A GUIDE TO WORKING IN FINLAND
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FOREWORD
This booklet provides some basic facts about working in Finland. You should know these things if you are starting a new job.

For example you need to know about:

• regulations governing the world of work
• various forms of employment
• how employment ends
• finding a new job
• trade unions

Use the checklist at the end of the booklet when you start a new job. It sets out the main points to remember when a job begins. There is an alphabetical index of keywords at the end of the booklet that will help you find information quickly.

Your rights and duties are part of the ground rules of the working world. You should insist on your rights, but also remember your duties. Understanding the ground rules can help you avoid many problems.

The details of employment can often be quite complicated, but you do not have to tackle these problems alone. If something is not clear to you, then don’t be afraid to ask your supervisor, shop steward or trade union. They can also help if you have problems at work.

Check our website for more information on working in Finland: www.sak.fi/en
DUTIES OF AN EMPLOYEE

• Work with care
• Follow the employer’s instructions
• Arrive at work on time
• Behave appropriately towards all workmates
• Use the safety equipment and instruments provided by the employer
• Do not jeopardise your own safety or that of others
• Tell your supervisor if you notice any shortcomings and dangers
• Request more work if a job comes to an end
• Do not perform work for another employer that damages your employer
• Do not disclose the employer’s secrets

DUTIES OF AN EMPLOYER

• Comply with the law and the collective agreement
• Pay wages on the wage payment day
• Announce work shifts on time
• Respect employee breaks and rest periods
• Ensure a safe workplace
• Provide guidance for new employees
• Treat all employees fairly
• Act promptly in cases of bullying
• Pay outstanding wages and holiday compensation immediately when employment ends
Laws and Agreements

Governing Your Work
Employees and employers must follow many regulations at work. These regulations are based on collective agreements and laws. For example, an employee must observe the hours of work and the employer must pay wages according to the collective agreement.

ALWAYS MAKE A WRITTEN EMPLOYMENT CONTRACT

When starting a new job, you automatically enter into an employment contract with the employer whereby you promise to do the work that has been agreed and the employer promises to pay you for doing this work. The employment contract will also specify the working time, the duration of the work, the working duties and other agreed details of the work.

The employee’s pay and other benefits may not fall below the minimum standards required by law or under the collective agreement.

It is always a good idea to make the employment contract in writing. This is also the most common way to make an employment contract. Even though an oral contract is also binding, it is better to set the agreement out in writing, as this makes it easier to check what was agreed if any disputes arise.

The employer must anyway give you a written account of the terms and conditions of employment, even if you have not made a written employment contract.
This account must be provided within one month of starting work, and an employer who fails to do so is breaking the Employment Contracts Act.

Be sure to read the employment contract carefully before you sign it, and don’t sign the contract if there is anything that you don’t understand.

CONTENTS OF AN EMPLOYMENT CONTRACT:

• the employer’s name
• your name (as the employee)
• when the work begins
• whether there is any trial period and how long it lasts
• the duration of the job, i.e. permanent or temporary
• the place where the work will be done
• the working duties
• the remuneration, i.e. the wages and the wage payment day
• the working time
• annual holidays
• the period of notice
• the collective agreement that governs your employment
• the date and signatures.

A temporary employment contract must also state:

• why the employment is temporary, and
• how long the employment will last.
MOST JOBS BEGIN WITH A TRIAL PERIOD

Employees generally have a trial period when they begin a new job. This trial period must be agreed in advance and stated in the employment contract. The trial period gives an employer the opportunity to assess whether the employee is suited to the new job.

The trial period also allows you to find out whether the new job matches your expectations as an employee. Both the employee and the employer may terminate the employment during the trial period, but not on grounds that are discriminatory or otherwise improper.

A trial period may last for no longer than 6 months. The trial period in a temporary job may last for no longer than half of the duration of the job. For example, it may not be longer than two months if the employee was hired for four months.

GET TO KNOW YOUR COLLECTIVE AGREEMENT

A collective agreement is a general settlement on the minimum terms and conditions of employment in an industry or type of work. These terms and conditions concern such aspects as wages, working time and holidays. Finnish labour laws do not answer all employment questions, and many details may instead be settled in a collective agreement made between an organisation of employers and a trade union representing employees.

Your employer must still follow Finnish law, even when there is no collective agreement for your workplace.

There are collective agreements in nearly all industries. For example shop assistants, cleaners and construction workers have their own collective agreements.
When starting a new job, you should find out which collective agreement applies to your work.

You can find the collective agreement for your work by asking:
- at the workplace
- a trade union
- online sources such as the list of generally binding collective agreements at www.finlex.fi/fi/viranomaiset/tyoehto/

**WAGES**

Wages are compensation for work done. The wage rate may not be less than the minimum specified in the collective agreement for your industry, and it must also be reasonable even when there is no such agreement. A reasonable wage is the wage paid for other, similar work elsewhere.

Wages may be paid as a monthly salary or an hourly rate. A monthly salary will be paid once a month for a pay period of one month. The salary will be the same every month. An hourly rate will be paid every two weeks according to how many hours you have spent at work.

Wages must always be paid into a bank account where possible. You will also pay taxes whenever you receive your wages. The employer will deduct taxes directly from your gross pay.
Benefits in kind are wages payable in some form other than money in your bank account. The most common benefit in kind is free use of a telephone, but you may also receive such benefits in the form of luncheon vouchers, physical exercise or culture vouchers, or the use of a company car. Benefits in kind are taxable in the same way as other pay.

Wages may also include various bonuses. Bonuses are remuneration paid in addition to regular wages. For example, you may earn bonuses for working in the evening, at night, or on Saturdays or Sundays, such as the 100 per cent wage increase (“double time”) payable for working on Sundays unless otherwise specified in a collective agreement.

