



TALENT HUB

Supporting Copenhagen Capacity to strengthen retention and EU-Mobility of skilled migrants through collaborative multi-country coordination on talent retention and circulation in the EU

POLICY BRIEF: CROSS-BORDER REMOTE WORK & INTRA-EU LABOUR MOBILITY – RECOMMENDATIONS

HIGHLIGHTS	1
INTRODUCTION	2
CROSS-BORDER REMOTE WORK.....	3
NON-EU NATIONALS AND CROSS-BORDER REMOTE WORK INTRA-EU	6
NAVIGATING THE CURRENT LANDSCAPE – RECOMMENDATIONS.....	7
ESTABLISH COMMON RULES AND PRINCIPLES WITHIN THE EU	8
ADDRESS THE ADMINISTRATIVE BARRIERS TO CROSS-BORDER WORK.....	9
PROVIDE SUPPORT IN NAVIGATING THE COMPLEXITY OF TAXATION AND SOCIAL SECURITY REGULATIONS.....	10

This policy brief has been produced under the project “Talent Hub: Supporting Copenhagen Capacity to strengthen retention and EU-mobility of skilled migrants through collaborative multi-country coordination on talent retention and circulation in the EU”. The Talent Hub project is implemented by the IOM offices in Denmark and Germany in cooperation with Copenhagen Capacity and the European Union’s Directorate-General for Structural Reform Support (DG REFORM).

The brief has been developed as part of a series of products under the Talent Hub project. It is accompanied by the separate overview document, “Domestic and Cross-Border Remote Working Modalities in the EU” that explores in further detail cross-border and domestic remote work modalities in the EU.

The recommendations at the end of the document are formally presented to Copenhagen Capacity as an inspirational catalogue for change in Copenhagen Capacity’s future work on enhancing retention in Denmark.

The project is funded by the European Union (DG REFORM) under the Technical Support Instrument (TSI).

- To address challenges regarding ‘cross-border remote work’ it is necessary to establish **common rules** and **principles to reduce uncertainty**. Legislative initiatives as well as improving availability and access to relevant information can enhance international recruitment and ease cross-border telework.
- Regulatory disparities and a **lack of coordination**, especially on **tax matters**, **pose challenges for full-time cross-border remote work**. This complexity can limit smaller organisations' ability to tap into an EU-wide talent pool.
- Third country national (TCNs) residents in EU Member States experience further constraints. **Work and residency permits** are typically **country-specific**, making cross-border employment challenging. Although changes have been made to EU Directives, remote work's impact on non-EU employees remains largely unaddressed.

INTRODUCTION

There are currently 1.7 million cross-border workers in the EU, representing 1 per cent of the EU workforce.¹ While in Luxembourg they account for 44 per cent of those nationally employed, Germany is the country mostly exposed to the phenomenon. The country is the second origin country and the first destination country for cross-border workers across EU Member States.² In the Nordic region, Denmark is the second largest receiver with 16,455 daily commuters, preceded only by Norway.³ While these numbers may indicate the relevance of intra-EU mobility within the European labour market, transnational work (employment situations where individuals work across national borders) could be further explored.

Remote work modalities, boosted by the COVID-19 pandemic, can scale-up the mobility of talent across borders without going through the process of relocating to a new destination to perform job tasks. However, difficulties exist. Immigration rules, labour law, tax and social security considerations currently hinder a broader take-up of cross-border remote work and the achievement of a fully integrated EU labour market.

This policy brief seeks to unpack the main challenges when it comes to cross-border remote work within the EU. The paper highlights existing disparities across EU Member States and emphasises the need for shared frameworks to ensure a fair and consistent approach to remote work across borders by presenting potential areas of intervention within the topical field. Increased availability of information, establishment of common rules and principles, and tackling administrative barriers can help scaling up cross-border remote work in the EU.

