

”

Orientation to life in  
the new home  
country begins even  
before the move.



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[Moving to Finland >](#)
[Settling in Finland >](#)
[Work and Enterprise >](#)
[Finnish and Swedish >](#)
[Housing >](#)
[Education >](#)
[Health >](#)
[Family >](#)
[Leisure >](#)
[Information about Finland >](#)
[Cities](#)
[Helsinki >](#)
[Espoo >](#)
[Vantaa >](#)
[Kauniainen >](#)

# Your guide for living in Finland

Information about Vaasa is found on the infofinland.fi website in 10 languages

Welcome to Finland! InfoFinland is your source of information for moving and living in Finland. Check our tips on permits, jobs, housing and education & find local contact information. Let us help you make Finland your home! Tervetuloa!



# STEPS TO STAY IN VAASA

1

**Nordic citizens:** skip to number 2.

**EU / EEA citizens:** Register your right for residence at the nearest Migri (immigration office) service point for longer stays than 3 months.

**Other citizens:** Apply for **residence permit** in good time (earliest 3 months before) online.

*When you apply for residence permit, you should also make sure to obtain a personal identity number, for a smoother start in Finland.*

2

Register at the Digital and Population Data Services Agency your place of residence and your permanent home address in Finland for stays more than a year (DVV will check if you meet the requirements). For temporary stays you cannot have a home municipality.

3

Strong identification with Suomi.fi authorization is needed in Finland in all e-services (registrations, tax and employment matters etc.). For this you need internet banking credentials. First apply for an **official ID card at the Police**.  
[asiointi.poliisi.fi/ajanvaraus-fe/en](https://asiointi.poliisi.fi/ajanvaraus-fe/en) (book an appointment)

4

Open a bank account and ask for internet banking credentials, as this is needed for all online services with e.g. different authorities. You need **strong identification** at the bank, and this is where an official Finnish ID card will come handy. Usually only a basic account is possible with your own national passport identification.

Welcome Office  
–Information and Guidance  
Teräksenkuja 1 | Teräsgränden 1  
welcome.office@vaasa.fi  
Tel: 06 – 325 1551

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WELCOME  
OFFICE

[enterfinland.fi](https://enterfinland.fi)

**Migri Service Point:**  
Korsholmanpuistikko 45



[www.dvv.fi](https://www.dvv.fi)

**Digital and Population Data  
Services Agency, Vaasa:**  
Wolffintie 35 B, 2nd floor



[www.police.fi](https://www.police.fi)

**Police, Vaasa:**  
Korsholmanpuistikko 45



**Open a bank account in a bank,  
preferably one that has an  
office in Vaasa, or has  
webpages in English**



# STEPS TO STAY IN VAASA

1

**Nordic citizens:** skip to number 2.

**EU / EEA citizens:** Register your right for residence on [EnterFinland.fi](https://enterfinland.fi) or at the nearest Migri (immigration office) service point for longer stays than 3 months.

**Other citizens:** Apply for a **residence permit** in good time (earliest 3 months before) online and identify yourself at the nearest Finnish Embassy

*When you apply for residence permit, you should also make sure to obtain a personal identity number, to have a smoother start in Finland.*

If you are in Finland, you can book an appointment for Migri at [migri.vihta.com](https://migri.vihta.com)

- EU / EEA citizens should register online on [enterfinland.fi](https://enterfinland.fi) or go to the Migri service point in Vaasa after arrival.
- Non-EU/EEA citizens: Apply for a residence permit before you come to Finland and for the whole duration of your studies. Immigration Services will make the decision based on application and decisions are based on legislation.
- A Finnish mission or VFS Application Centre may be located in a different country from where you are staying. Be prepared to apply for a visa for the country in question.
- Go to the mission, authenticate yourself, and pay the fee collected for the residence permit application.
- All degree students must fund their studies and living expenses themselves. Ensure that you have adequate funding and enough of financial means to pay for possible tuition fees, your studies and living expenses for the entire period of your studies.

