

SO, YOU'VE MOVED TO SPAIN

A more-or-less complete guide for recipients of the non-lucrative visa on how to begin your new life in Spain.

Bienvenido a España!

This is follow-up to *Wouldn't you like to know*, a guide I wrote specifically for Australians on how to apply for the Spanish non-lucrative visa. I developed it after the Spanish lawyer we employed to help us get our NLV turned out to be not much help after all, and in fact got so much wrong that delays were caused.

Naturally, the guide wasn't much use to NLV applicants who weren't from Australia (although many of the steps are the same and lots of non-Australians subsequently found it useful). If you get the urge to write a similar guide for your own countrymen, you're welcome to use mine as a starting point. You can download it free from [my website](#).

We eventually got our NLV and landed in Spain in February 2023. And then the real work began. Again, there was little advice to be found, particularly for those of us who couldn't speak Spanish. Facebook groups can be okay, but so many of the answers to questions posed by the curiously innocent tend to be a) ambiguous or unclear, b) conflicting, c) rude, or d) just plain wrong.

So, as we navigated the post-arrival process ourselves, I once again began documenting the various processes, covering topics from how to get the internet connected to getting your TIE resident's card, and renewing the NLV at the end of the first year.

There are gaps because some of the duties were kindly handled for us by our real estate agent. But I've at least explained what needed to be done.

If while reading this guide you see something wrong or have a suggestion for an addition, I'd be delighted to hear from you. This is a work in progress and it will need constant updating.

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Disclaimer

This is not legal advice, nor is it a definitive guide. It is merely a retrospective set of instructions based on our experiences. If your situation is different from ours, you might find some gaps, or disagree, or say that there are other ways to get the job done. All I can tell you is that our way worked for us for the part of Spain we moved to, Gipuzkoa. I can't accept any responsibility should you encounter problems because of the suggestions in this guide.

Is that okay with you? Read on.

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General tips

Buy a printer

In my first guide, one of the first pieces of advice was to buy a home printer, if you didn't already have one. The NLV demanded sooo many documents be scanned, copied and printed. It's not nearly so busy on the printing front once that's done and dusted, but when it's time to tackle the next steps in your visa adventure you'll once again be thankful you have one. I got a crappy inkjet printer with a flatbed scanner from Amazon for €65 and it's fine.

Memorise your NIE

You quickly realise how important your NIE is. Around here they need it for everything administrative, and also for receiving home-delivered packages. If you can enunciate Spanish letters and numbers, great, otherwise write your NIE on a post-it note and keep it by the door. Remember to cross your 7s in the European fashion lest they be mistaken for 1s.

Get a Spanish phone number

Presuming you're keen to get away from expensive roaming charges¹, it's time to get a local Spanish phone number. In Spain you need it for just about everything, from signing up to services to receiving deliveries, so having a +34 prefix is valuable.

If I were already established here, I would bundle mobile with internet as I would in Australia, but on Day One such thoughts are way in the future. I headed straight to a Vodafone store but Orange or any other local provider would do. Make sure you bring your passport.²

The Vodafone store had their plans printed on a card that I could point to. I chose a plan that offered 100 Mb per 28 days for €15. I figured that 100 Mb is probably way overkill but since I didn't yet have home wifi I thought it better to be safe than sorry.³ Everyone here uses WhatsApp, so I've barely needed text or phone calls.

With Vodafone, you now need to go to their website (a text message with a link will appear as soon as you insert your new SIM) and top-up with another €5 or €10, otherwise your text messaging will not work. I wish I had known that before I spent a day trying to troubleshoot why I couldn't send messages.

Update your phone number with your previous country's banks and services

I did everything I could to remove the need for an Australian phone number before we left Australia, including installing authenticator apps for those banks and services that would

¹ Lots of expats like to keep their old home number. There are ways.

² You can buy a SIM card online but to place the order you need a local phone number. Get used to chicken-and-egg stuff.