¹ European Commission 2023. Annual report on intra-EU labour mobility 2022

² See footnote 1

³ Nordic Statistics Database 2021. Mobility in the Nordic region I – Cross-border commuting. Available at: <https://www.nordicstatistics.org/news/mobility-in-the-nordic-region-i-cross-border-commuting/>

Definition: *Cross-border remote work*, shall in the context of this report and more broadly within the Talent Hub framework, be understood as the practice of regularly crossing a national border to carry out in-person work in another – often neighbouring – state. “**Remote work**” (also known as “telework”) is the practice of carrying out work for a domestic employer either from one’s own home in the same country or occasionally from another country. “**Cross-border remote work**” signifies a working relation where the employee permanently or most of the time works remotely for an employer located in another country than the country of residence of the employee.

CROSS-BORDER REMOTE WORK

‘Cross-border remote work’ refers to a mode of employment where individuals work for a company located in a different country than their country of residence, by the use of Information and Communication Technology (ICT) to perform their tasks.⁴ While it can be difficult to establish a comprehensive overview of how many workers engage in this flexible work modality, it is noteworthy to mention that the COVID-19 pandemic and the related restrictions (such as border closures) have advanced the rate of remote work by six years compared to pre-pandemic projections, reaching 22 per cent of employees working from home occasionally or regularly in 2021.⁵ The pandemic therefore accelerated the increase in remote work modalities faster than expected in pre-pandemic projections. Remote work can positively impact productivity⁶ and job satisfaction,⁷ and has been found to reduce turnover intentions, namely the intention of changing one’s job.⁸

These findings are also reflected in the results of the ‘*Remote Work & Digital Nomads*’ survey that was carried out in November 2023 by IOM Denmark and IOM Germany under the Talent Hub project. In total, 68 persons participated in the survey, of which 49 responded as employees (72%), and 19 as employers (28%). Seventy per cent of the employers and 90 per cent of the employees indicated that remote work has a positive effect on productivity.⁹ Similarly, among the employees, 94 per cent reported that the availability of remote work arrangements decreases turnover intentions and 60 per cent experienced greater satisfaction and wellbeing working remotely.

The positive effects are particularly related to an effective implementation of remote work, where regular interruptions, such as notifications and emails, and the potential increase of social isolation, a key challenge of remote work,¹⁰ are taken into account and addressed. Indeed, the increased feeling of isolation was identified as the main challenge of remote work by employees participating in the survey. Establishing boundaries between work and life as well as experiencing communication and collaboration barriers were

⁴ Etuc, Unice, Ceep and Ueapme (2002) ‘Implementation of the European Framework Agreement on Telework’. Available at:

https://resourcecentre.etuc.org/sites/default/files/2020-09/Telework%202002_Framework%20Agreement%20-%20EN.pdf

⁵ Eurofound (2022), The rise in telework: Impact on working conditions and regulations, Publications Office of the European Union, Luxembourg

⁶ Martin, L., Hauret, L., & Fuhrer, C. (2022). Digitally transformed home office impacts on job satisfaction, job stress and job productivity. COVID-19 findings. *Plos one*, 17(3), e0265131.

⁷ Kathryn L. Fonner & Michael E. Roloff (2010) Why Teleworkers are More Satisfied with Their Jobs than are Office-Based Workers: When Less Contact is Beneficial, *Journal of Applied Communication Research*, 38:4, 336-361, DOI: [10.1080/00909882.2010.513998](https://doi.org/10.1080/00909882.2010.513998)

⁸ Claudia Kröll & Stephan Nüesch (2019) The effects of flexible work practices on employee attitudes: evidence from a large-scale panel study in Germany, *The International Journal of Human Resource Management*, 30:9, 1505-1525, DOI: [10.1080/09585192.2017.1289548](https://doi.org/10.1080/09585192.2017.1289548)

⁹ A total of 68 respondents participated in the Remote work and Digital Nomads survey rolled out under the Talent Hub Project.

¹⁰ Cooper, C.D. and Kurland, N.B. (2002), Telecommuting, professional isolation, and employee development in public and private organizations. *J. Organiz. Behav.*, 23: 511-532. <https://doi.org/10.1002/job.145>

also reported to be respectively the second and third most crucial challenge of working remotely by employees responding to the questionnaire.

