget to bring your student or personnel card with you: otherwise you must pay a higher price for your food. UGent students and personnel pay the price that is mentioned on the tv-screens, this is the subsidized price. The restaurants are open to everyone, however, [depending on to which group you belong you pay a different price.](#)

You can pay only pay cashless: use your UGent student or personell card to pay quick and contactless. Via <https://epurse.ugent.be> you can put money on your card, check your balance and check your history. Do you need [more information on the usage of Epurse](#)? You can also pay with a credit or debit card (bancontact, Maestro, Visa, Mastercard).

Overview of the addresses and the weekly meals can be found here: <https://www.ugent.be/en/facilities/restaurants>

UGent Sport facilities

Ghent University boasts a fully-equipped sports centre ("GUSB"), with three large and two small halls for indoor activities, a 25-meter swimming pool, an instruction pool, two saunas, two, and more! Special attention is devoted to sports for disabled students. The university also offers individual supporting services and counselling for students who are actively involved in top-class sports.

Some of the sports that can be pursued are: aerobics, aikido, basketball, bujinkan bujutsu, cross fit, condition gym, badminton, , running, diving, BBB, handball, hockey, jogging in group, judo, karate, kayaking, korfbal, krav maga , mini-football and five-a-side football, rugby, swimming, table tennis, tennis, volleyball, water polo, yoga, zumba etc.

More information on the opening hours and location: <https://www.ugent.be/en/facilities/sport>

Library

Ghent University Library is a network of faculty libraries and the Book tower, giving access to a broad range of scholarly information and supporting users in finding the right information.

<https://www.ugent.be/en/ghentuniv/facilities/library>

Cultural initiative

Ghent University and its staff organize a lot of [cultural activities](#). We also have our own musical orchestras:

- [Continuo](#)
- [GUHO](#)
- [GUK](#)

In need of support?

Ghent University highly values the good mental health and psychosocial well-being of all its researchers. Trustpunt is the university's dedicated point of contact for all work-related mental well-being issues. Trustpunt offers online information as well as training sessions on how to deal with issues such as fear of failure, conflict, unwanted behavior, stress, and burnout. Specific guidance is available for supervisors on how to address well-being issues within their team.

Researchers can turn to the university's confidential advisors and to the faculty's confidential contacts for individual support. They can also discuss psychosocial problems with an external prevention officer psychosocial aspect.

Faculty ombudspersons are easily approachable contacts inside your own faculty, who can act as figures of authority in case of conflict or when you are having difficulties which you feel unable to discuss with your dissertation supervisor.

In some cases the faculty ombudspersons will refer you to other mediatory bodies, e.g. if the solution of the problems you are raising come outside of their scope of authority:

- The [Human Resources office](#)
- The [University ombudsperson](#) (problems regarding the internal services of Ghent University)
- The [University's Confidential Mediator](#) (*vertrouwenspersoon*)
- The [Commission for Scientific Integrity](#) (*Commissie Wetenschappelijke Integriteit*)

18 General information on living in Belgium

Doctors

You are free to choose your own doctor in Belgium. In Belgium seeing a doctor might work differently than in your home country. When you are ill, you normally go to a general practitioner in your neighbourhood first. He/she will examine you and if necessary prescribe medicines or sent you a specialist or to the hospital with a referral letter. This doctor will also provide you a sick note to provide to the university.

Of course, you are also free to get an appointment with a specialist without seeing a general practitioner first.

During weekends and before or after office hours of your doctor, you can see a doctor on duty. In case of a real emergency, you can also get help at the Emergency section of the hospital. However, you should only go to the emergency section if it is really necessary. The costs for a consultation there are also higher that with a normal doctor.

