

WOULDN'T
YOU!
LIKE TO KNOW

A more-or-less complete guide for Australians on navigating the harrowing process of obtaining a retirement visa for Spain.

Why?

We found the process of obtaining a Spanish retirement visa – more correctly known as a non-working visa (NWV) or non-lucrative visa (NLV) – far more complex than it should have been. That's not because the process itself is difficult. Sure, it's lengthy and there's a lot to do, but most folks could successfully navigate the system if they put their mind to it. The reason it was so frustrating is because at every step of the way, when seeking guidance on what we needed to do and when, the response could be summed up as

Wouldn't *you* like to know.

The whole process is shrouded in mystery. Few people seem willing to explain it, and those who *are* willing tend not to be gifted in the art of explanation. They'll tell you what seems logical in their head, but on receipt of their generous instruction you invariably find it to be a) not clear, b) ambiguous, c) incomplete or d) just plain wrong. People who have already pulled off a successful NLV application don't seem to remember how tricky it was and bombard you with jargon and false assumptions then politely point out where you went wrong.

It means that applying for a visa becomes a seat-of-the-pants adventure where you never know whom to believe nor what's around the next corner.

Here's just one example from website of the Spanish consulate in Melbourne:

'Applications must be submitted in person at the consular office.'

This, it turns out, is not true, though perhaps pre Covid it was. These days you are permitted to post your application documents to the consulate, which of course saves those of us who live in a regional area a whole bunch of time and expense. It seems that in other countries – in particular the US – you *do* usually have to submit your application in person. That suggests to me that the wording on the Australian consulate website has simply been copied verbatim from the Los Angeles site and no one has thought to check its voracity.

Because this was possibly the biggest move of our lives, we engaged a Spanish immigration lawyer for help. She helped us dodge a few pitfalls. It's just that, perhaps understandably from a business perspective, her approach was to feed us little bits of information as we went along and not upfront. This is a little hard to swallow if you are a control freak like me. Considering her high fee (€2300 per person), she was also rather light-on with a whole bunch of stuff that we'd have loved to have known upfront, sticking only to the required administrative steps. She also made some mistakes that cost us time and money. In the end, all we really received from our lawyer was a few forms completed in Spanish on our behalf. The service we got should have been a lot better.

How I wished someone had written a step-by-step guide on how it all worked.

This is it.

Disclaimer

I am not an immigration lawyer. This guide is merely a retrospective set of instructions based on our experiences. If your situation is different from ours, you might find some gaps or inconsistencies. Someone who's already been through the process might disagree with me or say that there are other ways to get the job done. All I can tell you is that our way worked for the consulate through which we applied and for the part of Spain we moved to, so obviously I can't accept any responsibility should you encounter problems because of the suggestions in this guide.

There are quite a few hyperlinks in the following pages, which of course might not work by the time you read them. You should be able to find the target on the root website if you're prepared to hunt a little.

Is that okay with you? Read on.

Contents

| | |
|-------------------------------------|----|
| The application timeline | 1 |
| Leading up to the application | 2 |
| 4 months before you submit | 3 |
| 2 months before you submit | 5 |
| 1 month before you submit | 8 |
| After you've submitted | 13 |
| You got your visa! | 13 |