³ I've since downgraded to 50 Mb per 28 days (€10) and it's still more than I need.

allow it for two-factor authentication. But there were a few who couldn't handle that kind of request, nor would they enable me to change my phone number without a phone call. It wasn't until about a year after we'd arrived that I felt happy switching off our Aussie SIM for good.

Change your app store location

This is perhaps a job for much later but you'll need to do it eventually if you want to use Spanish apps on your phone, including government services and your prepaid phone app. The downside is that you can lose some data and apps from your previous country – but in our case it was worth it to be able to access Spanish services and e.g. travel apps on mobile.

If you have an iPhone the process is quite easy. Search online 'how to change your Apple ID country'.

It's not so easy if you use Android.

The first thing to know is that with Android you can only change your home country once every 12 months – so make sure it's the right decision for you. You must change your payment method to a Spanish one. Finally, if you're part of a family plan you probably won't be able to change the country at all!

The process itself confused the hell out of me. I simply couldn't get it to work until one day something just clicked and everything was fine. I think it has something to do with how you're holding your mouth when you try.

Jump online and search 'how to change your Google Play country'.

Open a local bank account

In my first NLV guide I explained the need for a Wise account (or something like it) to transfer money for costs incurred to Spanish businesses before arriving in the country – health insurance, rental deposit etc. I'll assume you already have that. But Wise doesn't really cut it when you plan to live here for a while. It has a Belgian IBAN (international bank account number), and you can't use it for e.g. utilities bills.

Okay, are you sitting comfortably? This bit gets a little rocky.

Opening an account was a real headache for us because in many banks you need your physical foreigner identity card (not just your NIE), and of course that's weeks away. After a whole lot of searching, I found a cheap and cheerful bank called N26 who needed only my NIE number – and you can open an account entirely online.

By the way, despite what you might read on online forums, you *can't* open an N26 account from outside of Spain because they can tell from your IP address that you're not here. Yes, you could probably use a VPN and get away with it, but the last thing we wanted was to have committed bank fraud before we even arrived.

N26 will give you an IBAN that begins with ES. Hooray.

Install the N26 app on your phone. It's quite good, plus you actually need it as a two-factor authenticator whenever you log in on a computer.

One thing you might find weird at first is that N26 seems to limit your top-ups to €450 per month. We thought this completely ridiculous and I still don't know the reason. But if you dig a little you can change things to be able to deposit more than that. Here's how I did it.

1. In the N26 app, from the home screen, select **Add money**.
2. Select **Bank transfer**, then copy your IBAN.
3. Open your Wise app, and transfer as much as you need from your home country's bank to your N26 account. Although it says the transfer will happen in 2–3 business days, with us it took 8 seconds.

You now have the sought-after Spanish bank account complete with a Spanish IBAN and some money in it. Shop around for another bank as much as you like once you have your physical TIE card.

Update your private health insurance payments

If, like us, your insurer demanded one-year's payment up front, you'll be glad to know that it's simple to switch to monthly payments once you have a Spanish bank account. You can also ask them to send you a physical card to keep in your wallet (ours, Sanitas, offers a digital card along with an app, too).

For the next bits we needed help because we couldn't speak Spanish and in this part of the country there's not much English spoken, particularly in government offices.

While you're busy with all the housekeeping stuff above, find someone local to help you tackle the next two big and crucial jobs: getting your padron, and the police interview (in that order). Both require an appointment that you can make online. Of course it's possible to do these interviews yourself, but when you first arrive, having some local knowledge is very comforting. We would not have had a hope of getting our padron without help – in our case the terrific guy who found our apartment for us, Guillermo. He'd already made some cash from us as our rental agent and kindly offered to help us with everything else for free.

Get your padron and transfer utilities to your name

The padron certificate is simply proof that you have a formal address in Spain. You'll need it for getting the TIE card.