Remote Work & Digital Nomads survey – Addressing talent attraction, mobility, and retention

The 'Remote Work & Digital Nomads' survey was carried out in the context of the [Talent Hub EU](#) project by IOM Denmark and IOM Germany together with the European Commission's Directorate-General for Structural Reform Support (DG Reform) and Copenhagen Capacity (CopCap). The project aims at enhancing the retention and mobility of skilled migrants within the EU through coordinated efforts in talent circulation, including via technical support to develop strategies related to talent retention, attraction, and nurturing. In this context, the survey was rolled out to better understand the evolving landscape of remote work and its potential to improve talent attraction, mobility, and retention within the EU with a specific focus on remote work, cross-border remote work and digital nomadism. In total, 68 respondents participated in the online survey, of which 49 responded as employees (72% of all respondents) and 19 as employers (28% of all respondents), located in different locations within the EU. The respondents represented the private, public, and non-profit sector. Out of 68 respondents, 40 respondents indicated that their organisation operates in Spain, followed by 29 respondents indicating France.¹¹ The limited survey was not intended to provide statistically representative results but rather background and direction for the present document.

Domestic policies and regulations of the Member States regarding remote work as well as different attitudes towards remote work modalities are among the main obstacles to scaling up cross-border remote work in the EU. Regulation of remote work varies greatly across EU Member States. This is illustrated in [Table 1](#) below that outlines six identifiable governance models within the context of the EU.¹² These regulatory models play a substantial role in shaping the dynamics between companies and workers, influencing management practices and either posing challenges or easing individual negotiations in the implementation of flexible work arrangements.¹³ Additionally, these models impact compliance requirements (such as health and safety provisions) and may require companies to invest in monitoring, reporting, and tax compliance, affecting resource allocation and risk management for employers. Simultaneously, Member States also differ in labour market composition and extent of digitalisation which can affect both the ability to and the acceptance of performing work remotely.¹⁴

Table 1. Telework governance models in the EU, 2022

¹¹ Selection of more than one EU MS was possible in survey.

¹² Eurofound 2022. Telework in the EU: Regulatory frameworks and recent updates, Publications Office of the European Union, Luxembourg

¹³ *ibid*

¹⁴ European Commission (2023) Digital Economy and Society Index (DESI) 2022

Clusters	Countries	Main characteristics
Corporatist-framed governance	Belgium, France and Luxembourg	State regulations apply to all employee categories, with collective bargaining influencing or supplementing these rules as needed.
Multi-employer-framed governance	Austria and the Netherlands	National laws apply to all but are less specific, giving multi-employer bargaining a significant role in governing important remote work matters
Southern European cluster	Italy, Spain, Greece, Portugal and Slovenia	After the pandemic formal regulations, with collective bargaining playing a significant role, notably in Italy and Spain
Voluntary associational governance (Scandinavian cluster)	Denmark , Finland, Norway, Sweden	Limited legislation governing remote work, with most regulations relying on informal and individual trust-based agreements
Market-oriented governance	Cyprus and Ireland	No specific legislation, remote work is regulated through individual agreements between employees and their employers
State-centered governance (Eastern European cluster)	Bulgaria, Czechia, Lithuania, Croatia, Estonia, Hungary, Latvia, Malta, Slovakia, Poland and Romania	Highly centralised management system characterised by state-enforced regulation with specific objectives

Data source: Eurofound, *Telework in the EU: Regulatory frameworks and recent updates*, 2022

However, the lack of coordination on tax and social security legislation is arguably the most crucial hindrance to *digital* intra-EU labour mobility, that is, the opportunity to work digitally across borders within the EU. On the one hand, employers may face tax liabilities, payroll withholding obligations, and be subject to labour laws in the foreign country where an employee is working remotely. On the other hand, as an employee, working from a country different from that of the employer may cause double taxation or changes in the applicable social security legislation. Agreements on cross-border work only exist between neighbouring states and apply to daily commuters who physically cross borders. This may complicate the legislative framework in cases where remote work is carried out from a non-neighbouring state.¹⁵