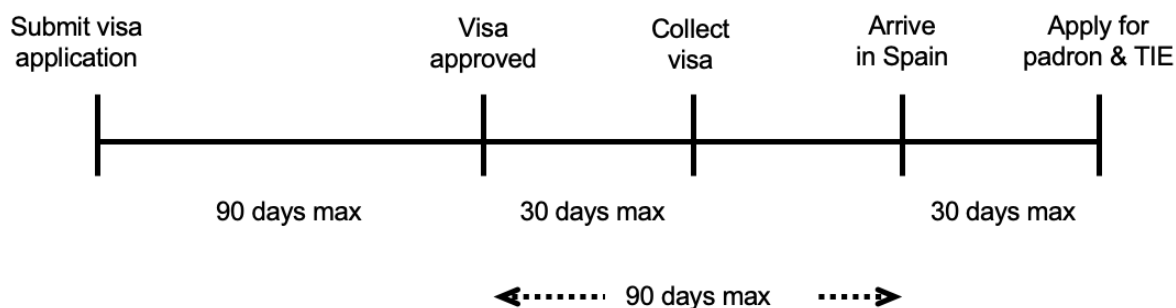
The application timeline

First, choose a date that you'd like to arrive in Spain. Many months before the events described in this guide, we found a terrific deal on flights from Sydney to Barcelona departing 26 January 2023 and jumped on them. That date became our D-Day and we began arranging the entire process around it. Of course, flights can be changed, but when you factor in the other logistics that go with the move – selling the house, booking accommodation for after we'd sold and before we left the country, a flight for our cat (who we simply couldn't leave behind), a night in Sydney before the flight – that date starts to look rather concrete.

Then you need to consider the timeline of the application process itself. By law, the consulate has a maximum of 90 days to assess your application; typical processing time is more like four to eight weeks but can vary with demand. They can extend the 90 days if there's a need to collect more info from you. If all goes well, one day you'll receive the good news that your visa has been granted. The clock starts ticking and you have 90 days to arrive in Spain.

So, the time between submitting your application and landing in Spain could be as little as one month (highly unlikely) and usually no more than six months.

Big picture, it looks like this.



Don't worry about the padron and TIE steps right now. I've explained that in a second guide that you can download free from [my website](#).

Three of the points on the timeline are not negotiable:

1. You must collect your visa in person from the consulate (both of you) within 30 days of notification of approval.
2. You must arrive in Spain no more than 90 days from the date of approval.
3. You must apply for your foreigner identity card (TIE) – or at least have made an appointment to apply – within 30 days of arriving in Spain.

We had our application in the mail 85 days before our flight departed, so worst case scenario we would not get our visa quite in time. It caused more than a few sleepless nights, both in the time leading up to submission – waiting for various documents to arrive in the post – and awaiting the decision.

We received our approval 38 days after we posted the submission.

Leading up to the application

The hard work lies in the time leading up to submitting the application. There's a lot to do and so many other people and processes you need to rely on that you don't have as much control over the timing as you might like. It's very frustrating for control freaks like me and my missus Jess.¹

In retrospect, we commenced the process of gathering our documents a little late. As much as we tried to figure it out beforehand, some of the tasks were like pulling teeth.

While there's no distinct order in which things must be done, some of the documents you need have critical validity periods, like the police check and medical certificate. If you obtain these too early there's a risk that they'll expire before you're ready to apply.

If you're like us, you'll also have to navigate selling your house – a nightmare at the best of times. You soon realise that it will likely take longer to sell the house than the visa process takes. We therefore had little choice but to assume we'd receive a favourable decision and get the house out of the way first. It brought to the fore the immense challenge of aligning the visa application timeline with the process of juggling open homes, solicitors, settlement dates, finding somewhere to live before departing the country, getting rid of most of our lifetime's worth of stuff, and finding somewhere to store the valuable bits we couldn't bear to part with but wouldn't be taking with us. I can only imagine the grief we'd have felt were the visa to be denied.

Another reason to ditch the house early is that if you need to settle the sale contract after you've left Australia, you'll pay capital gains tax in Spain, even if it's your primary residence. I won't go into that here. Get advice – and not just from social media.

For us it was a no-brainer: Get the house up for sale, apply for the visa, and hope like hell that everything comes together at the right time.

¹ We got married in September 2023 solely because being married makes everything easier in Spain. If you're only de facto, you need to apply for some guff that recognises a civil union.

4 months before you submit

Work out which consulate you need to apply to

You must apply to the consulate that 'covers' the district in Australia in which you live. As part of the application you'll need to provide proof of address. If you live in Victoria, South Australia, Tasmania or Western Australia you'll apply at the Melbourne consulate. The Sydney consulate is for people from NSW, Queensland and Northern Territory. If you're in the ACT or Queanbeyan you can apply to the Canberra consulate.