**Pay slip or salary advice note**

Your pay slip advises you how much you have been paid. The employer must always give you a pay slip when paying your wages. The pay slip may also be called a salary advice note or pay certificate.

You should always check your pay slip carefully.

**Payment of wages when employment ends**

The employer must pay the final wage settlement immediately when your employment ends. You will also receive a holiday compensation payment for any days of annual holiday that you have not taken. If payment of the final wage settlement is delayed, then the employer must also pay special waiting time compensation for a period of up to six days.

**WORKING TIME**

Working time is any time that you use for working, or when you are otherwise available to the employer. The time taken for travelling between home and the workplace is not usually counted as working time.
Working time varies by industry, but the law specifies that regular working hours may be no more than 8 hours per day and 40 hours per week. Collective agreements generally specify shorter working time in particular industries.

**Shift work, periodic work and night work**

Work may also be shift work or periodic work. Shift work and periodic work are often done as night work between 11 p.m. and 6 a.m. The work shifts will vary in shift work and periodic work. For example work in hospitals involves a morning shift, evening shift and night shift.

The Working Hours Act limits work done at night, because night work is more stressful than day work. This is why the employer must arrange health inspections for workers who do night work. Night work is only permitted in certain jobs and under certain circumstances. For example employees aged under 18 years are generally not allowed to do night work.

Special compensation known as a night work bonus is generally paid for night work and shift work.

You can find details of the bonuses paid for night work and shift work and other additional information in the collective agreement for your own industry.

**Shift list**

The employer must prepare a schedule of work shifts in advance.

The schedule of work shifts will state:

- **what time the work shift begins**
- **what time the work shift ends**
- **the daily rest periods or breaks, and the days off**
You are entitled to see the schedule of work shifts well in advance, and no later than one week before the working week begins. Be sure to keep copies of any schedule of work shifts that governs your working hours, and keep written records of any changes in these schedules. You can use the schedules to check that your wages are correct.

**Additional work and overtime**

If there is a lot of work to do, then your employer may ask you to do additional work or overtime. You are free to refuse this.

Additional work is any work done in addition to the working time agreed in your employment contract. It may not exceed legal regular working time, which is 8 hours per day and 40 hours per week. The pay rate for additional work must not be less than the rate paid for regular working hours.

Overtime is work done in addition to legal regular working time. A higher pay rate must be paid for overtime. The pay increases as follows when you work for longer than 8 hours in a 24-hour period:

- a 50 per cent increase ("time and a half") for the first 2 hours, and
- a 100 per cent increase ("double time") for any further working hours

**OTHER BREAKS AND THE REST PERIOD**

The Working Hours Act is a law that says how much work you may do. You are entitled to take certain breaks during your working time, and to take rest periods between working days. It is important that your employer complies with this law, and with any special regulations on breaks and rest periods in the collective agreement.
You are entitled to breaks

The meal break is a rest time during the working day when you may rest and eat. The meal break must be at least 30 minutes long. You are entitled to a meal break if your working day is longer than six hours. The meal break is not normally counted as working time.

You are also entitled to coffee breaks of 10 or 15 minutes. Coffee breaks are counted as working time.

A working day of less than six hours will not necessarily include any meal break. For example shop assistants often have only one coffee break if their work shift is shorter than 6 hours.

Daily rest period

You are entitled to rest between work shifts. The rest period must be at least 11 hours in normal work, and at least 11 hours in periodic work.

Weekly rest period

You are entitled to a longer rest period once a week. The weekly rest period is normally at least 35 hours. It may sometimes be shorter than this, but must always be at least 24 hours. The weekly rest period may not be interrupted, meaning that you cannot be called into work at this time. The rest day must be a Sunday wherever possible.

Example

Jane has worked in a summer job and has not taken any holiday. The employer pays cash compensation for the days of holiday that Jane has earned but not taken. The employer pays this holiday compensation to Jane when the summer job ends.
ANNUAL HOLIDAYS

You will earn annual holiday as you work. This right to paid time off depends on working at least 35 hours per month or on 14 days in a month.

You will earn 2 days of annual holiday per working month until your employment has continued for one full leave-earning year (the year ending on 31 March). This increases to 2.5 days of annual holiday earned per month after the employment has continued for one full leave-earning year, making a full entitlement to a summer holiday of 24 days and a winter holiday of 6 days.

Annual holiday is paid time off from work. The pay for the annual holiday period is called holiday pay. At many workplaces the employees are also entitled to a holiday bonus, which will be about half of the holiday pay.

If you cannot take all of your paid annual holiday, then you must receive cash holiday compensation instead. Both holiday compensation and holiday bonus are normal taxable income.

There is a detailed online Finnish language guide to annual holiday regulations at www.vuosilomaopas.fi.

ILLNESS

Your employer must pay your wages if you fall ill. You must also be paid for a period of nine ordinary weekdays if the illness continues. You will receive full pay for this period if you have been in your job for at least one month, and half pay if you have been working for less than one month. The collective agreement covering your work may also include other sick pay arrangements. The special regulations of a collective agreement are usually more generous to the employee, guaranteeing full pay for a longer period of illness.
If your illness lasts for longer than 10 days, then Kela (the Social Insurance Institution of Finland) will pay you sickness allowance (sairauspäiväraha) at a rate depending on your regular earnings. Kela will pay this sickness allowance for about one year.

The formula for calculating sickness allowance is available online in Finnish at www.kela.fi/sairauspaivaraha-laskukaava

Example

Jane suffers from rheumatoid arthritis and has been on sick leave. She would like to return to work, but she cannot work as much as usual. Jane can return to part-time work and will be paid for her working time. Kela will also supplement her earnings with a partial sickness allowance.

