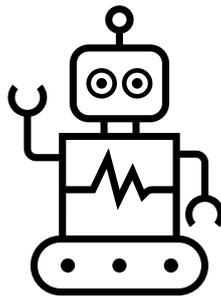


2026



## **Registration in Important Systems**

Information for people who have just been granted the status of  
refugees in Iceland

### **ID number (*kennitala; kt.*)**

- A social worker or your contact person at the Directorate of Immigration (*Útlendingastofnun, ÚTL*) can check when your ID number (*kennitala*) is ready and activated.
- When your ID is ready, the Social Services (*félagsþjónustan*) can help you apply for financial assistance.
- Book an appointment with a social worker and apply for the assistance (social benefits) that you have a right to.
- The directorate (*ÚTL*) will send you an SMS message to tell you when you can go to pick up your residence permit card (*dvalarleyfiskort*) at Dalvegur 18, 201 Kópavogur.

### **Bank account**

- Once you have your residence permit card, you must open a bank account (*bankareikningur*).
- Spouses (husband and wife or other partnerships) must each open each a separate bank account.
- Your salary, financial assistance (grants of money: *fjárhagsaðstoð*) and payments from the authorities will always be paid into bank accounts.
- You can choose the bank where you want to have your account. Take your residence permit card (*dvalarleyfiskort*) and your passport or travel documents, if you have them.
- It is advisable to call beforehand and find out if you need to make an appointment.
- You must go to the social services (*félagsþjónustan*) and give the details of your bank account number so that it can be included in your application for financial assistance.

### **On-line banking (*heimabanki og netbanki: home banking and electronic banking*)**

- You must apply for an online banking facility (*heimabanki, netbanki*) so that you can see what you have in your account and pay your bills (invoices; *reikningar*).
- You can ask the staff at the bank to help you download the online app (*netbankaappið*) in your smartphone.
- Memorize your PIN (the **P**ersonal **I**dentify **N**umber you use to make payments from your bank account). Do not carry it on you, written down in a way that someone else could understand and use, if they find it. Do not tell other people your PIN (not even to the police or the staff of the bank, or to people you do not know).
- N.B.: Some of the invoices to be paid on your *netbanki* are marked as *optional (valgreiðslur)*. These usually come from charities asking for contributions. You are free to decide whether you pay them or not. You can delete them (*eyða*), if you choose not to pay them.

- Most optional payment invoices (*valgreiðslur*) come up in your *netbanki*, but they can also come in the post. Therefore, it is important to know what invoices are for before you decide to pay them.

### **Rafræn skilríki (electronic identification)**

- This is a way of proving your identity (who you are) when you are using electronic communication (websites on the internet). Using electronic identification (*rafræn skilríki*) is just like showing an ID document. You can use it to sign forms online and when you do, it will have the same meaning as if you signed on paper with your hand.
- You will need to use *rafræn skilríki* to identify yourself when you open, and sometimes sign, web pages and online documents that many government institutions, municipalities (local authorities) and banks use.
- Everyone must have *rafræn skilríki*. Spouses (husbands and wives) or members of other family partnerships must each have their own.
- You can apply for *rafræn skilríki* in any bank, or through [Auðkenni](#).
- When you apply for *rafræn skilríki* you must have with you a mobile phone with an Icelandic number and a valid driving licence or passport. Travel documents issued by the Department of Immigration (ÚTL) are accepted as ID documents in substitution of a driving license or passport.
- Further information: <https://www.skilriki.is/> and <https://www.audkenni.is/>.

### **Refugees' travel documents**

- If, as a refugee, you cannot show a passport from your home country, you must apply for travel documents. These will be accepted as ID documents in the same way as a driving licence or passport.
- You can apply for travel documents to the Directorate of Immigration (*Útlendingastofnun*, ÚTL). They cost 7.000 ISK.
- You can pick up an application form from the ÚTL office at Dalvegur 18, 201 Kópavogur, present it there and pay for the application. The Immigration Office (ÚTL) is open from Monday to Friday from 09.00 to 14.00. If you are living outside the metropolitan (capital) area, you can pick up a form from your local District Commissioner's Office (*sýslumaður*) and hand it in there (<https://island.is/s/syllumenn/hofudborgarsvaedid>).
- Staff at ÚTL will not help you to fill in your application form.
- When your application has been accepted, you will get an SMS notifying you when you are scheduled to have an appointment for your photograph to be taken.

- After your photograph has been taken, it will take another 7-10 days before your travel documents are issued.
- Work is in progress at ÚTL on a simpler procedure for the issue of travel documents.

For more information, you can check here <https://island.is/en/travel-document-for-refugees>

### **Passports for foreign nationals (alien's passport)**

- If you have been granted protection on humanitarian grounds, you can get a foreign national's passport instead of temporary travel documents.
- The difference is that with travel documents, you can travel to all countries *except* your home country; with a foreign national's passport, you can travel to all countries, *including* your home country.
- The application procedure is the same as for travel documents.

For more information, you can check here <https://island.is/en/passport-for-foreign-nationals>

### **Sjúkratryggingar Íslands (SÍ: The Icelandic Health Insurance)**

- If you have just been granted the status of a refugee, or protection on humanitarian grounds, the rule requiring 6 months' residence in Iceland before qualifying for health insurance will not apply; in other words, you will be covered by the National Health Insurance immediately after receiving international protection.
- Refugees have the same rights with SÍ as everyone else in Iceland.
- SÍ pays part of the cost of medical treatment and of the prescription medications that meet certain requirements.
- ÚTL sends information to SÍ so that refugees are registered in the health insurance system.