Start pondering your accommodation for when you get to Spain

This is not something you have to attend to right now, but it's worth thinking about sooner rather than later.

Many successful visa applicants seem to simply have booked an Airbnb for a few months after arriving in Spain. This might be fine in some regions but in others an Airbnb address will not be enough. It's not that you need a permanent address *for the NLV application*; at the application stage you need only supply the name of the city or town to which you're moving. But problems could arise once you get to Spain and go to apply for your *padron*. A *padron* is a certificate you get from your local city hall that demonstrates you live in that city. You subsequently need your *padron* to obtain your foreigner's identify card (called a TIE, which stands for *tarjeta de identidad de extranjero*).

To issue a *padron*, the city hall officer will ask to see proof of residence in the form of a contract signed by you and the owner of the residence. Airbnbs generally won't be able to supply you with such proof, though some Airbnb owners are apparently happy to oblige. You would need to be sure you will be able to get such a contract from your Airbnb manager.

To us that sounded risky. Our lawyer introduced us to a local English-speaking realtor, Guillermo, and we set up a Zoom meeting. When the time was right, he found us something terrific that was within our budget (not easy considering we had our cat with us).

Yep, we made a rather large financial outlay on a sight-unseen apartment. All part of the adventure. But as we subsequently navigated the process we were extremely glad we hadn't gone down the Airbnb route.

Another reason to get something more permanent in place is that it's not clear how long it will take to get your residents card (TIE). If you don't have it and your Airbnb stay expires, you'll technically be in breach of your application.

To get an idea of the kinds of properties available in your chosen region of Spain check out [idealista.com](https://www.idealista.com). Note that the rental prices you'll find are per month.

Work out your tax implications

When you leave Australia on a Spanish visa, you'll no longer be an 'Australian resident for tax purposes'. I'm not an expert in this area so I can't give you specific advice. Just know that shifting countries does have tax implications and you *will* need advice, most likely at the Australian end as well as when you get to Spain.

In our case, we also needed to appoint a new director to our company, someone who's an Australian resident. It's not that I planned to work, but I didn't want to wrap up the company either, and the business has routine reporting obligations even if there's no income.

For similar reasons we also had to shut down our self-managed super fund. That hurt, because we loved *not* paying the finance industry for doing nothing, but so be it. We sold the fund's assets and begrudgingly rolled over the cash into the simplest industry fund we could find.²

Buy a home printer/scanner

If you haven't got one already, buy a home printer with a flat-bed scanner (some of the docs you'll need to scan are bulky and won't fit through a document feeder).

There are sooo many bits and pieces you'll need to photocopy, print or scan. We keep scans not only of our visa application documents but also of stuff like ATO assessment notices, which you need when it comes to proving who you are to the various MyGov services after you've left the country.

Now we can get started on the visa application itself.

Apply for your AFP national criminal record check

Getting a police check can take a while. The Australian Federal Police (AFP) criminal record check is valid for six months so even if you get your certificate quickly it's still not too early if you do it now. It's likely that the process has changed since mid 2022 but here's how it went for us.

1. Download an AFP criminal record check application form:

<https://www.afp.gov.au/what-we-do/national-police-checks>³

On the national system, the most common option seems to be to apply for a digital certificate, but you need to select the hard copy option; there's the option to download a PDF form on that web page.

2. Print and complete the form, one for each applicant. Make sure to tick **name and fingerprint check** in section 1.
3. Go to your local police station with your form(s). If your coppers are like ours (Launceston Tas) they might get confused as most folks need only a state police check, not a national one, and the receptionist might try to persuade you that you're an idiot. Persist.
4. Get your fingerprints taken. Much of the advice out there is that you need 'wet prints' like in the movies instead of the modern scanned version. We did the wet prints, which was time consuming and messy for everybody. We've heard that others simply

² This turned out to be a complete bastard of a job, especially when it dragged on and we had to finish the process from overseas.