Further details of partial sickness allowance are available online in Finnish at www.kela.fi/web/en/partial-sickness-allowance
FAMILY LEAVE

After a child is born, the parents may remain at home with the child. They are also entitled to family leave when adopting a child. Kela pays allowances to support the family’s income during family leave.

Collective agreements generally provide for paid maternity leave, and fathers may also be eligible for paternity leave pay. Kela will generally pay these allowances to an employer who is paying your wages for a period of family leave.

Kela only grants these allowances on application. You can file an electronic application in Finnish at www.kela.fi/asiointi or you can complete written application forms that are available online and from local Kela offices.

Further details of family leave options are available online at www.kela.fi/web/en/families.

When a child falls ill

You may stay at home for up to 4 working days of temporary child care leave when a child aged under 10 years falls ill.

The employer is not legally required to pay wages for this period of leave, but you should check the collective agreement governing your work for more generous terms and possible entitlement to pay at this time.

No discrimination is allowed in cases of pregnancy and family leave

Your employer may not dismiss you from work because:

• you are pregnant,
• you are on family leave, or
• you have stated your intention to take family leave.

You are entitled to return to your previous work after family leave ends.
WHEN YOUR WAGES ARE NOT ENOUGH FOR LIVING

You may be eligible for housing support if your income is low, you work part time, or you are studying. Kela pays general housing allowance (yleinen asumistuki) towards the costs of housing.

This allowance is available for all forms of housing, including rented and owner-occupied dwellings such as detached houses. The housing allowance payable will depend on your income and housing costs. Income sources include wages and labour market subsidy (työmarkkinatuki), and costs include rent and water charges.

Further details of housing allowance are available online from Kela at www.kela.fi/web/en/housing-benefits

You may be able to claim income support (toimeentulotuki) if your wages or other benefits fall below the income support limit. You may also be eligible for income support if you are out of work and not entitled to any other benefits.

Further details of income support are available online at www.kela.fi/web/en/social-assistance
2 VARIOUS FORMS OF EMPLOYMENT

Always check your employment contract for the type of employment concerned. Employment may be permanent or temporary. If your job is temporary, then make sure that there is a good reason for this.

A job may be full time or part time. You should avoid employment contracts that do not promise any work (zero-hours contracts), as these may leave you with no wages at all.

A PERMANENT OR TEMPORARY JOB?

In a permanent job the employment is open-ended, and the employment contract has no ending date. This kind of job will continue until the employee or the employer terminates the employment. Employment should generally be permanent in this way, and people doing such work are then called permanent employees.

A temporary job only continues for the time stated in the employment contract. The contract will specify the time when the employment ends.

There must always be a good reason for a temporary employment contract, and this reason must be stated in the contract. For example, a job will normally be temporary if you are replacing another employee who is off work. Temporary work is often called fixed-term work.
IS YOUR EMPLOYMENT LEGALLY TEMPORARY?

Your employment may be temporary, for example, in the following circumstances:

- you are replacing some other employee who is off work
- your job is seasonal, for example working in a summer job or as a Christmas assistant
- you are doing on-the-job training
- you are an apprentice
- you asked for a temporary job
- the job is a temporary project that will only last for a certain time
- you have been out of work for at least one year

Talk to your local shop steward or to the trade union if you suspect that your employment has been made temporary for no good reason.

A temporary employment contract binds both the employee and the employer. A temporary job cannot normally end before the time specified in the contract.

If your employer needs you for some ongoing purpose that will not come to an end, then you should make a permanent employment contract for the job. No temporary employment contract should ever be made without a strong reason for doing so.

A FULL-TIME OR PART-TIME JOB?

A full-time job is an all-day job in which you work for 8 hours a day and 40 hours a week. The actual working time is generally shorter than this, for example 7.5 hours a day and 37.5 hours a week. Employees generally work a five-day week.

In a part-time job you will work for only part of the day or part of the week, so the total working time is less than in a full-time job.
If you are a part-time employee, then you are entitled to additional work. This means that the employer must offer more work to you before hiring any more employees. Employers are not allowed to hire new employees before offering additional work to their part-time employees.

**ZERO-HOURS CONTRACTS**

You should avoid zero-hours employment contracts. A zero-hours employment contract means that the employer does not have to pay you for any working hours at all. For example, the contract may state your working time as 0–20 hours per week. You will not get paid at all for a week with zero working hours.

You should negotiate a minimum number of hours with any employer offering a zero-hours contract. When a minimum number of hours is stated in your employment contract, the employer must always at least pay the wages for these hours, even when you have no work.

**AGENCY WORK**

Agency work means that a business hires employees and then leases their work to other businesses.

You make the employment contract with the agency business, meaning that you work for the agency and the agency is your employer. The work will be done in some other place, and the place of work may vary. The agency business pays your wages, but the business where you are working will set your work duties and supervise your work.

The wages for agency work may not fall below the minimum required under the collective agreement, and the same rules apply to agency work as to other forms of employment. Further details of the regulations governing agency work are available in Finnish at [www.vuokrtyoopas.fi](http://www.vuokrtyoopas.fi)
APPRENTICESHIPS AND
ON-THE-JOB TRAINING

An apprenticeship is one way to learn a new occupation. This involves working at a workplace while studying at an educational institution. Most of the studies take place at the workplace. The student and the employer make an employment contract, and the student earns wages. Some of the studies will take place at an educational institution. The student may receive various allowances at this time.

On-the-job training is a form of work that improves the skills of the employee. The trainee is usually a student or some other person who is new to the world of work. On-the-job training may be paid or unpaid.