For example, consider a Greek software engineer from Athens who is negotiating a full-remote position with a German startup company that is based in Berlin. When stipulating the contract, both parties involved must take into consideration the following points:

Table 2: Considerations when hiring cross-border remote worker, example

¹⁵ Niesten, H. 2023. Frontier Workers' Tax and Social Security Status in Europe – Optimizing the Legal Status in a Changing Landscape. In: *International Tax Studies (ITAXS)*. - Amsterdam. - Vol. 5 (2022), no. 10 ; 32 p., available at SSRN: <https://ssrn.com/abstract=4380311>

Employee (Greece)	<i>Taxation</i>	<i>Social security</i>
	Given that the position is full-remote, the employee is likely to spend more than six months in her home country, leaving the tax residency in Greece. ¹⁶	Given that the position is full-remote, the employee spends more than 25 per cent of her working time from the country of residence. It is therefore the rules and legislation on social security from the state of residence that apply. ¹⁷
Employer (Germany)	<i>Tax liability</i>	<i>Applicable labour law</i>
	The startup could be subject to corporate taxation in Greece (depending on the stipulated bilateral tax treaty) as the employee may trigger a permanent establishment (PE), however, this is subject to the evaluation of several factors from local authorities. ¹⁸	Given that the position is full-remote, the employee spends more than 25 per cent of her working time in the country of residence. It is therefore the labour law in the residence state that applies. ¹⁹

Data source: Own elaboration 2023

While social security is regulated through different Directives at EU level,²⁰ the reliance on bilateral treaties for tax purposes imply a case-by-case assessment of the risks involved. Even if some general rules may apply,²¹ a multilateral approach to cross-border taxation reduces uncertainty and facilitates labour market mobility across countries. The Nordic countries (Denmark, the Faeroe Islands, Finland, Iceland, Norway, and Sweden) have introduced a [Nordic Tax Convention](#), representing a common agreement between the Nordic countries on social security. This type of agreement presents an important test ground for enhancing labour market integration, but also represents a *common* multilateral framework on taxation across countries.

NON-EU NATIONALS AND CROSS-BORDER REMOTE WORK INTRA-EU

Third country nationals (TCNs) who are residents of a Member State have generally limited freedom of movement. TCNs are allowed to spend up to 90 days in the EU/Schengen area in a six-month period according to the Schengen Borders Code.²² TCN's right to change residence or carry out employment is limited. Work and residence permits granted by Member States are valid only within the territory of the

¹⁶ Typically, in cross-border situations, income tax is paid in the country of employment. However, if you reside in a country for more than six months a year you are generally regarded as a tax resident. If you spend less than six months annually in a different EU country, your tax residency is generally retained in your home country. Tax rates and the criteria for tax residency vary across the EU, [here](#) for more information.

¹⁷ IusLaboris 2023. Teleworking in the EU: new Framework Agreement on the way. 30 June. Available at: <https://iuslaboris.com/insights/teleworking-in-the-eu-new-framework-agreement-on-the-way/>

¹⁸ In assessing cross-border remote work and whether it may constitute a permanent establishment (i.e. a fixed place of business which could lead to liability of foreign corporate taxation), authorities focus on the amount of time spent working from home and whether it's by choice or employer mandate. They also consider the nature of the tasks to determine if they are mainly preparatory or auxiliary (exempt from constituting PE). For more information see Hadzic, D. (2022) KPMG, European Union – Remote Working and Corporate Taxation. 3 November. Available at: <https://kpmg.com/xx/en/home/insights/2022/11/flash-alert-2022-197.html>

¹⁹ See footnote 12

²⁰ The Treaty on the Functioning of the European Union (TFEU) and Regulation (EC) No 883/2004 explicitly forbid the imposition of contribution obligations in multiple Member States. Regulation (EC) No. 883/2004, in conjunction with its complementary implementing Regulation (EC) No. 987/2009, forms the fundamental framework for the harmonization of social security systems among EU Member States.