³ One person who used this guide (successfully!) was told that no, don't use this national form, but instead use a state form (this was July 2023). This clearly depends on the station you go to. It might pay to fill out both forms.

got scans of their prints and they had no trouble. After all, the prints are for the AFP themselves for processing the police check, not for the consulate.

One source of confusion was how to pay for the prints. You do not need to pay the local station – many don't have an EFTPOS machine anyway. Explain that the AFP will charge you, as is apparent on the form itself. It says (at the time of writing this):

Name and fingerprint check (Fee: \$99 if fingerprints are taken and paid, \$139 if not paid)

... which is a dead giveaway that the AFP can simply charge the fee at their end, in this case an extra \$40 for taking the fingerprints. The form asks for your credit card details. If your local station *does* have a machine and insists on charging you, simply add your receipt to the application.

Interestingly, the fee that eventually appeared on our bank statement was \$199.02 (for the both of us) so somewhere along the line there's some outdated info.

5. Add the fingerprint form to your hard-copy AFP application form (plus the receipt if you managed to pay at the time), bung it in an express envelope and send it off to the address on the form. We put both our applications + fingerprints in the same envelope and posted it that day, having cunningly brought some paperclips with us.

Soon you'll receive a digital national police certificate by email, which is nice, but you do need the paper copy that will eventually arrive in the post. I say eventually because ours got lost in the system and we had to hassle them to send the certificate again. It took about four weeks, thanks to that particular balls-up. This is one of the documents you'll need to have 'apostilled', hence the need for an original hard copy. An apostille is a very formal ribbon-and-stamp thingy that legitimises Australian government documents in the eyes of the Spanish consulate. There's more on how to get documents apostilled later.

2 months before you submit

Arrange health insurance in Spain

Contact a Spanish health insurance company and get a quote for health insurance as per the visa requirements (full cover, no co-payment etc.) We went with Sanitas, who does this for foreigners all the time and are familiar with the requirements. Just make sure they understand that the cover you need is for a non-lucrative visa.

They will send you a health insurance certificate, by email, in Spanish. Print this in readiness for your application. Because we didn't yet have our visa, or perhaps it was because we didn't yet have a Spanish bank account from which they could direct-debit, Sanitas asked for a full year's worth of cover up front – \$2700 AUD for the pair of us (52 and 41 years old, respectively). Obviously, we weren't terribly pleased about the hefty sum of money handed over before we even got our visas but in the absence of another option we bit the bullet and paid up.

The policy must have a commencement date that is no more than one month after the date you plan to submit your application. In our case, Sanitas insisted that cover can only commence on the first of any given month – so our unlucky timing window meant that we ended up paying for nearly three months’ cover before we even got there. I hope you can time your application better than we did. Perhaps another provider wouldn’t be so tough.

Get your medical certificate

A medical certificate is valid for three months, so this is about the right time. At the time of writing this guide, the wording of the certificate needed to be:

As per the information given and the available medical records, [name] does not suffer from diseases that may have serious public health implications in accordance with the international health regulations 2005 and is fit to travel.

I took a printout of this paragraph for the doctor to copy. Explain that this statement needs to be printed on the medical practice’s letterhead with the practice stamp and/or doctor’s signature, preferably in blue pen so it doesn’t look like a photocopy.

It was tricky because our doctor had not seen this kind of request before. If your doctor insists that you need a blood test to prove that you don’t have tuberculosis, politely leave and find another doctor. Lots of people have encountered this problem but also lots have not. It depends on the doctor.

Get your government documents apostilled

The apostilles need to happen *before* the translation step. We got it wrong first time round thanks to incorrect advice from the lawyer.

An apostille is the certification of a government document that proves it’s legit. Someone at an Australian Passport Office will take your *original* document (not a photocopy), compare numbers and signatures with their records, and if everything is in order they’ll glue on a small printed label that says so, plus give it a wax seal and even a ribbon thing attached with a metal rivet.