If you are unemployed and participating in a work trial, then you may receive labour market subsidy (työmarkkinatuki), basic daily unemployment allowance (peruspäiväraha) and earnings-related daily unemployment allowance (ansiosidonnainen päiväraha) for the time spent working.
WELLBEING AT WORK AND OCCUPATIONAL HEALTH AND SAFETY
3 WELLBEING AT WORK AND OCCUPATIONAL HEALTH AND SAFETY

The Occupational Safety and Health Act is a law that requires workplaces to be healthy and safe. The employer is responsible for safety, and so you must always follow the employer’s instructions. For example, you must wear safety helmets and use any other protective equipment provided by the employer. If you notice anything dangerous at your workplace, then you should immediately notify your supervisor or an elected safety representative. Anyone given dangerous work duties is entitled to refuse them until the danger has been eliminated.

LABOUR PROTECTION

Labour protection refers to actions that help to make sure that workplaces are safe. A workplace assessment forms the basis for local plans and safety regulations to combat various dangers.

Examples of such dangers include:
• noise, dust, cold, heat, toxins, vibration, radiation, or electric shock
• dangerous machinery and equipment
• excessive haste or overlong working times
• bacteria and viruses, fungal spores
• poor working posture, excessive burdens or poor tools
• threats of violence or inappropriate treatment

An employer must ensure that the workplace is free of factors that cause accidents or illness. The employer must also make sure that you are insured against accidents and occupational illness.
For example, you will be eligible for insurance compensation if you are injured during work-related travel or at the workplace.

**YOU ARE ENTITLED TO GUIDANCE**

You should receive guidance and instruction when starting a new job. Employers are legally required to guide and familiarise you with any new work duties. This familiarisation will help you get to know your workplace, duties and workmates.

For example you must be advised concerning:

- the work and workplace
- the workplace ground rules and common instructions to employees
- the use of machinery and equipment
- the use of protective equipment such as helmets
- safe working methods
- any job-related dangers and risks

**ELECTED SAFETY REPRESENTATIVE**

The elected safety representative represents you in matters of health and safety at work. You may contact the representative at any time. The elected safety representative is a workmate elected locally by the employees at a workplace. A representative must be elected at all workplaces where at least ten employees work regularly.

Workplaces with fewer than ten employees may also elect a representative if they choose to do so.

You may also contact the Occupational Safety and Health Administration advisory service. Telephone 0295 016 620

Further details are available online at www.tyosuojelu.fi/web/en/home
CO-OPERATION AND CO-OPERATION NEGOTIATIONS

Co-operation is a local negotiating process between the employer and the employees at a workplace.

The law on co-operation aims to enable improvements in work and working conditions. This law requires employers to discuss workplace affairs with the employees. The employer must give the employees enough advance information for these discussions.

An employee is entitled to submit suggestions for improving working conditions. The employer must listen to these suggestions and respond to them.

Co-operation negotiations must be arranged before large workplaces reduce their staffing. These negotiations will look for alternatives to dismissing employees.
OCCUPATIONAL HEALTH CARE

The law requires all workplaces to provide occupational health care arranged by the employer for employees.

The aims of occupational health care are:

• **to prevent illness, accidents or injuries that the work may cause**
• **to ensure that an employee’s pre-existing illness, such as rheumatism or fragile mental health, is not aggravated at work**
• **to provide help in crisis conditions, such as after an accident or violence**
• **to arrange medical examinations for new employees who are at risk of falling ill at work**
• **to assess the health impacts of working conditions**
• **to advise the employer and employees**

Occupational health services vary in scope and content. Occupational health care is free of charge to employees and you are always entitled to it. You also have this right in temporary employment and in the case of a zero-hours employment contract.

Ask your supervisor about the health services provided at your workplace. For example, the workplace may have a special agreement with a health centre.
THE LAW PROTECTS YOUNG EMPLOYEES

The law protects employees under 18 years of age. Young employees may not do any work that can damage their health, development or education. The law also limits working time and night work.

An employer may hire you permanently if you are over 15 years of age and have completed compulsory schooling. You may only work for half of your holiday time if you have not yet completed compulsory schooling. The law also limits your working time during the school term. A 14 year-old may do light work with the permission of a parent or guardian.

You may sign your own employment contract when you reach the age of 15 years. Your parent or guardian must sign before your 15th birthday.
What must you do if you are bullied or harassed at work?

Tell the people bullying or harassing you that you are unhappy with their actions or speech. Ask them to stop. If the misconduct does not stop, then report the bullying or harassment to the employer immediately. The employer has a legal duty to tackle bullying at the earliest opportunity.

Your supervisor, local shop steward, elected safety representative or trade union can help if you are afraid to talk to the people bullying you.

You may also seek help from the employer’s occupational health service or from the Occupational Safety and Health Authority. Always contact the police if you experience violence.

The Occupational Safety and Health Authority has an advisory hotline. Call 0295 016 620

Further details are available online at www.tyosuojelu.fi/web/en/home
4 END OF EMPLOYMENT

This section explains how employment ends. Employment may end in many ways:

• **The employer or the employee may terminate permanent employment.**
  The employer or the employee may terminate permanent employment. Temporary employment ends on the date that was agreed in advance. It cannot be prematurely terminated unless you have also agreed with your employer to allow this.

• **Employment may only be terminated with immediate effect during a trial period or in cases of serious negligence committed by the employee or the employer.**

TERMINATING PERMANENT EMPLOYMENT

The employer may terminate the employment

An employer terminates the employment by announcing that the employee’s work will end. The employer may only do this for a proper and pressing reason, and must always be able to substantiate the decision to the employee. One such reason may be that there is no longer sufficient demand for the products or services of the business (redundancy). The poor financial circumstances of the business are another such reason.