²¹ See footnote 11

²² Regulation (EU) 2016/399 of the European Parliament and of the Council of 9 March 2016 on a Union Code on the rules governing the movement of persons across borders (Schengen Borders Code) (codification)

issuing country and the right to move to another country for work only applies to EU nationals.²³ In cases where a foreign employer wants to hire a TCN resident from another Member State, the latter will have to apply for a work permit in the state in which the employer is located, according to national legislation.

Case Scenario 1: Living in Sweden but working in Denmark

A third-country national residing in Sweden but commuting to work in Denmark would require a Danish work-permit to be able to perform his duties. The Danish employer would also be required to register with Swedish tax authorities for tax withholding and reporting obligations. If working from home, frequency and type of activities carried out can impact the applicable tax and social security legislation as mentioned in the previous section.

Even when working remotely, employers looking to hire a non-EU citizen (TCN) anywhere in the EU need to consider immigration laws and work permit applications, in addition to applicable tax and social security regulations.

Case scenario 2: Working remotely for a Danish company as a TCN in another Member State

Consider a TCN experienced professional working and living in Italy who has been offered a remote high-paying job from a Danish consulting firm. The employee would need a new work permit issued by Danish authorities to take up the new job. However, according to the national legislation in Denmark, it is a requirement to have the salary paid in a Danish bank account, which for international workers can be a hindrance due to administrative requirements and long processing times by banks. This restriction thus hinders the employee from successfully taking up the new job.

The EU has approved a recast of the EU Blue Card Directive²⁴ that allows holders to engage in business activities in another Schengen state for up to 90 days within a 180-day period without the need for any additional authorization.²⁵ Similarly, through the recast of the Long-Term Residents Directive,²⁶ the Commission is aiming to facilitate the movement of long-term resident status holders within the EU by eliminating barriers. The proposed changes include the removal of labour market tests by the second Member State when such individuals seek employment and allowing them to start working within 30 days of application submission.²⁷ However, discussions have not addressed the emerging trend of remote work, leaving non-EU workers who want to consider cross-border remote work without guidelines.

NAVIGATING THE CURRENT LANDSCAPE – RECOMMENDATIONS

To improve the uptake of cross-border remote work across EU borders to access a larger talent pool, reforms of institutional settings as well as adaptation through policy change and on-the-ground initiatives are highly encouraged. Some of the key areas where actions are needed concern the harmonisation of

²³ European Commission (2023) Moving and working in Europe, Working in another EU country, non-EU nationals.. Available at: <https://ec.europa.eu/social/main.jsp?catId=470&langId=en>

²⁴ Directive (EU) 2021/1883 of the European Parliament and of the Council of 20 October 2021 on the conditions of entry and residence of third-country nationals for the purpose of highly qualified employment, and repealing Council Directive 2009/50/EC

²⁵ de Lange, T., & Vankova, Z. (2022). The Recast EU Blue Card Directive: Towards a Level Playing Field to Attract Highly Qualified Migrant Talent to Work in the EU?. *European Journal of Migration and Law*, 24(4), 489-515. <https://doi.org/10.1163/15718166-12340138>

²⁶ Proposal for a Directive of the European Parliament and of the Council concerning the Status of Third-country nationals who are long-term residents (recast), 2022

²⁷ Farcy, J-B. (2022) The recast of the Long-Term Resident and Single Permit Directives: Towards Added Value At Last? Odysseus Network, 07 October. Given their opt outs in migration policy, changes do not apply to Ireland and Denmark.

legislation and regulations when it comes to cross-border remote work, while at the same time improving the information sharing between both the employer and the employee, which could help stakeholders to better facilitate the navigation of the current landscape.