Pedantic note: ‘Apostille’ is pronounced **a**-pos-steel (emphasis on the a), not as in the 12 apostles.

For the purposes of an NLV application, only two of your documents will need a government apostille:

- your AFP criminal record check
- your marriage certificate.

If you live in a capital city you can make an appointment at a branch of the Australian Passport Office to take in your valuable documents in person but you can also send them by post (registered or platinum express if possible).

You can book an appointment online or find the postal address on the Smarttraveller website:

<https://www.smartraveller.gov.au/consular-services/notarial-services/documents-in-australia>

The cost to get two police certificates and our marriage certificate was \$261 (i.e. \$87 each, three documents in total).

Get your documents translated

Get your translations done after you've had your police checks and marriage certificate apostilled.

These are the documents that need to be translated into Spanish:

- the **apostilled** national criminal record check (one each)
- the **apostilled** marriage certificate
- the medical certificate, not apostilled (one each).

The translator does not need original documents. A scan will do. Use your nifty new scanner to scan each of your criminal record checks and your marriage certificate, front and back with the ribbony bits and seals on clear display. Likewise, the medical certificate.

The translations must be done by someone accredited as a 'sworn translator' by the Spanish government who is NAATI accredited. I believe that anyone on the NAATI register fits into that category but it's worth confirming that whomever you choose is correctly certified.

<https://www.naati.com.au/>

Follow your nose to 'find a translator or interpreter'.

Email your scanned documents to the translator. She will then send you by post a hard copy version of each document that will comprise the certified translation attached to a copy of the document you provided – each carefully stamped and signed – as verification that they translated the correct document.

Scan the hard copies – not just as good record-keeping practice but because now you need to print a copy of the translated marriage certificate including the other stamped pages your translator attached to it. Why? Because there is only one original marriage certificate and one of you will not be able to include the original in your submission. It's okay for that person to use a photocopy because the consulate will be able to check your spouse's original against it. The same goes for some of the other documents, as described later.

Get passport photos

We got ours taken at a photography shop. It's important that a pro takes the photos because one of the shots you need – once you get to Spain – needs to be a different size. In Spain, the size you need for your visit to the police station is 32mm x 26mm (smaller than Australian passport photos). That said, I believe that you could get away with an Australian-sized photo because their scanning software can adjust the size, but I can't confirm that. Someone at the photography shop will know about different countries' photo sizes.

On the visa application itself we used conventional sized Australian photos, which gets stuck *with glue* to the application form, and there was no problem. Can you submit the smaller

photo with the visa application? I'd be surprised if not; all I can tell you is that the 45mm x 35mm photos were okay. It fits perfectly into the box on the application form.

1 month before you submit

Get proof of funds

Go to your bank and ask for a printout of the bank statement associated with the account that you plan to use to prove you have the funds to qualify for the non-lucrative visa. We got statements dating back 12 months. Ask for a stamp or signature on the printout (each page if possible) to legitimise the document. Apparently it's possible to get a statement of average balance, or something, but our bank (NAB in Launceston) didn't really know what we were talking about so we just did the whole printout, warts and all, then one of the staff kindly stamped each page with their seal thingy.

Some people say that you should have the bank statements translated but we did not. It would have been expensive, and presumably most people can read a bank statement even if it's in another language.

Compile all the stuff you need – for each of you

- A passport photo
- An old-fashioned money order for the amount that the consulate tells you that you need to pay. In our case it was a total of \$427 each (ouch). Some people swear that it should be less – and they're probably right – but the consulate has the right to charge you what they want.⁴ To get a money order, rock up to a post office, tell them you want two money orders for \$427 each (or whatever figure your consulate tells you) made out to The Consulate General of Spain. That's all you need to do. No other bank details are necessary, as the post office charges you the full amount plus a fee. A bank cheque or bank transfer will not be accepted by the Spanish consulate!
- A photocopy of the data page of your passport
- Financial means (stamped bank statement) – original for one of you plus a photocopy for your spouse
- Health insurance certificate – one for each of you (we provided a printout of the electronic certificates that Sanitas sent)
- Photocopy of your drivers licence (both sides). If you don't have a drivers licence, an original rates notice, or any other formal doc that's addressed to you to demonstrate that you do indeed live in the area served by the consulate to which you are applying for your visa.