By now and with no help from me you'll have secured a long-term rental contract for a house or apartment. You'll need the hard-copy signed original contract at your padron appointment.⁴

I believe that in most regions you can make an appointment at a local council office online (in our region it's called *Udalinfo*).

Guillermo came with us to the meeting.⁵ During the appointment he also managed to switch our apartment's gas, electricity and water over to our name, later contacting each provider on our behalf with our bank details to set up direct debits. It was a big help.

Arrange home contents insurance

It's a requirement that you have home contents insurance within 30 days of signing the contract on your home. Guillermo took a copy of our padron and arranged it for us – about €140 a year.

Apply for your foreigner identity card (TIE)

Through social media groups I've watched people from different regions complain that it's nearly impossible to get a TIE appointment. I can't comment on that because in the north of the country where we are it was easy. Remember, you don't need to have completed your appointment within 30 days of arrival, you just need to have made the appointment for some time in the future (it's not your fault if they're booked up for months). If you have trouble, find your local expat Facebook group and ask for advice.

⁴ Some people seem to manage to get their padron while staying in an Airbnb. I believe that these folk have negotiated with the owner to obtain a lease akin to a standard rental contract for the duration of their stay.

⁵ Our American neighbours managed it by themselves, but their Spanish is good. They learned what to do through their own Spanish lawyer.

Book an appointment with the police station in your area who handles TIEs. If you use a VPN, turn it off. Likewise, I understand that the link won't work from outside of Spain unless you *activate* your VPN and set it to a Spanish region.

Use this link:

<https://icp.administracionelectronica.gob.es/icpplus/index.html>

If that doesn't work, try this one:

<https://sede.administracionespublicas.gob.es/pagina/index/directorio/icpplus>

The site is in Spanish, but most browsers offer an automatic translation feature.

Select your province, then from the pulldowns the office nearest you and the option for having your fingerprints taken (*Toma de huella*).

You'll need an appointment for each of you. We found it simple to get two appointments at the same time just a few weeks out (or at least consecutively – they'll process the both of you together anyway). You'll receive a confirmation email. Print it out using your nifty new printer.

Here's a list of the paperwork you'll need to bring to your appointment.

- The confirmation email you got when you booked
- Form 790/012. Now that you have your NIE and an address you can fill it out online.

https://sede.policia.gob.es/Tasa790_012/ImpresoRellenar

I don't know if this is really necessary, but at this point turn off your autotranslate feature. We don't want the completed form being printed in English!

Tick the box that says:

TIE que documenta la primera concesión de la autorización de residencia temporal, de estancia o para trabajadores transfronterizos.

At the end of the form select the cash/*efectivo* box. The other choice might look like it's enabling you to pay online but that's not the case. Hit the download button then print it out.

- A bank receipt for paying the 790/012 fee. Before the meeting, take your completed form 790/012 to a bank (not all banks offer this service – you might have to try a few different ones). Pay the €16 or whatever it is IN CORRECT CHANGE and get a receipt. If there are two of you, take two lots of the single amount as the cashier processes each order separately.
- Form EX-17 – easy to find online
- Passport, plus copies of your data page and visa page

- Passport photo (preferably 32mm x 26mm, though I heard that they can digitally resize photos of other sizes on the spot)
- Rental contract
- Your padron

At your meeting the nice police officer will scrutinise your documents, scan your passport photo (you get it back afterwards) and scan your fingerprints. Soon after you'll walk out with a one-page interim TIE. Protect this document with your life.

You can pick up your physical TIE card from the same station after 45 days have elapsed. Make another appointment with the police station on the same website and look for the option to pick up your TIE:

Recogida de tarjeta de identidad de extranjero (TIE)

Get a home internet connection

Hopefully it will be different where you are, but at the time of writing it wasn't technically possible to get broadband (here called *fibra*) without a physical TIE card, which could take two months to arrive. Not even the temporary certificate you get at your police appointment will do the job; the staff at Movistar, Orange and Vodafone just turned us away.