Welcome Office  
–Information and Guidance  
Teräksenkuja 1 | Teräsgränden 1  
[welcome.office@vaasa.fi](mailto:welcome.office@vaasa.fi)  
Tel: 06 – 325 1551

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WELCOME  
OFFICE

[enterfinland.fi](https://enterfinland.fi)


**Migri Service Point:**  
Korsholmanpuistikko 45


  
Maahanmuuttovirasto  
Migrationsverket  
Finnish Immigration Service

# Residence permit for studies

- Check that you have all the necessary attachments and information before you begin.
- If other attachments are required, this will be indicated in the application. If there is a tuition fee for your studies but you have not yet paid the tuition fee, you must show evidence of sufficient funds to both pay the tuition fee and support yourself.

1. a valid passport
2. a certificate of acceptance from a Finnish educational institution
3. a clarification on income
4. a clarification on tuition fee or scholarship, if applicable
5. a certificate of health insurance.

☰
English | Suomi | Svenska
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Home – First residence permits – Student

## Studying in Finland

This residence permit application is for you if you are coming to Finland to study at a Finnish educational institution at which you have already been accepted as a student. If you are an EU national, you do not need to apply for a residence permit. You can travel to Finland and register your right of residence instead.

**The studies must lead to a degree or vocational qualification.** Applicable educational institutions include universities and universities of applied sciences, vocational education institutions and, in the case of exchange students, any of the above and upper secondary schools. In special cases, a residence permit for study may be issued for studies other than those described above (e.g. exchange studies).

**In Finland you must take responsibility for supporting yourself.** It is difficult for a student to find work in Finland. Before you come to Finland, make sure that your finances will be sufficient for the entire period of your studies. Read more about the sufficient funds here: [Income requirement for students](#).

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# STEPS TO STAY IN VAASA

2

If you already received your social security number with your residence permit, fill in the *Application for a municipality of residence* form online for stays more than a year. After that go in person to identify yourself at DVV and finish registration.

**Nordic citizens:** [dvv.fi/en/municipality-of-residence/nordic-countries](https://dvv.fi/en/municipality-of-residence/nordic-countries)

**EU / EEA Citizens:** [dvv.fi/en/municipality-of-residence/eu](https://dvv.fi/en/municipality-of-residence/eu)

**Other countries:** [dvv.fi/en/municipality-of-residence/third-countries](https://dvv.fi/en/municipality-of-residence/third-countries)

**More information:**

[dvv.fi/en/foreigner-registration](https://dvv.fi/en/foreigner-registration)

[dvv.fi/en/international-student](https://dvv.fi/en/international-student)

[www.dvv.fi](https://www.dvv.fi)

**Digital and Population Data  
Services Agency, Vaasa:**  
Wolffintie 35 B, 2nd floor



**DIGITAL AND  
POPULATION DATA  
SERVICES AGENCY**

- Processing time might sometimes take several weeks, and you can only wait and be patient, until this is done.
- A permanent address is registered and hence you will have your HOME MUNICIPALITY in the population data system. For temporary stays one cannot have a home municipality.
- When you have your permanent address registered in Vaasa, all the City of Vaasa services are open to you (e.g. daycare) + other governmental and regional services (e.g. health and social services).

# STEPS TO STAY IN VAASA

3

Strong identification with Suomi.fi authorization is needed in Finland in all e-services (registrations, tax and employment matters etc.). For this you need internet banking credentials. First apply for an **official ID card at the Police**. [asiointi.poliisi.fi/ajanvaraus-fe/en](https://asiointi.poliisi.fi/ajanvaraus-fe/en) (book an appointment)

[www.poliisi.fi](https://www.poliisi.fi)

**Police, Vaasa:**  
Korsholmanpuistikko 45



After you are in the population Data System (dvv.fi)  
→ Police can make Finnish ID card (fee €58)  
[poliisi.fi/en/how-to-apply-for-an-identity-card](https://poliisi.fi/en/how-to-apply-for-an-identity-card)

# STEPS TO STAY IN VAASA

4

Open a bank account and ask for internet banking credentials, as this is needed for all online services with e.g. different authorities. You need **strong identification** at the bank, and this is where an official Finnish ID card will come handy. Usually only a basic account is possible with your own national passport identification.

Open a bank account



Select identification method



Certificate card



Mobile certificate



OP Bank Group

Nordea

Nordea

Danske Bank

Danske Bank

Handelsbanken

Handelsbanken

ÅLANDSBANKEN

Ålandsbanken

S-PANKKI

S-pankki

Aktia

Aktia

POP Pankki

POP Pankki

Säästöpankki

Säästöpankki

omaOP

Oma Säästöpankki

## Online banking credentials

- Proves your identity online. Examples: online resident permit application, doctor appointment, student ID card in mobile app and online shopping.