The section below presents three main areas of intervention, which have been developed to highlight key areas of concern which are considered important to strengthen cross-border remote work. The recommendations act more as guiding thematic areas than practical/hands-on recommendations for concrete implementations. The recommendations focus mainly on Denmark and Germany given the Talent Hub project's primary focus. However, as the recommendations relate to broader topics and thematic areas, the recommendations may be relevant and applicable in other EU or European contexts.

The final recommendations are formally presented to Copenhagen Capacity as an inspirational catalogue for change in Copenhagen Capacity's future work on enhancing retention in Denmark.

ESTABLISH COMMON RULES AND PRINCIPLES WITHIN THE EU

Establish common rules and principles on cross-border remote work in the EU	Relevant for Denmark	Relevant for Germany
	✓	✓
<p>Recommendation:</p> <ol style="list-style-type: none"> 1. Consider the introduction of common rules for the assessment of under what circumstances a permanent establishment (PE)²⁸ can be considered to arise. 2. Introduce a legal status of cross-border remote worker or digital frontier worker, akin to that of traditional cross-border commuters.²⁹ This status would equate traditional and digital frontier workers, who would thus become subject to the same legislation. 		
<p>Rationale:</p> <ul style="list-style-type: none"> • The current fragmented regulatory landscape creates great uncertainty over the possible consequences that employers and employees may face if carrying out remote work from a foreign country. Particularly, with respect to taxation, bilateral agreements for cross-border work apply only to neighbouring countries while cross-border remote work extends beyond these borders, potentially requiring numerous bilateral agreements among all EU members. • Further, what classifies as a permanent establishment (PE) is left to the assessments of national courts. As such, differences in interpretation may lead to inconsistencies across the EU on whether a worker is considered to trigger a PE, effectively discouraging employers to hire cross-border. To address this, a unified EU regulation or establishment of common principles could serve as a shared framework. 		
<p>Relevant actors:</p> <ul style="list-style-type: none"> • European institutions, starting from the European Commission can initiate the legislative process to consider the introduction of common rules and principles harmonising the Single Market on tax, employment and social security liability concerns related to cross-border remote work as well as the introduction of the legal status of cross-border remote worker/digital frontier worker. • Given the history of long-standing cooperation among Nordic countries and the presence of tax and social security conventions, the region could serve as a test ground to assess the 		

²⁸ The OECD defines a permanent establishment as a "place of business through which the business of [that] enterprise is wholly or partly carried on".

²⁹ Grzegorzcyk, et al. (2022), "Cross-border telework in the EU: fab or fad?", Bruegel, Brussels

feasibility of a shared legal framework or shared principles to facilitate full-time cross-border remote work. The Nordic countries already share common conventions on tax and social security. The workers in this Nordic region are among the workers who make most use of domestic remote working arrangements when compared with the rest of the EU. Since 2000, Denmark, Finland, Iceland, and Sweden have consistently reported a higher incidence of remote working compared to other EU Member States according to recent statistics (2022).³⁰

ADDRESS THE ADMINISTRATIVE BARRIERS TO CROSS-BORDER WORK

Address administrative barriers hindering cross-border remote work	Relevant for Denmark	Relevant for Germany
Recommendation: <ul style="list-style-type: none"> Act towards eliminating the requirement of Danish proof of address to establish a NemKonto by accepting evidence of residence in another EU-Member State (and consider also non-EU Member States) as sufficient proof to apply for a national bank account. 	✓	
Rationale: <ul style="list-style-type: none"> In Denmark, it is as a main rule a requirement for international workers to have the salary from a Danish employer paid to a Danish bank account.³¹ To receive payments from public authorities (such as tax refunds) individuals must also set up a NemKonto³², namely an account for public payments.³³ Either a Danish or a foreign bank account can be indicated as a NemKonto. It is a well-known challenge that labour migrants in Denmark are met with long processing times or rejections when attempting to open a Danish bank account³⁴ despite clarification of applicable regulations by the Danish Financial Supervisory Authority. The Danish Financial Supervisory Authority has issued a statement indicating that non-residence in Denmark and/or absence of a CPR are not valid reasons to refuse the opening of a bank account for EU-citizens, or for residents in a country within the EU or a country with which the Union has entered a financial agreement.³⁵ Some non-EU residents not falling under the scope of this clause may therefore have even more constrained access to the Danish banking system. Nevertheless, banks in the country continue to request CPR and/or residence in Denmark as a necessary requirement to apply for a bank account.³⁶ The requirement, even if not formally correct, may limit remote workers from engaging with firms in the country. In Sweden, certain banks allow EU residents to open an account requiring only proof of EU residency and identification. This represents a more flexible administrative route to deploy remote workers, and thus perhaps even easing Swedish employers' access to EU-citizens remote work when compared to other countries like for example Denmark.³⁷ 		
Relevant actors: <ul style="list-style-type: none"> Tax, customs, and other authorities involved in the issuing of public payments in Denmark. Financial and consumer rights institutions engaged in the functioning of the Danish banking system such as Finans Danmark. 		