An employer may also terminate employment due to some misconduct of the individual employee. Reasons of this kind include persistent lateness or poor quality of work. Pregnancy and family leave may not be a reason for terminating employment.
Employees cannot usually be dismissed before they have been warned and given an opportunity to correct their mistakes.

**The employee may terminate the employment**

If your employment is permanent, then you must formally resign in order to end it. You do this by giving written notice to the employer. There is no need to explain why you are resigning, but you cannot stop working immediately. The job ends after you have worked a period of notice.

**Period of notice**

The period of notice begins when the employment is terminated. The law specifies standard periods of notice that apply unless otherwise agreed, and the employment will only end after the period of notice has been worked. The employee will continue to work normally during the period of notice and will be paid normally for this work.

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**PERIODS OF NOTICE**

The standard period of notice when you resign is:

- 14 days if the employment has not yet continued for longer than five years, and
- 1 month if the employment has continued for longer than 5 years

The standard period of notice when the employer terminates the employment is:

- 14 days if the employment has continued for no longer than one year
- 1 month if the employment has continued for 1–4 years
- 2 months if the employment has continued for 4–8 years
- 4 months if the employment has continued for 8–12 years
- 6 months if the employment has continued for longer than 12 years
TEMPORARY EMPLOYMENT CANNOT BE TERMINATED

Temporary employment ends on the date that was agreed in advance. A temporary employment contract cannot be terminated prematurely unless this has been specially agreed in the contract. This means that you cannot simply quit your job before this employment ends. The same applies to the employer, who cannot dismiss you before the employment ends. A temporary employment contract binds both the employer and the employee, and neither may withdraw from it without the other’s permission.

RESCINDING AN EMPLOYMENT CONTRACT

Rescission of employment means that the employment contract ends with immediate effect. This is possible during a trial period, but otherwise rescission requires exceptionally serious grounds. Rescinding the employment contract during a trial period

A trial period of up to 6 months may be agreed at the start of a new job. During the trial period the job may end immediately if either the employer or the employee so decides. An employer who rescinds the employment contract during a trial period must have a proper reason for doing so, and is not allowed to discriminate.

Rescinding an employment contract requires exceptionally serious grounds

An employment contract may be rescinded on exceptionally serious grounds. The employer may rescind the contract if the employee seriously neglects or contravenes the duties of the job. This can occur, for example, when the employee is stealing from the workplace or comes to work in a drunken state.

You may also rescind the contract if your employer seriously neglects or contravenes the duties of an employer. For example you may rescind the contract if the employer fails to pay wages or to ensure occupational health and safety.
Duty to re-engage a dismissed employee

The employer has a duty to re-engage you if you are made redundant. This means that the employer must hire you again if a vacancy arises for the same duties. The employer is not free to hire any new employees before offering the job to you. This duty to re-engage a dismissed employee generally continues for 4 months after employment ends due to redundancy.

CERTIFICATE OF EMPLOYMENT

You are entitled to a certificate of employment when a job ends. You will need this certificate when you look for a new job, and it is also important if you are out of work and claiming unemployment benefit.

The certificate of employment will say how long you were employed and the work that you did. You may also ask the employer to include a testimonial concerning how well you worked, and to explain why the employment ended. The employer is not allowed to include these details unless you ask for them.

If you forget to request the certificate, then you may ask for it later. An employer must provide a certificate of employment on request for up to ten years after the job ends.
UNEMPLOYMENT BENEFIT

The world of work is constantly changing, and you may experience unemployment because of this. Kela or unemployment funds pay financial support to unemployed workers when they have no wage income.

This section explains the benefits that are available to you when you are out of work. Unemployment benefit can be:

• an earnings-related daily allowance,
• a basic daily allowance, or
• labour market subsidy

If you lose your job, then remember to register immediately as an unemployed jobseeker at an Employment and Economic Development Office (TE office).

Unemployment security (työttömyyysturva) refers to the financial support that you receive while out of work. This benefit is often also called unemployment assistance (työttömyystuki) or unemployment benefit (työttömyysetuus).

You may also be eligible for support if you are temporarily laid off.

You have a duty to seek work actively while you are unemployed. You must also accept any job or training that is offered to you, and you may lose your benefit if you turn down such an offer for no good reason. You should also remember to maintain your registered jobseeker status at the Employment and Economic Development Office.

If you earn any income while unemployed, then remember to declare this to Kela or to the unemployment fund. Your unemployment benefit will then be adjusted to account for your earnings, meaning that you will receive less in benefit.

Your income may comprise several forms of benefit, so you should investigate what other Kela benefits you can claim. For example, you may be eligible for general housing allowance.

You can ask your local elected employee representatives and unemployment fund for help in claiming unemployment benefit.
Earnings-related daily allowance

If you are a trade union member, then you may also belong to an unemployment fund that will pay you earnings-related unemployment benefit when you are out of work. This benefit is more generous than the unemployment benefits paid by Kela.

You will be eligible for an earnings-related daily allowance if:

• you have been a member of the unemployment fund for at least 6 months, and
• you satisfy the employment condition (työssäoloehdo, see below).

Your earnings-related daily allowance will be calculated according to your previous wages. It is payable for up to 400 days. If you have been employed for less than 3 years, then you will only be eligible for earnings-related daily allowance for up to 300 days. If you are still out of work after this period, then you may claim labour market subsidy.

Further details of earnings-related daily allowance are available from your own unemployment fund or from the Federation of Unemployment Funds (TYJ)

www.tyj.fi/eng

Basic daily allowance

If you are out of work and not eligible for earnings-related daily allowance, then Kela may pay you a basic daily allowance. You will get the basic daily allowance if you satisfy the employment condition (työssäoloehdo, see below).