## Another option: mobile certificate

- Will prove your identity online with your telephone number. Ask your mobile operator.
- Mobile certificate is safer than internet banking credentials for identification.
- Option not possible with prepaid sim-card.

You need a mobile number! (e.g. Elisa, Telia, DNA).



# Banking services

- Basic bank account with national passport / EU ID card.
- Strong identification is needed to open a bank account with internet banking credentials. If you come from outside EU / EEA countries:
  - apply for official ID card from the Police
- EU citizens can open a wide bank account with a passport.
- Choose a bank:
  - That preferably has an office in Vaasa
  - That preferably has service and webpages in English (Danske Bank considered most flexible, other option is Nordea)

# .. A FEW MORE STEPS

(depending on your situation, i.e. not necessary)

5

If you are employed and have a work contract, you need a tax card from the Finnish Tax Administration for paying taxes. Give this to your employer and tax will be deducted from your salary.

**Welcome Office**  
- Information and guidance  
Teräksenkuja 1  
welcome.office@vaasa.fi  
Tel: +358-(0)6-3251551  
+358-(0)40 569 6046

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**WELCOME  
OFFICE**

[www.vero.fi](http://www.vero.fi)

**Tax office**  
Poikkikuja 7



6

**Register at the Employment Office if you are an unemployed jobseeker** (\* Only if your stay in Finland is continuous or permanent, and not e.g. for studies).  
Integration training / language studies (Finnish or Swedish) provided as labour market training to support integration and employment goals.

[www.JobMarket.fi](http://www.JobMarket.fi)

**TE-Services:**  
Wolffintie 35



7

If you need social benefits, **apply for entitlement to health and social security at the Social Insurance Institution KELA**

[www.kela.fi](http://www.kela.fi)

**KELA office in Vaasa:**  
Tammipiha service point  
Teräksenkuja 1



8

**STUDENTS:** Health and Social Services for students at Finnish Student Health Services

- General health services (including psychiatric nurses)
- Mental health services (psychologist and psychiatrist)
- Oral health services

[www.yths.fi/](http://www.yths.fi/)  
Or  
<https://en.osterbottensvalfard.fi/>



**FAMILY MEMBERS:** The Wellbeing Services County of Ostrobothnia

## 5

# Taxes & salary

- You need a tax card if you have income in Finland. A tax card is a document that shows your tax rate.  
[www.vero.fi/en/individuals/tax-cards-and-tax-returns/arriving\\_in\\_finland/work\\_in\\_finland/](http://www.vero.fi/en/individuals/tax-cards-and-tax-returns/arriving_in_finland/work_in_finland/)
  - Give the tax card to your employer so they can deduct taxes automatically from your salary
  - Net salary from your employer is payed to your bank account.
  - If you have paid too much tax, you will receive a tax refund. If you have paid too little tax, you will have to pay the missing amount in back taxes.
  - All tax matters are easily handled online with internet banking credentials or with Mobile certificate.
- Tax rate is progressive; it depends on your income amount.
- Renew your tax card if e.g. your salary changes.
- Taxes might be deductible and can reduce the amount of taxes. You can claim deductions on your tax card or in your tax return. [www.vero.fi/en/individuals/tax-cards-and-tax-returns/deductions/](http://www.vero.fi/en/individuals/tax-cards-and-tax-returns/deductions/)



There is no official minimum wage in Finland

## Collected taxes in Finland pay for:

- ✓ Governmental services
- ✓ Municipal services
- ✓ Health care and social services
- ✓ Education
- ✓ Early childhood education and care
- ✓ Defence
- ✓ Road maintenance
- ✓ And more

😊 We like paying our taxes! It gives so much in return!

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## 6 Register as unemployed jobseeker if..