But some brokers/resellers seem happy to arrange installation without the physical card. The company we used is called Gastecom. Gastecom is based in Basque Country so they might not be able to help you where you are – but now you know that it's *possible* to get internet without your physical TIE card then you can do some searching for yourself.

We had an internet connection less than a week after we signed their contract. It's probably not the best deal going around but we were grateful, nonetheless.

Get your digital certificate

Only bother with a digital certificate if you're reasonably competent with computers. Depending on what kind of device you have and what browser you use there are lots of potential pitfalls that will flummox you. I had a Dickens of a time getting mine to work properly, while Jess's seemed easier to set up.

If you like to do stuff online then a digital certificate is gold. It's even possible to renew your year two and three NLV entirely online if you have a digital certificate.

Wait till you have your physical TIE card (not just the interim certificate).

Once obtained, your *certificado electrónico* is installed on your computer OR phone as a 'browser certificate'. It's simply a way for government websites to identify you (or at least, your computer) when you're using their online services.

Regrettably, the process has changed since we did it. We had no choice but to visit a government office for an identity check, but looking at the website (July 2024) it looks like there's now the option to use video on your computer to prove your identity. This sounds

great to me – but I'm not sure what's involved with the video meeting and whether you'd be required to speak to someone.

Begin the process by downloading some software to your preferred device as follows. You can install the certificate on *only one device*. We chose to use our laptops. I'm not sure about the pros and cons of using a phone instead.

1. Go to <http://www.cert.fnmt.es/en/>
2. Click the tile that reads **Obtenga/reneue su certificado ciudadano** (*ciudadano* means citizen).

The window that pops up now (different to the one I saw when I did it) looks like this (note that this appears in English, thanks to the translator in my browser):

- With video identification. [Obtain Certificate with Video Identification](#) .
- With in-person accreditation in an office. [Obtain In-Person Certificate](#) .
- Using your DNle. [Obtain Certificate with DNle](#) .
- Using your Mobile Device. [Obtain Certificate with Mobile Device](#) .

My gut feeling is that you'd need to choose one of the first two options. I did a dummy run and neither looks difficult to navigate. Assuming you plan to install the certificate on a computer, the steps in general are:

1. Download and install the software (Mac or PC) (*configuracion previa*)
2. Make a request for a certificate (*solicitar certificado*)
3. Prove your identity (in person or – hopefully – by video) (*acreditar identidad*)
4. Download the certificate itself (*descargar certificado*)

I won't get too detailed because of the aforementioned changes since I did it, so good luck.

In case you wind up having to make an in-person appointment to prove your identity, here's how it worked for us.

Make an appointment at your nearest authorised office

During step 3 (prove identity/*acreditar identidad*) scroll to find **Office locator / Localizador de oficinas**.

In the window that pops up, select **Person physical / Persona fisica**, then start typing your address in the smart field below. When you've found it, a map of office locations will appear. Click on one near you to find the address.

This is where it got a little tricky for me. All I had now was an address of a nearby office. I couldn't work out whether I needed to make an appointment or just drop in, so I used Google Maps to locate the building, then its website (I'm sure there's an easier way), where I found some small print that said I needed to make an appointment to confirm my ID. There was a phone number, which isn't a lot of help for us because we can't speak Spanish yet, but then I found the *Agencia Tributaria* website – the tax agency.

<https://sede.agenciatributaria.gob.es/>

There's also an app.

1. From the home menu, select the tile that says **Assistance and appointment / Asistencia y cita**.
2. Select **Assistance and appointment for individuals / Asistencia y cita para particulares**.
3. Follow the prompts to enter your NIE and name.
4. Select the appointment type: **FNMT certificate for natural persons / Certificado electrónico FNMT para personas físicas**.

You'll be presented with a meeting time. When you're finished, you'll receive an email with confirmation of your appointment. Print it out.

On appointment day, this is how it went.

