CHECKLIST | SETTLING IN

New Arrival Setup Checklist

Once you have the keys, a handful of admin jobs unlock everything else. None of them is hard on its own; the pieces simply depend on each other, so the order matters. Work through these in sequence and tick each box as you go.

1. Tax number and address

- [ ] **Hungarian tax number (adóazonosító jel).** Free, from the tax office (NAV). Needed for a job, a bank account and most contracts. Many arrivals apply in the same week as the address card.
- [ ] **Owner's consent.** In a rental, the owner signs a housing-provider declaration (**szállásadói nyilatkozat**) or the consent on the form. Ask early so it is ready when you need it. If you own, your title is the proof.
- [ ] **Register your address** at a government one-stop office (**kormányablak**) or the district registry. Bring your passport or ID, your residence permit if non-EU, and the signed form with the owner's consent.
- [ ] **Collect your lakcímkártya,** the plastic address card. You will show it often in your first months.

2. Bank account

- [ ] **Choose a bank.** OTP, Erste, K&H, Raiffeisen, UniCredit and CIB all open accounts for foreigners; English service is most reliable at larger central branches.
- [ ] **Bring:** passport or ID, tax number, proof of address (the lakcímkártya is the cleanest), and for non-EU nationals often the residence permit.
- [ ] **Bridge the first days** with a Revolut or Wise account if helpful, then open the Hungarian account once the tax number and address card are in hand.

3. Utilities and the közös költség

- [ ] **Electricity (áram) and gas (gáz)** for households are supplied through MVM Next. If you bought, transfer the contracts (**átírás**) generally within about 15 days of handover, using the handover meter readings. If you rent, agree with the landlord whose name the accounts stay in.
- [ ] **Water (víz)** is billed by Fővárosi Vízművek and is often settled through the building. Check how yours handles it.
- [ ] **Internet:** Magyar Telekom, One (formerly Vodafone) or DIGI. Check what is already wired in before switching.
- [ ] **Photograph every meter on day one:** electricity, gas and water. That one habit keeps first bills simple.
- [ ] **Confirm the közös költség,** the condominium common charge: roughly 180 to 350 HUF per m^2 a month where water is metered separately, 470 to 620 HUF where water is included (2026 rate sheets from two Budapest buildings). In a rental the owner usually pays it; confirm it in the lease.

4. Health cover (TAJ)

- [ ] **Employed here:** your employer registers you, and you then apply for the TAJ card.
- [ ] **Not employed here:** you are usually not covered by default. Pay voluntary health contributions, or keep private or international insurance in place.
- [ ] **EU citizens:** a European Health Insurance Card covers necessary care while your status settles, but is not a substitute for local cover.

5. Tidy up

- [ ] Set up direct debits for rent, utilities and the közös költség, so nothing lapses while you settle in.
- [ ] Keep copies of everything: address card, contracts, meter photos, bank and tax paperwork.

Your first 30 days at a glance

#	Job	Target date	Done
1	Apply for the tax number (adóazonosító jel)		
2	Owner's consent, register address, collect lakcímkártya		
3	Open a bank account		
4	Utilities set up or transferred, meter photos taken		
5	Közös költség confirmed and payment set up		
6	Health cover: TAJ via work, contributions or private insurance		
7	Direct debits set, copies filed		

Processes set by government policy can change; confirm current requirements with the relevant office. Common-charge ranges from budaikozoskepviselet.hu and kozoskepviselok.hu. This is a practical checklist, not legal, tax or immigration advice. Figures and steps are taken from the guide at www.hona.hu/moving-setup, where each one is sourced and dated. This is general information, not legal advice. Rules and fees can change, so confirm anything that matters with the relevant office or your own lawyer.