- You are NOT a fulltime student
- you have a residence permit, which allows you to work in Finland
- You are seeking full-time work.
- You are able to work and prepared to accept a job.
- Only after you have registered as a jobseeker, you can apply for e.g. unemployment benefits from **Kela** or your **unemployment fund**. Unemployment benefits include:
  - earnings-related daily unemployment allowance
  - basic unemployment allowance
  - labour market subsidy

Create a job  
applicant  
profile at Job  
Market Finland

- As a student from non-EU/EEA countries, you need to have a private health insurance.
- Kela is the Finnish health and social insurance institution. They provide governmental social security for those living in Finland. In addition, social security in Finland is provided by municipalities, unemployment funds (also automatically through labour unions), pension institutions and other insurance institutions.
- All students that are pursuing a degree in Finland need to pay a Kela student fee of €36,80/term. This entitles you to use the **FSHS –Finnish Student Health Services**. It does not mean you will receive a Finnish health insurance card i.e. Kela card. More information on [www.kela.fi/healthcare-fee-for-students-in-higher-education](http://www.kela.fi/healthcare-fee-for-students-in-higher-education)
- The exception to paying the Kela healthcare fee is if you have social security coverage from another EU/EEA country, Switzerland, Great Britain or Northern Ireland. You do not have to pay the fee, but you can still use FSHS services. However, in such cases you should contact Kela.
- International students who come to Finland only for their studies are usually not covered by the Finnish social security scheme, and thus not entitled to the financial aid for students by the government (KELA)
- If family members are granted a municipality registration at DVV (a permanent address), they can apply for entitlement to the Finnish health and social security scheme with form Y77, *Notification –moving to Finland*.
- However, everyone moving to Finland for more than a year, and have a registered permanent address in Finland, can apply for a Kela card.
- You can show the Kela card at a hospital or health service as ID, and for prescription medicine you might be eligible for a subsidised price at the pharmacy.

# Financial aid –only when living in Finland for other purposes than studies

- You may qualify for financial aid if you meet the following requirements:
  - You have arrived in Finland for some other reason than to study, e.g. employment or family ties. If you work in Finland for more than 10 hours/week, you might be eligible to some benefits.
  - You have been granted a continuous (A) or permanent (P) residence permit or an EU residence permit for third-country nationals (P-EU or P-EY) or a residence card (withdrawal agreement between the EU and the UK).
  - If you are a citizen of another EU or EEA country or of Switzerland, the family member of such a person, or a citizen of a Nordic country, you only have to register your right of residence or present your residence card.
  - If you are living in Finland permanently. Whether your residence is considered to be permanent is determined on the basis of the Municipality of Residence Act. → Register at DVV authorities
- Join a labour union or at least an Unemployment Fund immediately when you begin work to be able to accumulate earnings related daily allowance in case you become unemployed. Then you do not apply for unemployment benefits from Kela, but from your Unemployment Fund and it's earnings related and not basic unemployment allowance or labour market subsidy.
- Social benefits for e.g. family members might include:
  - Child benefits
  - Unemployment allowance
  - Housing allowance

## 8

## Degree students: Student health care services

- All degree students in higher education are entitled to use the Finnish Student Health Service (FSHS).
- But first, pay the healthcare fee (via KELA).
- EU/EEA Students who have a European Health Insurance Card (EHIC) or a Global Health Insurance Card (UK GHIC) do not need to pay the KELA healthcare fee. You also do not need to take other medical insurance for immigration purposes.
- Other country nationals: The right to use FSHS does not exempt you from having to take out health insurance.
- Doctoral students and incoming exchange students are not entitled to use FSHS services.
- Recommendation to download 112 app. More information <https://112.fi/en/112-suomi-application>
- Private health care services are increasingly popular in Finland. With a private medical insurance you can visit a private health clinic. In Vaasa some bigger options are:
  - Mehiläinen
  - Pihlajalinna
  - Terveystalo
- Laboratory examinations:
  - Fimlab
  - Synlab

For any emergency:  
call **112**

# Family members: Social and Health Services

- The Wellbeing Services County of Ostrobothnia is responsible for the social welfare and healthcare services of Vaasa residents. <https://en.osterbottensvalfard.fi/>

## In emergency call 112

- Call Medical Helpline in other urgent medical situations 116 117 and before going to emergency clinic. The on-call nurses will assess your need for emergency care services.
- Non-emergency (during office hours), assessment of the need for treatment / booking an appointment with a doctor and nurse Tel 06 218 9000
- Dental healthcare, appointments and advice Tel 06 218 9100
- Health services for children, adolescents and families <https://en.osterbottensvalfard.fi/> with information on e.g. maternity clinic and child welfare clinic services.



## Visiting the H-House & registration

You can register for your visit either with a mobile device or with a registration machine (with a Kela card, driver's licence or invitation letter).