Our office had a security station. We had to place our phones, keys and bag in a tray while also showing our printouts to the guard. He then pointed us to a window, where a guy took our printouts, passport and TIE card.

(What happened next is only my inference about what was going on, but I'm pretty sure I'm correct.)

He entered some stuff into his computer, then asked us to confirm our address, phone number and email address, then printed out a one-page form with all that stuff for a final check.

He even asked me if my phone could receive emails to that address, and I showed him that I indeed had received an email highlighting the next step, which was to click a link in it. He stressed if we had nominated that the digital certificate was to reside on my computer (computer = *ordinador*) that I wasn't to click the link from my phone but wait until I could do it on my computer, as the certificate is device specific.

Back home on my *ordinador*, the link sent me to a form where I could enter:

- Nº DEL DOCUMENTO DE IDENTIFICACIÓN (my NIE number)
- PRIMER APPELLIDO (my surname)
- CÓDIGO DE SOLICITUD (the code in my email I'd just received)

Click the box to say you accept the *términos y condiciones de uso del certificado* (you must click the link to demonstrate you've read them – hah!) then hit **Descargar certificado**.

Follow the prompts.

If all goes well your digital certificate will be activated. You can confirm this in your browser's settings (look for 'certificates' and you'll find one called FNMT).

You can also check its validity online.

1. Go to <http://www.cert.fnmt.es/>
2. Click on **Verifique el estado de su certificado digital**.
3. Click **SOLICITAR VERIFICACIÓN** (request verification) and you should get a return of all your certificate data.

Some time later we successfully renewed our year 2/3 NLV solely online using the digital certificate, so it was well worth the effort.

Register as a tax resident

Before the tax year is up you need to book an appointment at your local taxation office. I can't really tell you what that might be in your region.

The form you need is the Modelo 030, which I found here:

<https://www.gipuzkoa.eus/es/web/ogasuna/impuestos/modelo/030>

At our local office there was one of those machines that prints you a ticket for your place in the queue. It prompted us for our NIE, which turned out impossible to enter because there are no letters on the keypad. After being rescued by a receptionist, I learned that you need to enter a zero in place of the first letter, then the numbers, and NOT the final letter.

Obvious, huh?

We went to the service window together and after the usual language difficulties we each left with a form declaring us valid for tax purposes.

If you're married, bring your marriage certificate to the appointment. We didn't know that but luckily I was able to dig up a digital version on my phone and I emailed it to the operator on the spot. I believe that they need that because here it's possible to file a tax return as a married couple (I think).

Apply for your year 2/3 NLV (online method)

It's nearly a year after the events described above. Doesn't time fly? Here's how we renewed our NLVs.

Your TIE expires on the anniversary of the day you entered Spain. This date determines the time window during which you can apply for years two and three of your NLV. You can begin the application process 60 days before the expiry date and up to 90 days after. We applied electronically as soon as we were entitled to, to give us the greatest chance of pulling it off.

I can't give you any advice on doing a face-to-face renewal application.

Assumption: You already have a digital certificate installed on the machine you plan to use for the renewal process.

Tip: Turn off automatic translation in your browser. It seems to interfere with some of the online forms plus you don't want the submission docs generated during the process to appear in English.

Get your documents ready

This time around it's much simpler. You simply need PDFs or JPGs of the various documents. You'll need *separate* PDFs of:

- Bank statement(s)
- A scan of every page of your passport (not just the photo page), I believe so they can check where you've been over the past year
- Proof of your current health insurance
- Tasa 790/052 form plus a receipt for its payment

You don't need form EX-01 again as this is generated for you during the online process.

I had read that they also need to see a current padron certificate but it's unclear. Just for good measure we included that too. The padron you got when you arrived is valid for two years, but for admin purposes you must present one that's less than three months old. So, you need a new one for this renewal. We managed to easily apply for a new padron online; the process is presumably different for each region of Spain so you'll need to search online in your region.