Steps:

- Choose your doctor. Normally you first visit a general physician who may refer you to a specialist if needed;
- Make an appointment for your consult (mostly by phone, sometimes you can also do it via the internet).
- Doctors' offices either do not have receptionists or only have part-time receptionists. Receptionists often work mornings, so if you have a consult in the afternoon the doctor will receive you themselves when they are ready, and handle the paperwork and payment, just wait in the waiting area until you are called upon.
- Usually an appointment at the general physician costs about 35 € so you should bring that money in cash when you have a consult. Most doctors also offer the possibility to pay electronically;
- After your consult you receive a receipt. Fill in your personal data or apply the identification sticker provided by your health insurance provider at home; Send this receipt to your health insurance provider (either via postal mail or bring it by yourself). Based on this they pay the reimbursement to your bank account.

The Belgian health insurance system reimburses (Belgian) medical expenses. On average, the health insurance system will reimburse 75% of your expenses. How much is reimbursed mainly depends on the nature of the service provided and on the status of both the insured person and the care provider.

In most cases the full amount will not be reimbursed. You will often be required to pay a personal contribution, the so-called 'remgeld' or patient contribution. In principle, the personal contribution amounts to 25% of the expense but this may be higher depending on the type of care provided. Some (essential) medical expenses are reimbursed in full.

Hospitals

Ghent has several very good hospitals, amongst them some hospital close to or even attached to the campuses. You can see almost any specialist at these hospitals with an appointment. Usually the fee for a specialist consult is 50-90 €. Sometimes the procedure to deal with the admin and payment in hospitals takes longer than at a private doctors practice so calculate some extra time for this.

When going to the hospital, it is a good idea to bring following information:

- Identity card
- Insurance documents:
 - o European Health Insurance card or documents from the private or public health insurance affiliation

- Affiliation card or information from the hospitalization insurance
- Referral letter of the doctor (if you have one)
- Vaccination card and information
- Medication

Pharmacy

You can find a lot of pharmacies in and around Ghent. Pharmacies are usually open on weekdays during office hours (until 18:30 o'clock in the evening), and on Saturdays. If you urgently need medication after office hours, you can go to a pharmacy on duty <<http://www.apotheek.be/apotheker/apotheek-van-wacht>> tel.: +32 (0) 903 99 000. Please note that this service is more expensive than during office hours.

The overall emergency number in Europe is 112. Firebrigade, police and ambulances can be called for assistance on this number. Your call will then be directed to the required emergency service.

Emergencies

- Urgent police assistance: dial 101
- Police assistance in Belgium (free, 24h/24): dial 101
- Number for non-urgent assistance of the fire department : dial 1722 (*Only activated during a storm/thunderstorm*)
- Treatment Centre for Poisoning Cases (free, 24h/24) :dial 070 245 245 www.antigifcentrum.be
- Child Focus (number to report a disappearance or a sexual exploitation of a minor) (free, 24h/24) www.childfocus.be : dial 116 000
- DOC STOP (free) - central service to block 24h/24 an identity card or Belgian passport after theft or loss. : 00800 2123 2123 www.docstop.be
- CARD STOP - central service to block bank and credit cards (24h/24) www.cardstop.be and www.mijnkaart.be dial: 070 344 344

Local police

For non-urgent police assistance, you can call or visit the local police station of your neighbourhood. The central number in Ghent is: [09 266 61 11](tel:092666111)

You can find the contact details and address of your local police office based on your address on <https://www.politie.be/5415/contact/je-wijk>

The police can assist you in a wide range of issues varying from handling lost-and-found items, to complaints on aggression, theft, racism, car accidents, vandalism,...

Car

If you did not bring your own car, you can either rent a car via a rental car company or you can participate in 'car sharing'. For the latter, you have to subscribe on the website of the provider and follow the instructions.

Please make sure that your driver's license is valid in Belgium. Please note that in most Ghent areas, parking tickets are required. If you live in these areas, you can apply for a parking permit, which allows you to park in your street or neighbourhood for free and without a time limit. This parking permit is free of charge. For more information you can contact the city hall.

If you want to bring your own car, please keep in mind that you might have to follow specific procedures, depending on the country you came from.

More information: <https://www.ugent.be/intranet/en/workplace-buildings/travel>

Buy a bike

If you want to buy your own bike there are a lot of specialised bike stores all over the city, a sports store Decathlon or you can buy a second hand bike on e.g. 2dehands<www.2dehands.be>.