By presenting the European Health Insurance Card, you can prove your right to necessary medical treatment, and treatment related to pregnancy or a chronic illness.





Talent Boost

TE services



National Services

Work in Finland

InfoFinland



Welcome Office

Steps to stay in Finland

Welcome to Vaasa Lecture

More than  
**120**  
different nationalities



Alma Adult Education

Vaasa Spouse Program



Talent Coastline LinkedIn group

**INTERNATIONAL VAASA**

English Education throughout all ages

Talent Coastline



SIMHE - Study and career guidance



Vaasa International Talents

**28**  
English degree programmes



Higher Educational Institutions



**14 300**  
University students



## Integration measures for spouse:

- Initial assessment at the TE Services (Employment office)
  - Integration plan
  - Integration training (language course)
  - Integration language could be Finnish or Swedish – you choose!
- Spouse programme, coordinated by the university of Vaasa. Social and professional networking.
- Free time activities, e.g. join an ALMA – Adult Education course to meet others, such as a cooking class.

## Early childhood education in Vaasa

- Integration in Finnish or Swedish language. The family may choose.
- All information on early childhood education and e -application form for daycare can be found on [www.vaasa.fi/en/living/early-childhood-education-and-schools/early-childhood-education/](http://www.vaasa.fi/en/living/early-childhood-education-and-schools/early-childhood-education/)
- Preschool is mandatory 1 year before primary school and begins the year the child turns 6 years of age. More information and application [www.vaasa.fi/en/living/early-childhood-education-and-schools/preschool-education/](http://www.vaasa.fi/en/living/early-childhood-education-and-schools/preschool-education/)
- You may contact City of Vaasa coordinator for early childhood education if further questions on [varhaiskasvatus.palveluohjaus@vaasa.fi](mailto:varhaiskasvatus.palveluohjaus@vaasa.fi)



# Basic education

- Primary and lower secondary education lasts for 9 years (7 and 16 years of age).
- 14 Finnish and 5 Swedish schools at City of Vaasa. Also private schools Vaasan kristillinen koulu and Vaasa Rudolf Steiner school. 1 governmental school, Vasa Övningsskola (for teacher's training).
- Teaching for children with other mother tongue: preparatory basic education approx. 1 year.
- S2 option, students are taught Finnish or Swedish as a second language.
- Special educational line: e.g. English or bilingual teaching. Watch the video presentation of the special English educational line: <https://www.youtube.com/watch?v=Sh8npzAon14>
- Possibility for morning and afternoon activities for grades 1-2
- More information on basic education [www.vaasa.fi/en/living/early-childhood-education-and-schools/basic-education/](http://www.vaasa.fi/en/living/early-childhood-education-and-schools/basic-education/)

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## Joining basic education

- It is best to contact City of Vaasa basic education even before arriving, as soon as you know when.
- Finnish prepatorial teaching [kati.nuojua@edu.vaasa.fi](mailto:kati.nuojua@edu.vaasa.fi)
- Swedish prep teaching: [ann-sofie.nygaard@edu.vaasa.fi](mailto:ann-sofie.nygaard@edu.vaasa.fi)
- Bilingual line/English line [english.team@edu.vaasa.fi](mailto:english.team@edu.vaasa.fi)
  
- **Health check up** for children from outside EU/EEA countries at the Welfare Region before allowed to enter school premises. Send an e-mail to [soster.mava@ovph.fi](mailto:soster.mava@ovph.fi) as soon as possible, even before arriving to Finland.

In your e-mail you must state the following information:

- The child's name, gender and social security number (or date of birth, if your child does not yet have a Finnish social security number).
- Your home address (in Finland), phone number, mother tongue and nationality.
- Also state that you need to book a time for blood tests and x-ray so that your child would be allowed to start school in Finland.

Most public authorities are closed in July, so contact in June or August.

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# Integration

- **Learn Finnish / Swedish** (SIMHE studies, Vaasa Summer University, ALMA –Adult Education Centre)
- **Social networking**
  - join all student events, especially in the beginning.
  - ”talk to someone new” campaign
  - join free time activities, clubs & associations
  - be active at employment events
  - through your children’s hobbies
  - Alma Adult Education Centre: Life-long learning & meeting locals. Courses in languages, crafts, cooking, music, health and wellbeing, arts, dance and exercise.
- **Vaasa Spouse programme**

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*“ Volunteering is for all ages and great way to find meaningful activities, find friends and maintain social networks. Volunteering brings joy and vitality to life.*

*Based on your own interest, you can choose a suitable activity.*

## Volunteer at City of Vaasa

The Cultural Services at City of Vaasa have [volunteering opportunities](#) in various events and festivals organized by the city. If you are interested, contact the responsible person for the event.