You must claim basic daily allowance from Kela. It is payable for up to 400 days. You will only be eligible for basic daily allowance for up to 300 days if you have been employed for less than 3 years. If you are still out of work after this period, then you may claim labour market subsidy.
Employment condition
You must satisfy the employment condition to be eligible for earnings-related or basic daily allowance.
You satisfy the employment condition if:
• you have been working for at least 26 weeks in the preceding 28 months
• your working time has been at least 18 hours in each of those weeks
• you have earned at least the minimum wage rates set out in the collective agreement for the type of work concerned, or at least EUR 1,187 per month (this was the minimum in 2017).
Work done in other European Union countries, in European Economic Area countries or in Switzerland may also be approved for this purpose.

Labour market subsidy
If you are out of work and not eligible for earnings-related or basic daily allowance, then Kela may pay you labour market subsidy. This support is payable even though you have not worked long enough to satisfy the employment condition. You will also be eligible for labour market subsidy after your right to earnings-related or basic daily allowance ends. There is no limit to the time for which labour market subsidy may be paid. The amounts of basic daily allowance and labour market subsidy are the same, but labour market subsidy may be reduced due to the incomes of other people living in the same household. This reduction does not occur with basic daily allowance.
For example the incomes of your parents will reduce your labour market subsidy if you still live with them.
You may receive labour market subsidy only after a 5-month waiting period if you have not completed vocational training.
Your local Employment and Economic Development Office can advise you concerning your right to labour market subsidy: www.te-palvelut.fi/te/en
Limits for claimants aged under 25 years

Unemployed persons aged between 18 and 24 years are eligible for unemployment benefit if

- they have completed vocational training, and
- they have not turned down an offer of work or training.

If you have not yet completed any vocational education or training, then you must apply for:

- at least two vocational education and training opportunities beginning in the autumn at a university or polytechnic.
- You may also apply for a place at senior high school if you have only completed basic secondary school education.

You will not be eligible for unemployment benefit if you fail to apply for or commence further education or training. You may only receive unemployment benefit when, for a total period of 21 weeks you have:

- been self-employed,
- been studying, or
- participated in TE Office services.

Your local Employment and Economic Development Office can advise you concerning your right to labour market subsidy:
www.te-palvelut.fi/te/en

Adjusted unemployment benefit

If you are working on a part-time or casual basis, then your benefit will be adjusted according to your earnings. This will continue until your work corresponds to 80 per cent of a full-time job.

You may be eligible for:

- adjusted labour market subsidy,
- adjusted basic daily allowance, or
- adjusted earnings-related daily allowance.

The term adjusted benefit is often used for these benefit forms.

Remember to declare your income to Kela or to the unemployment fund. Every euro that you earn will reduce your benefit by 50 cents, but you may earn up to EUR 300 per month without losing any benefit at all.
Some other terms and conditions for receiving adjusted benefit are explained on the Kela website at [www.kela.fi/web/en/when-you-find-work](http://www.kela.fi/web/en/when-you-find-work).

### Increased unemployment benefit

Increased unemployment benefit refers to higher rates of financial support. You will receive a child increase if you have children, and you may also receive increased benefit if you take part in activities agreed with the Employment and Economic Development Office.

### Support during training and jobseeking

If you take part in special training for unemployed jobseekers or work trials, then you may be eligible for support at this time. The Employment and Economic Development Office can pay compensation for the travelling expenses and overnight accommodation costs involved in jobseeking. Kela or your unemployment fund may pay you a mobility allowance if you need a lot of time for work-related travel.

### Unemployment benefit for immigrants

You will be eligible for a basic or earning-related daily allowance if you satisfy the employment condition (työssäoloehdo – see above). You will be eligible for labour market subsidy if the employment condition is not satisfied in your case. You will also be eligible for labour market subsidy after you have received benefit for the maximum period of 400 (or 300) days. One condition of receiving unemployment benefit is that your residence permit in Finland is not temporary. Other conditions also apply. Further details of entitlement are available from your unemployment fund or from Kela. Further details of unemployment benefit are available on the Kela website at [www.kela.fi/web/en/unemployment](http://www.kela.fi/web/en/unemployment).
CHECKLIST IF YOU LOSE YOUR JOB

1. Register as an unemployed jobseeker at the Employment and Economic Development Office by no later than your very first day of unemployment. You can also register in Finnish online at www.te-palvelut.fi

2. Check your eligibility for various benefits from Kela or your unemployment fund. Kela pays labour market subsidy and basic daily allowance. The unemployment fund pays earnings-related daily allowance.

3. Claim unemployment benefit. Application forms may be submitted via the websites of Kela or your unemployment fund. You may also claim benefit using paper forms that you have printed out from the Kela website or collected from a local office of Kela. Submit your claim at the earliest opportunity, as there is a 3-month deadline for claims. Check the claim form to see if there are any documents that you should attach, but do not delay the claim for this reason, as you may also send the documents after submitting the claim.

4. Ask your employer for a written certificate of employment.

5. Ask your employer for a certificate of earnings. The certificate of earnings should cover at least the last 26 weeks. You will need to attach this certificate to your unemployment benefit claim.

6. The decision on your benefit will be sent to your home when the claim has been processed. This decision will state the benefit granted, together with any justifications for the decision and the date of payment. You will also receive a form to use for further claims. You will receive a written decision if your claim is refused.
**Various unemployment benefits:**

1. Earnings-related daily allowance
   - Paid by an unemployment fund.
   - Lasting for no longer than 300 or 400 days.
   - More generous than other unemployment benefits.

2. Basic daily allowance
   - Paid by Kela.
   - Lasting for no longer than 300 or 400 days.
   - The amounts of basic daily allowance and labour market subsidy are the same.