Make sure that your bike has:

- ✓ a bel
- ✓ breaks on the front and back wheel
- ✓ reflectors on different places
- ✓ a white front light and a red backlight

If you park your bike, please make sure that you lock it at all times that it does not get stolen. Preferably use a chain to lock it to a bike rack, tree, pole etc. When parking on the street, you can find designated bike racks on the street in various locations across the city. You may also park your bike on the pavement provided that people can still get by and it is not an obstacle.

In some bike stores you can also have your bike repaired.

Furthermore, the university has a bicycle repair shop or mobile bicycle service. You can go there for small repairs or an extra tire blower.

Train

Belgium also has an extended railroad network. So for longer trips, going by train is a good option. On the website of Belgian Rail<<http://www.belgianrail.be/en/Default.aspx>> you can search for connections and buy train tickets. Tickets can also be bought in the train stations themselves. Please do not forget to purchase a ticket before you enter the train, to avoid a fine.

There are a lot of different ticket options<<http://www.belgianrail.be/en/travel-tickets/tickets.aspx>>. Please check the website to see if a cheaper option than the 'regular' ticket applies to you (e.g. weekend tickets, RailPass, GoPass for people younger than 26, etc.).

Recycling your waste

In Belgium, rubbish must be sorted in order for it to be recycled. Some types of rubbish are collected at your house, others you have to dispose of at collection points (e.g. glass) and container parks (e.g. small hazardous waste).

In Gent, like many other Belgian cities and municipalities, waste is collected on a weekly basis. Your waste needs to be sorted in different bags (often the garbage bags have different colours depending on the waste category) and needs to be placed on your doorstep when it is 'garbage day' in your area.. You are only allowed to put your full bags out on the street earliest on the evening before the collection.<https://www.ugent.be/intranet/en/workplace-buildings/environment/waste/household-waste>

Electricity, gas, water

A contract with a provider of electricity, gas and water is mandatory in Belgium. Consumption of energy without a contract is prohibited.

If you rent a private accommodation most rental fees do not include the costs for electricity, gas, water, etc. The tenant is free to choose his/her own supplier, so keep in mind to do so once you have signed the rental agreement. There are several websites which allow you to compare suppliers based on your consumption. To change your supplier is possible with a notice period of one month. Usually the new supplier gives this notice, so all you have to do when you want to change suppliers is to sign the contract with the new one.

Electricity & gas are about 50/70 € per month (depending on usage and it of course might be higher), water about 15 € per month. So in general these extra utilities will cost between 100 and 150 € per month in total. Be careful with old or badly renovated apartments: often they do not have a modern heating system, but still heat with use oil/mazout which will make heating costs way higher than you expect/want them to be.

Every living accommodation in Belgium has meters installed to count the consumption of electricity, gas and water. Normally these meters are located in the cellar of the house. Often there are separate meters per living entity that each consumption can be measured. If this is not the case the costs are split up equally.

Each year the provider will ask to send the current meter position to them in order to calculate the detailed yearly accounting and to re-calculate your monthly fee. So each year you either have to pay the difference or get some money back from your advance payments. Be careful: costs can be quite high if you are not careful with the amount of energy consumed! If you do not provide your meter position your provider will do an estimation on your consumption.

Mobile phone/tv/internet

In Belgium, you have different providers for telecommunication. All of them offer package-deals. A summier example of providers is listed.

Name	Website	TV	Internet	Mobile	Landline
Belgacom/Proximus	www.proximus.be	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	x
Telenet	www.telenet.be	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	x
Scarlet	www.scarlet.be	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	x
Tv Vlaanderen	www.tv-vlaanderen.be	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	x
Viking	www.vikingco.com	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Netflix (online TV)	www.netflix.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Lycamobile	www.lycamobile.be/en			<input checked="" type="checkbox"/>	

To get a grasp of the costs: a package of internet and television (and landline) will cost (depending on how many GB you want per month; yes, they still have that in Belgium) between approximately 39 and 100 €.