- **Feasta events** throughout the year
- **Vaasa Wildlife** –nature film festival, Sept-Oct annually
- **Vaasa Choir festival**, around May annually
- **Night of the Arts**, August annually
- **ARMAS** –festival in October
- **Vaasa LittFest** –literary festival, in November

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# Employment in the Vaasa region

- The largest lines of business are:

1. Social and health services (19.5%)
2. Industry (19.4%),
3. Retail and wholesale (8.5%)
4. Education (8.1%)

## Entrepreneurship can be a path to employment and integration.

If interested in starting a business:

→ Startia –business advisor at the Regional development company VASEK (free of charge)  
[www.vasek.fi/business-services/starting-a-business/](http://www.vasek.fi/business-services/starting-a-business/)

*Everyone considering to start their own business are treated equally*

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International students can work part-time up to 30h/week





# Useful links

[vaasa.fi](https://vaasa.fi) The City of Vaasa

[vaasa.fi/en/activities-and-nature/](https://vaasa.fi/en/activities-and-nature/) Activities and Nature

[vaasa.fi/en/events/](https://vaasa.fi/en/events/) Events in the region

[vaasa.fi/lifti](https://vaasa.fi/lifti) Bus journeyplanner / **Waltti Mobile app**

[vaasankirjasto.finna.fi](https://vaasankirjasto.finna.fi) Vaasa City Library

[vaasa.fi/alma](https://vaasa.fi/alma) Adult Education Centre Alma

[voas.fi](https://voas.fi) The Student Housing Foundation in Vaasa

[pikipruukki.com/en/web/en/](https://pikipruukki.com/en/web/en/) Pikipruukki housing company

## Public authorities:

[migri.fi](https://migri.fi), [enterfinland.fi](https://enterfinland.fi) Immigration Services

[dvv.fi](https://dvv.fi) Digital and Population Data Services Agency

[police.fi](https://police.fi) The Finnish Police

[tax.fi](https://tax.fi) Tax Administration

[jobmarket.fi](https://jobmarket.fi) Employment Services. Vacancies.

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# Relocating to Vaasa

- **Before moving:**

- Passport and residence permit
- Apply for housing → VOAS
- Flight and/or train ticket
- Electric plug adaptor. In Finland type C and F.
- The currency is the Euro, €. (For certain cash exchange in Vaasa, there is a Forex ATM in Vaasa at GW Galleria)
- 4 seasons in Finland: Have clothing to suit the season you are arriving, e.g. warm autumn jacket, woollen sweaters. Prepare to buy proper winter shoes and jacket in Finland.

- Families:**

- Application for early childhood education to City of Vaasa online.
- Contact school coordinator at City of Vaasa.
- Non EU/EEA natives: E-mail Welfare County [soster.mava@ovph.fi](mailto:soster.mava@ovph.fi) for health check up for children

- **After moving:**

- Open a mobile phone number
- DVV: Registration of address in the population register.
- Non-EU/EEA natives: Police (official ID card)
- Open a bank account
- Spouses register as jobseekers at employment office.
- Y77 –form (Notification of moving) to Kela: Drop it at their post box

# THANK YOU

**WELCOME OFFICE**

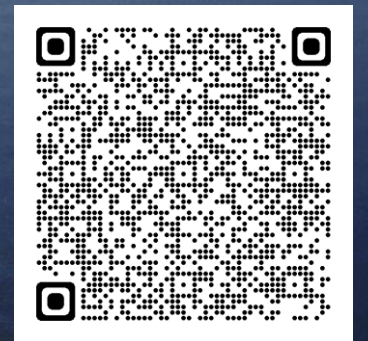
**CONTACT DETAILS:**

Tammipiha service point,

Teräksenkuja 1

[welcome.office@vaasa.fi](mailto:welcome.office@vaasa.fi)

Tel: 06-325 1551 / 040 569 6046



[www.vaasa.fi/en/welcomeoffice](http://www.vaasa.fi/en/welcomeoffice)