Pay tasa 790/052

You can generate your tasa form online (turn off any VPN you have running):

<https://sede.administracionespublicas.gob.es/pagina/index/directorio/tasa052>

Unlike last time around, this time you have your NIE and a Spanish address so the online form will work just fine. You have the option to pay online or generate a PDF for printing. It's possible to pay online with a credit card, but only if you have an account with a bank that is affiliated with the government system. N26 is not so we chose the PDF option, printed and signed our tasa forms and took them to a bank, then scanned the forms and receipts.

Select your province and follow the prompts. The selection you're after is no.

2.2, Renovación de autorización de residencia temporal.

Ticking that box will generate the fee to be paid (at the bottom of the form). At the time of writing the fee was €16.40 each. Take precisely 2 x €16.40 (or whatever it is now) because the cashier will process each form separately.

Install Autofirma on your machine

This is an app that enables you to be identified during the process and digitally 'sign' the submission. It's needed in addition to the digital certificate. You can find the installation files here:

<https://firmaelectronica.gob.es/Home/Descargas.html>

Begin the renewal process

This is where you generate your new EX-01:

<https://sede.administracionespublicas.gob.es/pagina/index/directorio/mercurio2>

Once again, if the link doesn't work, with a bit of searching you should be able to find the right page. Remember to turn off auto translate in your browser.

By now your Spanish will be as good or better than mine so I won't lead you through the whole process. My only tips are that a couple of screens in, you'll be given the option to

prove your identity using *Cl@ve movil* or *eldentifier*. Select *eldentifier*, which will bring your digital certificate into play.⁶

If you're going to encounter problems with the electronic process it will be now. Different operating systems, different browsers, different security settings ... Jess and I both have Macbooks and the experience was different for each of us. Good luck.

At the end you simply hit the button and you're finished. You'll have the option to download a report of all the data you entered.

Precisely one week after submission I received an email that it had been received and that I could check its progress here – but this didn't work until a couple of days later:

<https://sede.administracionespublicas.gob.es/infoext2/>

This turned out to be not much use, as it simply read *en tramite* (in process), including *after* we were advised by email – six weeks later – that there was a message awaiting us on another web page. Clicking on the link in the email led to an email verification step and a couple of boxes to tick.

Click on the **Notificaciones pendientes** tab, which ultimately takes you to the automatic download of a PDF, the successful renewal certificate. Congratulations.

Get your year 2/3 TIE card

Make an appointment at the police station

On the visa renewal certificate is an invitation to make another appointment at a police station to get a new residency card and to have your fingerprints taken. You must make the appointment no later than one month from receiving the renewal (but after the old card has expired). Once again, you need to make an appointment for each of you. With luck you'll nail adjacent time slots. In any case, they'll see you together:

<https://sede.administracionespublicas.gob.es/pagina/index/directorio/icpplus>

Get your stuff together

At the bottom of the certificate is a list of things to bring to the appointment:

- Visa renewal certificate
- Current passport
- 1 passport photo (Spanish size)
- Current TIE card
- Current padron (less than three months old; you can do this online but every region is different so I can't provide tips here)
- Form EX-17.

⁶ Eventually I got the *Cl@ve* app to work. I'm not sure how much easier anything would have been using *Cl@ve*.

- Form 790/012 and a receipt for paying it (at a bank, in cas. It's about €20 each. It's nice to have the exact change for each of you.

You can access both EX-17 and 790/012 from the same web page (if it no longer works, you'll find it easily online):

https://sede.policia.gob.es/portalCiudadano/_es/tramites_extranjeria_tramite_tarjeta_residencia_residenciaytrabajo.php

You'll leave the appointment with a one-page certificate. Go home and make another appointment to collect it. We were told not to make the appointment for sooner than 45 days in the future. Look for the option that says **Foreign identity card collection (TIE) / Recogida de tarjeta de identidad de extranjero (TIE)**.

THE END

Questions or comments? You can email me at bruce.ransley@impress-cc.com.au. I'd be delighted to hear from you.