3. Labour market subsidy
   - Paid by Kela.
   - No limit to the duration of entitlement.
   - May be reduced according to the incomes of other household members.

**PENSION**

A pension safeguards your income under the following circumstances:
- **old age,**
- **incapacity to work,**
- **the death of a family caregiver.**

Incapacity to work arises when an illness or injury prevents you from working or studying. Employment pension funds pay earnings-related pensions. Your future earnings-related pension will grow as you work, because the employer withholds an earnings-related pension contribution (TyEl) from every wage payment.

You may be eligible for a national pension or guaranteed pension if you have not saved any earnings-related pension or only a small pension. The national pension and guaranteed pension are paid by Kela.
LAYOFF

A layoff is an employer’s instruction that sends one or more employees on unpaid time off. You must be notified of a layoff at least 14 days in advance.

A layoff may occur if the employer has insufficient work to offer. It may continue for some time, but does not end your employment.

You will be eligible for unemployment benefit during a layoff if you register at an Employment and Economic Development Office. Remember to register by no later than the first day of the layoff.

BANKRUPTCY OF THE EMPLOYER AND PAY GUARANTEE

When your employer is declared bankrupt, then the business stops operating due to lack of funds. This will also bring your work to an end, and you may not receive your last wage packet. You may claim compensation from the pay guarantee scheme if your employer cannot pay your wages.

You should claim pay guarantee compensation using a form available from the suomi.fi online service or from your local Employment and Economic Development Office. Make sure to file your claim for pay guarantee compensation within three months of when the work ends.

5 FINDING A JOB

This section explains how you can find work. Do not be shy about submitting applications and remember to attach your CV. Jobseeking is an art that you can learn with practice.

Start your jobseeking early. January is not too early to start looking for a summer job.
Resources for your jobseeking include:

• your local Employment and Economic Development Office (TE office),
• friends and relations,
• job advertisements in newspapers and online,
• online employment services,
• social media,
• business websites.

You may also contact interesting enterprises and ask whether they have any openings.

**START YOUR JOBSEEKING AT THE TE OFFICE**

You should register as a jobseeker at your local Employment and Economic Development Office when looking for work. You can register online, by telephone or by visiting the office in person. The TE office can help in various ways when you are looking for a job or training opportunity. You may receive occupational guidance if you have no idea of the kind of work or studies that would suit you. You may also be eligible for labour market training if you are unemployed or will soon become unemployed.

Further details are available online from the TE office jobseeker information service: www.te-palvelut.fi/te/en/jobseekers/finding_job

**JOB APPLICATIONS AND CV**

Finding a job often involves submitting a formal application. This should be done with care. Your application should be brief and well organised, with a description of your abilities and an explanation of why you would be suited to the particular job.

Prepare a separate application for each job and consider what kind of application would be suited to each workplace.

A job application will often need to include attachments. The most important of these is your CV, which explains what you can do, what schools you have attended, and what jobs you have done. Other attachments may include educational certificates and certificates of employment.
GOOD LUCK WITH YOUR JOB INTERVIEW!

If the employer is interested in you, then you will be invited for a job interview. The employer will choose the new employee on the basis of this job interview. You should carefully prepare yourself for this interview to reduce nervousness and improve your chances of success. Dress for the interview in a way that is tidy and appropriate for the job. Arrive at the interview on time and in an upbeat mood. Greet the interviewer with a firm handshake and remember to make eye contact. You should make a good impression on the employer from the very start.

Try to anticipate the questions that you may be asked and how you will respond. Also think of a few questions that you may ask the employer, for example concerning the business or the duties of the job. You are not obliged to answer all kinds of question. The interviewer is only permitted to ask you about matters that are required for the job.

For example you don’t have to answer these questions:

- Do you live with a regular partner?
- Do you have children?
- Are you pregnant?
- Do you intend to have children?
- Do you have any serious illness?
- How often do you drink?
- What is your religion?
- Have you completed military service?
- Are you a member of a political party?
- Are you a member of a trade union?

Further details are available online from the TE office jobseeker information service: www.te-palvelut.fi/te/en/jobseekers/finding_job
JOIN A UNION
SEVEN GOOD REASONS TO JOIN A UNION

1. **A union negotiates terms and conditions of employment for you**
The most important reason to join a union is the collective agreement. When your union makes a collective agreement with the employers it negotiates for you on wages, working time, holidays and other benefits that are more generous than the legally required minimum.

2. **Elected representatives will help you**
The members of a union at a workplace elect a shop steward to ensure that the employer complies with the collective agreement and the law. The shop steward will also negotiate on your behalf and help if you have any problems with the employer.

Unions also arrange training for the elected safety

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6 JOIN A UNION

*A trade union is an organisation of many employees working in the same industry. There are special unions for various industries, such as the Finnish Construction Trade Union and the Industrial Union. A trade union negotiates with the employers in its industry on terms and conditions of employment such as wages and working time. It also defends the interests of employees throughout Finland.*

Most employees in Finland are members of a trade union. Membership is not compulsory, but is very often worthwhile. For example, your union will keep you informed about the collective agreement that governs your work, and provide advice and help in other aspects of employment.

Trade unions also negotiate pay rises in your industry and make the collective agreements that give you more rights than the law alone provides.
representatives who negotiate for you on issues of occupational health and safety and make sure that the employer provides a safe and healthy workplace.

3. A trade union will help you
Unions provide assistance when you have problems at work. You can also call your union hotline for advice. The union lawyer will help you as necessary when you need legal assistance, and may also settle disputes and provide legal aid.

4. Unions influence labour laws and help to improve the world of work
Trade unions lobby for the interests of employees when new laws are made. They propose improvements in the law and submit expert opinions when the government wants to change the law.