³⁰ Randall, L. et al 2022. Remote work: Effects on Nordic people, places and planning 2021-2024. Nordregion <http://doi.org/10.6027/R2022:3.1403-2503>.

³¹ On 24 January 2024, the [Danish Government however announced plans to relax the requirement for a Danish bank account for certain foreign employees](#).

³² Danish Tax Authority website (Skat) 2024: [Working in Denmark but living in another country](#)

³³ Danish Agency for Digital Government 2022. NemKonto

³⁴ See as for example "[Undgå bøvl med bankkonto til internationale medarbejdere](#)." Confederation of the Danish Industry (DI) 2023

³⁵ Danish Financial Supervisory Authority (2022) All EU-citizens has a right to a basic payment account

³⁶ Foreign employees entitled to Danish bank account: Finance Denmark, The Local Denmark. 26 February 2018. Available at: <https://www.thelocal.dk/20180226/foreign-employees-entitled-to-danish-bank-account-finance-denmark>

³⁷ ICA Banken 2023. How to open a Swedish bank account with ICA Banken: Follow these easy steps. ICA Banken. Available at: <https://www.icabanken.se/vara-tips/instruktioner/how-to-open-a-swedish-bank-account/>

PROVIDE SUPPORT IN NAVIGATING THE COMPLEXITY OF TAXATION AND SOCIAL SECURITY REGULATIONS

Integrate existing information portals on cross-border work with information about cross-border remote work	Relevant for Denmark	Relevant for Germany
	✓	✓
<p>Recommendation:</p> <ol style="list-style-type: none"> 1. Information regarding the various thresholds triggering tax or social security changes could be made easily available on online websites, while workshops and events could be organised for a more tailored dissemination of contents. The websites "WorkinDenmark" and "lifeindenmark.dk" are suitable platforms to raise awareness among potential international talents while the website "skat.dk" run by the Danish Customs and Tax Administration may be relevant for employers within the country. Similarly, for Germany, "Make it in Germany" and the websites of the Federal Ministry of Finance, Federal Ministry of Labour and Social Affairs as well as the Federal Office for Migration and Refugees could host such information for the respective target audiences. 2. Further, a platform simulating the relevant tax liability for remote work, based on the present bilateral agreements, could be made available to employers and employees alike, facilitating hiring processes. The initiative could start with selected partner countries, such as in the Nordic region where the existing Nordic eTax platform provides ad-hoc generic tax information for frontier and remote workers. 		
<p>Rationale:</p> <ul style="list-style-type: none"> • Facilitating the understanding of the implications tied to hiring or working cross-border in a remote setting will allow firms and individuals willing to pursue this option to be aware of the conditions, opportunities and obstacles tied with this work modality. Similarly, publicly available information and the establishment of feedback mechanisms would allow better identify possible obstacles encountered by firms and individuals. 		
<p>Relevant actors:</p> <ul style="list-style-type: none"> • National and federal public authorities engaged in the regulation of migration, tax, employment and social security affairs as well as other public actors involved in the dissemination of information on these topics. 		