There are only three more documents you need, which is where our lawyer came in, but with a bit of gumption you should be able to do it yourself with the tips I've written below.

⁴ From their website: The visa fee is of an amount equivalent to 80 euros. For nationals of Australia ... different rates are applied ... the amount of the fee must be consulted with the consular office.

Obtain and complete the application documents

This is a bit tricky because not only are the application docs written in Spanish, but they also seem to expect answers in Spanish. Our lawyer was invaluable here. That said, I'll carefully describe how ours were filled out – it should be easy to complete your own forms once you've seen how it's done.

First, locate the consulate nearest you (although it probably doesn't matter – the forms should all be the same). Google e.g. Spanish consulate Melbourne and make sure you end up at one of the branches of exteriores.gob.es.

You'll need three forms. Although you can find all three on the consulate website (under **Consular services** in the **Visas** section), one of the forms – titled 790/052 – is meant to be filled in online. The problem is that some of the fields are mandatory and you can't complete the form without entering something in that field. They are things like your street address in Spain, which you probably won't know yet.

The solution is to get the forms from the horse's mouth. I emailed the Melbourne consulate to ask if they had any info on the application process because we'd be applying soon. The info I got back on the process itself was a little scant, but the woman there did also send the three forms I needed:

- Residence application (*solicitud de autorización de residencia*), otherwise known as EX-01 – in Spanish only
- Application for long-term visa (*solicitud de visado nacional*) – in English and Spanish
- Form 790/052 (the payment form) – Spanish only.

I won't point you to copies I have because they could already be out of date. Get them from the consulate; if they don't respond, the versions you'll find with an online search will be fine.

Form EX-01 – Solicitud de autorización de residencia temporal no lucrativa

Fill in a separate form for each person.

| | |
|---------------------|--|
| Section 1 | |
| Pasaporte | Your passport number |
| N.I.E. | Leave blank |
| 1er Apellido | Surname. There's also a field for 2er Apellido because Spanish people typically have two surnames. Leave it blank. |
| Nombre | First and middle names |
| Sexo | H = hombre (man) M = mujer (woman) |
| Fecha de nacimiento | Date of birth: dd/mm/yyyy |

| | |
|--|--|
| Lugar | Your Australian city, state |
| Nacionalidad | Australiano (if male), Australiana (if female) |
| Estado civil | Tick the second box (C) – it means ‘married’ |
| Nombre del padre | Your father’s full name |
| Nobre de la madre | Your mother’s full name |
| Domicilio en España / N° / Piso | Leave blank |
| Localidad | The city you’re going to, e.g. San Sebastián |
| C.P. | Post code: leave blank |
| Provincia | E.g. Gipuzkoa (look up the province of your city) |
| Teléfono móvil | Leave blank (unless you have a Spanish number) |
| E-mail | Your email address |
| Representante legal, en su caso / DNI / NIE / PAS / Título | Leave these blank |
| Hijas/os a cargo en edad de escolarización en España | Dependent children of school age. Tick Si if yes, No if no. |
| Sections 2 and 3 | Leave blank, except for ... |
| Nombre y apellidos del titular | Your full name |
| Section 4 | Tick INICIAL Tick Otros and write RESIDENCIA NO LUCRATIVA |
| The dotted lines at the end of the form should be filled out like this ... | MELBOURNE [or the city of your consulate, not where you live), a 11 de OCTUBRE de 2022 For a bit of flair, Google-Translate the month you’re signing, though it surely won’t matter that it’s in English. |
| FIRMA DEL SOLICITANTE | Your signature |

Application for long-term visa (solicitud de visado nacional)

This one is in English as well as Spanish, so I don’t need to guide you much here.