Required apps on your phone when living in Belgium

- Itsme – to verify yourself on governmental websites
- MyID.be - to verify yourself on governmental websites
- Authenticator – to verify that you are log in on Ugent websites

Apps common used in Belgium

- Follow the Belgian news 'VRT NWS' and sports through 'SPORZA'; VRT Max for free TV Shows (also international) ; 'Ketnet' and 'Ketnet Junior' App for children.
- 'NMBS' train app or 'De Lijn' (buses)
- Recycle! : To know when the waste collecting will happen

These apps will require that you have a Belgian ID card and active the ITSME app :

- Payconiq: pay cashless
- Your energy provider, or telecommunication and internet provider will also have apps to follow up on your bills and consumption.
- 'Helena' – medical app
- Banking
- App of your Health insurance provider
- App of the city where you live to request attestations, follow up on your file or receive official communication from the government (like the taxation documents)

19 Introduction to Dutch

However the working language is often English, it's important to note that a level of familiarity with the Dutch language is handy to get around in Gent.

Language policy

- Official communication is done in Dutch and English
- Internal Faculty / research group meetings can be held in English but meeting reports are created in Dutch
- Learning (basic) Dutch is recommended

Language courses and how can you learn Dutch?

- You can learn Dutch at the [University Language Centre](#) for a reduced fee.
- www.nederlandsoefenen.be
- www.nederlandsoefenen.be
- [CVO](#)
- a private tutor: [D-Teach](#)
- [Amal](#) Gent
- Language café's and practice on the workfloor: the Faculty might also organize language café's or practice moments on the workfloor.
- Duolingo : App to translate to Dutch

Other language training can also be found here:

<https://www.ugent.be/en/research/doctoralresearch/academic-english>

Introduction

Belgium is a small country but nevertheless we have three official languages: Dutch, French and German! https://www.belgium.be/en/about_belgium

In Flanders, Dutch is spoken, but seeing as most Belgians speak English and French quite fluently as well, you will manage anyhow. Still, it might be helpful to know a few words:

Greetings

Hello - Hallo

Goodbye - Tot ziens

Welcome - Welkom

Have a nice day! - Nog een prettige dag!

Asking how someone is doing

How are you? - Hoe gaat het?

I'm fine, thanks - Alles goed, dank je

Not so well - Niet zo goed

And you? - En met jou?

General responses

Yes - Ja

No - Nee

Please - Alstublieft

Thanks - Dank je

You're welcome - Graag gedaan

Sorry - Sorry

No problem - Geen probleem

Personal data

First Name - Voornaam

Surname/Family name - Familienaam

Date of birth - Geboortedatum

Place of birth - Geboorteplaats

ID/passport - Identiteitskaart/paspoort

Country - Land

City - Stad

Street - Straat

Nationality - Nationaliteit

Address – Adres

Housing

For rent - Te huur

For sale - Te koop

Landlord - Verhuurder

Tenant - Huurder

Deposit - Waarborg

Account number - Rekeningnummer

Facilities - Voorzieningen

For common use – Gemeenschappelijk

You can also always consult an online dictionary < <http://www.vandale.nl/opzoeken> >

20 Information and contact

Find your UGent staff member
<https://telefoonboek.ugent.be/nl/?gatewayed=true&next=%2Fnl%2F%3F> :

For more information about living in Ghent see our webpage: Code of good practice — For faculty and staff: <https://www.ugent.be/intranet/en/human-resources/new-staff/code/overview.htm>

General information on working and living in Belgium
<https://www.ugent.be/en/work/talent/welcoming-new-staff>

Well-being and support for PhDs and postdoctoral researchers — Doctoral Schools:
<https://www.ugent.be/doctoralschools/en/well-being-phd.htm>

Ghent University offers a broad range of facilities and support services on which our international students and staff can rely during their time at the university. More information can be found on the following webpage: <http://www.ugent.be/en/facilities>.

Read the detailed information for international staff on: <https://www.ugent.be/intranet/en/a-z/overview.htm>

Disclaimer

This information is indicative and based on the current known legislation and deadlines. Changes in both can occur. If you require specific information, please contact the authorities directly.