The trade union movement has negotiated many legal rights for employees, including:
• the 8-hour working day
• the 5-day working week
• summer holidays
• winter holidays
• sick pay
• overtime compensation
• holiday bonus.

5. Access to training and union events
Trade unions arrange courses where you can learn about aspects of work regulation, and various other activities. Check your union newspaper and website for details of these opportunities.

6. More generous unemployment benefit
If you are a member of a trade union, then you may also belong to its unemployment fund, making you eligible for an earnings-related daily allowance if you lose your job. The earnings-related daily allowance will depend on how much you have been earning, but it is generally more than the unemployment benefit paid by Kela.
Trade union members pay a membership subscription fee to their union. There are two ways to pay this subscription:

- Your employer can deduct it directly from your pre-tax wages, or
- you can pay separately every month

The first approach is easier. You pay no income tax on your membership subscription fees, which will automatically appear as a deductible item on your annual tax proposal.

**IS THERE ANYWHERE ELSE I CAN TURN TO FOR HELP WITH PROBLEMS?**

You should never hesitate to ask a trade union and your locally elected employee representatives for help if you have work-related problems, but if you are not a union member, then other sources of help include:
• **The summer job information service**, which is open every summer. This service is free of charge. Call 0800 179 279 or visit the website at [www.kesaduunari.fi/english](http://www.kesaduunari.fi/english)

• **The employee rights advisory service for immigrants**. Intended for immigrant and foreign employees. This service is free of charge. Call 0800 414 004, e-mail workinfinland@sak.fi or visit the website at [www.sak.fi/toissasuomessa](http://www.sak.fi/toissasuomessa)

• **The Occupational Safety and Health Administration advisory service**
  • Call 0295 016 620 or visit the website at [www.tyosuojelu.fi/web/en/about-us/services/telephone-service](http://www.tyosuojelu.fi/web/en/about-us/services/telephone-service)

• **Riku Auttava**.
  Victim Support hotline: call **116 006**.
  Call **0800 161 177 for legal advice** or visit the website at [www.riku.fi/en/home](http://www.riku.fi/en/home)
UNIONS AFFILIATED TO SAK

SAK is the Central Organisation of Finnish Trade Unions, a confederation of several trade unions:

Finnish Transport Workers’ Union AKT
www.akt.fi/in-english/

Affiliated member:
Finnish Cabin Crew Union SLSY
www.slsy.info

Finnish Aviation Union IAU
www.iau.fi

Trade Union for the Public and Welfare Sectors JHL
www.jhl.fi/en

Affiliated members:
Finnish NCOs’ Union
www.aliupseeriliitto.fi

Finnish Customs Officers’ Union
www.tulliliitto.fi

Border Security Union
www.rtu.fi > UK flag

Finnish Prison Officers’ Union VVL
www.vankilavirkailija.fi

Union of Foremen in Commerce KEY (through the Union of Service Sector Employees PaU)
www.esimiesliitto.com

Service Union United PAM
www.pam.fi/en/

Finnish Paper Workers’ Union
www.paperiliitto.fi

Finnish Post and Logistics Union PAU
www.pau.fi/en

Finnish Construction Trade Union
rakennusliitto.fi/en

Railway Union RAU
www.raury.fi

Finnish Food Workers’ Union SEL
www.selry.fi/en
Finnish Elite Athletes Union SHU
Finnish Seafarers’ Union
www.smu.fi/in-english
Finnish Musicians’ Union
www.muusikkojenliitto.fi
Finnish Social Democratic Journalists’ Union SSSL
www.ssdl.fi
Finnish Electrical Workers’ Union
www.sahkoliitto.fi > UK flag
Industrial Union
www.teollisuusliitto.fi
Theatre and Media Employees in Finland TeMe
www.teme.fi/en
Locomotive Drivers Union
www.vml.fi/in-english
General Union of Journalists YLL
www.yleinenlehtimiesliitto.fi/in-english
CHECKLIST
WHEN STARTING
A NEW JOB
7 CHECKLIST WHEN STARTING A NEW JOB

You can avoid most problems at work simply by knowing your rights and duties. If any problems arise, then help is also available from a trade union or locally elected shop steward. Don’t hesitate to contact us!

Be sure to take care of at least the following matters:

1. Always make a written employment contract. Don’t sign any document that you don’t understand.

2. You are entitled to guidance from the employer when you start a new job. Don’t be afraid to ask for advice at the workplace.

3. Find the collective agreement that applies at your workplace. The collective agreement explains your rights and duties at work.

   An employer must still follow Finnish law, even when there is no collective agreement for your workplace. Finnish labour laws also specify the general rights and duties of employees.

4. You should negotiate a minimum number of hours with any employer offering a zero-hours contract. A zero-hours employment contract means that the employer does not have to pay you for any working hours at all. For example if your weekly working time is 0-20 hours, then you may not get paid at all for a week with zero working hours. The employer must always pay you for at least the minimum working hours guaranteed in the employment contract.
5. **You must always get a pay advice note whenever you are paid.**
Make sure that the details on the advice note are correct. The advice note will state your pay, taxes and other charges.

6. **Be sure to keep copies of any schedule of work shifts that governs your working hours.**
Keep written records of any changes in these schedules.

7. **Make sure that your holiday compensation is paid correctly when your job ends.**
You will get holiday compensation if you have not taken all of your paid holiday before the job ends. You can check your holiday compensation from your pay advice note.

8. **Always ask for a certificate of employment when a job ends.**

9. **Get to know your shop steward and elected safety representative.**
They handle employee questions with the employer. The shop steward can help you if you have employment problems at work.

10. **Join the union!**
A trade union is an organisation of employees working in the same industry. It agrees the minimum employment terms with employers in that industry.
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ALPHABETICAL INDEX

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