That said, make sure your passport photo is *glued*, not stapled, to the box with something like Bostick craft glue. The Aussie-sized passport photo fits okay.

Fill in the fields in the usual way. Here are some notes on sections that could trip you up ...

| | |
|------------|---|
| Section 19 | Leave it blank. This is probably because to get a non-lucrative visa you are supposed not to be working, so leaving this blank might prevent the raising of a flag somewhere. |
| Section 20 | Tick the first box 'Non-lucrative residence or residence without a labour purpose'. |
| Section 21 | We just stuck in the month after our application date 'Noviembre'. |
| Section 22 | Number of entries required = 1 (because each person does their own form) |
| Section 23 | The city you'll be living in |
| Section 27 | Write the location of your consulate as the place (as you did with the residency application), and date |
| Section 28 | Sign it |

Form 790/052

This is the form that's hard to find in PDF format anywhere online, and that you'll need someone at the consulate to send you. You might note that two of the three pages are identical. That's correct – they need two copies of one of the sections.

| | |
|--|--|
| Ejercicio | Write the year |
| N.I.F. / C.I.F. / N.I.E. | Write your passport number |
| Apellidos y nombre o razón social | Full name |
| Nacionalidad | Australiano (if male) or Australiana (if female) |
| Provincia (leave the other address and telephone fields blank) | In our case, Gipuzkoa |
| AUTOLIQUIDACIÓN | Tick PRINCIPAL |
| Datos de la Autoliquidación Principal si es complementaria | Leave both fields blank |
| TARIFA SEGUNDA: AUTORIZACIONES | Autorización inicial de residencia temporal |

| | |
|-----------------------------|--|
| In section 1, tick option C | |
| DECLARANTE | En: City of your consulate, date Firma: Signature |
| INGRESO | Importe euros: Write the amount your consulate tells you to write (don't listen to anyone else). You can write e.g. \$427 AUSTRALIANOS Forma de pago: Tick the first box 'En efectivo' (it means in cash, hence the need for a money order). |

The next page is identical. Fill it out and sign and date it too.

The third page is virtually the same too, but in the Municipio box we wrote \$427 AUSTRALIANOS. The boxes at the end of the page, same as before.

Arrange all your documents in the correct order

This is important, apparently. Carefully arrange your document like this, from top to bottom. If there are two of you, you will be building two document piles.

- Money order
- Passport
- EX-01
- *Solicitud de visado*
- *Tasa 790/052*
- Photocopy of the data page of your passport
- Financial means (stamped/signed bank statement) – one person presents the original, the other a photocopy
- Health insurance certificate
- Apostilled criminal record check (original)
- Translation of criminal record check (stamped by translator)
- Medical certificate (original)
- Translation of medical certificate (stamped by translator)
- Apostilled marriage certificate
- Translation of marriage certificate (stamped by translator) – one person presents the original, the other a photocopy
- Photocopy of your drivers licence (both sides)
- Proof of address – one person presents the original, the other a photocopy

Bung each pile into separate folder and label it with your name. You can send both files together in the same post pack.

Post your application and hope for the best

Assuming you will be posting your application to your local consulate and not attending an interview, head to the post office and buy two Express Platinum Australia Post satchels (satchels are the tough plastic ones).

Into one of the express/platinum satchels bung the two sets of documents and the second satchel, carefully printed with a return address. The need for the self-addressed envelope is unclear. We had incorrectly hoped that it was for the consulate to send us back all our documents including the approved visas, but it turned out that we had to fly to Melbourne to collect them in person. Jess's guess is that the envelope is for the event that your application is unsuccessful – it would be pretty cruel to make you fly to Melbourne to collect your stuff and not even receive a visa!

(Update January 2024: I've heard tell that some Australians going through the Melbourne consulate did not need to attend in person but instead had their paperwork mailed back to them! Bliss, if true. I hope this is the case for you.)

That's all the instruction I think you need on how to post a letter. It is rather an important letter though.

After you've submitted

A couple of days after we posted our application, we got a brief email saying that the applications had arrived. Hooray. There's lots of info out there that says you'll receive an application number that you can use to track progress, but we didn't get that. Now it was time to wait.

You got your visa!

Five weeks later we received a very unceremonious email saying that our visas have been issued. Then came some ambiguous instruction about making an appointment to collect them. Subsequent email exchanges revealed that 'appointment' at the Melbourne consulate is a loose term, and we could pretty much turn up any time before 2pm on a day of our choosing to grab our visas.

The consulate is just a reception office. We were out after about 20 minutes of waiting with a bunch of other people, having signed a couple of documents and had our licences photocopied.

The visa itself isn't a grand certificate, it's just a sticker plonked into an empty page in your passport. It will state the 90-day condition – your arrival-in-Spain deadline – but the most important bit of the visa stamp, in tiny writing, is your new NIE (*número de identidad de extranjero*, which translates roughly to foreigner identification number). This is not to be confused with your ultimate goal – the TIE (which is a physical card) – but the number itself will become bound to you for all of Spanish eternity. Record your NIE (pronounced *nee-ye* locally) or, better still, have it tattooed on the back of your hand.

You'll also get the rest of your submitted paperwork back. Keep it and bring it to Spain with you.

Open a Wise account

Wise seems to be one of the best ways to transfer money from Australia to Spain and is far cheaper than doing it through your own bank. You can open a Wise account from Australia online. Wise works by using a 'send money' feature. You simply deposit e.g. \$10,000 AUD into your Wise account the same way you'd do any kind of transfer (direct transfer, PayID ...) and then tell Wise that you want the equivalent amount in Euros deposited elsewhere.

You'll use this mainly after you've opened your own account in Spain, but we also needed it to transfer stuff like our rental deposit to our Spanish landlord before we arrived.

Get the Wise app for your phone, too.

Don't bother trying to open a Spanish bank account yet

We did not find a way to open an account with a Spanish bank from Australia, though at one time it seems to have been possible. This is annoying because it seems that to pay for utilities (and a whole bunch of other stuff) the usual way is with – and only with – direct debit through a local bank. They're looking for an account with a Spanish IBAN (international bank account number) and you can't get one of those outside of Spain. Even a Wise account gives you a Belgian IBAN, which isn't good enough. There's more on opening a bank account in Spain in my next guide – but there's nothing you can do about it until you get to Spain.

Raise your Australian bank's international limit

We're with NAB and we luckily found out in time that our default daily international transfer limit was only \$5000, even if you use a middleman like Wise to do your transfers. When it came time to pay the deposit for our apartment we needed way more than that in one go: three months' rent, or nearly €6000 (\$9300 at the time). Call your bank and they'll raise your international limit over the phone.

Ask them which debit or credit card(s) you should use initially, before you get around to setting up a Spanish bank account. The transaction fees are horrid but some cards offer a slightly less painful option.

Install authenticator apps

You don't realise how much you rely on your mobile phone for e.g. two-factor authentication! Since our plan was ultimately to ditch our Australian mobile numbers once we'd arrived in Spain it made sense to look for alternative methods to avoid roaming charges each time you log in to your bank account.

Some banks have 'authenticator' apps, which are synced with the bank app. Even MyGov has one. With the authenticator app, when you log in to your bank account on your computer

or phone you simply enter the random number generated. There's no need to receive a text message.

Alternatively, your bank might be able to supply a small token thingy that does the same job. Now is the time to ask.

But you won't catch them all, and some institutions don't have an authenticator system. I had to call our bank(s) from Spain and change it after we'd obtained a Spanish SIM card and knew the number. It can be a tedious process, particularly if you're paying roaming charges.

THE END

That's about it, until something changes and I publish the next edition. Check [my website](#) to make sure you've got the latest copy (the number in the footer).

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