



FREELANCER'S
GUIDE TO:

*Czech
Republic*

Jeff D. Opdyke

a Digital Roamad publication

Freelancer's Guide To: The Czech Republic

by Jeff D. Opdyke

A publication from DigitalRoamad.com

Live a Richer Life Roaming
Digital Roamad 

©2020 JDOpdyke

DISCLAIMER: In the few cases where I mention specific products, services, or websites by name, I do so only because I have either used the products, services, and websites and I have some faith in them, or I have researched and compared them against competing products, services, and websites. As such, these mentions are based purely on personal preferences, and their inclusion is solely intended to give readers a starting point for their own due diligence. I recommend all readers conduct their own due diligence because products and their benefits change from time to time, as does the usefulness and quality of various services and websites. So, what I mention in these pages at the time I wrote this in December 2020 may not be entirely up to date when you read the words.

If you wish to keep apprised of the world of the digital nomad and remote working, consider following my blog: **DigitalRoamad.com**, where my purpose is to help you live a richer life roaming.

Finally, no part of this book may be reproduced without the expressed, written consent of the author — that's me: Jeff D. Opdyke. If you wish to excerpt any part of this book, or you want to contact me for interviews or to request I write a blog post, or a magazine or newspaper article, please send me an email at **Jeff@DigitalRoamad.com**

CONTENTS

Introduction	4
Czech Republic: Know Before You Go.....	7
Working Before Living	15
Applying for a Czech Residence Visa.....	24
Odds & Ends.....	34
Appendix	42

INTRODUCTION

In the summer of 2008, a publisher flew me to Paris for a meeting. There, in a typically Parisian café, on a typically Parisian summer day, she offered me a job as a contract freelance writer – basically a set income to produce a body of work for her publication every month. The one caveat: The publication was based in Ireland and, since she wanted me available during European working hours, I needed to move to Europe from Long Beach, California, where I was then living on the beach.

“Does it matter where in Europe,” I asked.

“Wherever you want,” she said with a smile. She knew from the research she’d conducted before our meeting that living and working in Europe was a long-held dream of mine. So, she basically handed me the continent and told me to have fun picking a place to live, knowing pretty well, I have to imagine, that her offer was going to resonate with me the way a bottle of Ripple resonates with a wino.

Of course, she was right. And with that, my dream of living as a writer in Europe – better yet, *earning* a living as writer in Europe – sprang to life.

Within three months, I was walking the ancient streets of Prague, mesmerized and awed by my new life as a resident of the Czech Republic – the subject of this book.

This is the dream so many freelancers harbor: To live and work somewhere in the world that isn't their home country. Yet, way too many of those daydreaming freelancers never take their shot of living and working abroad. That's a shame. Moving to the Czech Republic has proven one of the best experiences of my life. Every day feels new. There's always something else to learn, something else to see, another food to try, another beer to taste (and the Czechs do beer wonderfully well).

In short, the freelancer's lifestyle is an enviable one, defined by an enviable amount of freedom. Work when you want. Play when you want. Travel wherever you want to go in the world, whenever you want to go, no permissions needed from a boss. So long as you meet your deadlines, no one cares.

Some days, I work from the desk in the loft of my great, top-floor apartment, looking out over my neighborhood through a slanted ceiling that is 80% glass. Or I'm at a nearby coffeeshop writing in the morning while nibbling a chocolate croissant and sipping an iced latte. Afternoons, I'm often at one of my favorite pubs, writing while drinking a dark, Czech beer I've grown fond of. I've completed assignments on trains to Berlin, Dresden, Vienna, and Krakow; on planes to Beirut, Moscow, Riga, and Dublin; in a taxi driving through Lebanon's Beqaa Valley; and on a high-speed ferry zipping between the Greek islands of Crete and Santorini.

In this world I inhabit as a freelancer, everyone is happy.

I'm happy because of the work/life balance I've created. And those for whom I write are happy because they know they can count on high-quality work, on time, with no fuss, no matter where in the world I've alighted at any given minute.

Now, more than at any other point in history, the freelancer lifestyle I'm living is available to you. Before the coronavirus pandemic, digital nomads and remote workers existed, but we persevered on the fringes of the workaday world. In the wake of the pandemic, we've become the rule rather than the exception as companies and governments commanded that workers work from home. In that process, corporate executives and business owners learned that employees can be just as productive – even more so – when they're at home and they don't face the commute and the distractions of office life. And workers have learned that they can be just as productive – even more so – because they thrive with a better work/life balance. They can work earlier in the morning, or stop working later in the evening, while accomplishing throughout the day all the tasks they want or need to in order to better balance their work life with their personal life.

All of which defines my life here in Prague.

And it's the reason I've written *Freelancer's Guide to: Czech Republic*.

This e-book aims to give you the information you need for pursuing life as a freelancer in the Czech Republic. For my job writing about living and earning overseas, I've researched visa and work-permit opportunities all over the continent, and I can tell you from that research, and my own experiences seeking a residence visa here in Europe, that those opportunities are limited to just a small coterie of countries – some more appealing than others for reasons ranging from paperwork to the amount of time you can remain in-country. And I can tell you that among that coterie of countries, the Czech Republic represents one of the very best opportunities to fairly easily obtain the documents you need to legally live and work here as an expat.

Think of *Freelancer's Guide to: Czech Republic* as your roadmap for plotting your course through the documents you'll need and the process you'll follow. I started this path from scratch in that summer of 2018, not really knowing what I needed to do. But I learned a lot along the way, and I had help from a wonderful person named Tereza Matějovská, or just Terka, at 4expats.com, an agency in Prague that helps expats navigate the process of obtaining the various documents necessary for living and working locally.

So, let's jump into that process and get you on your way to obtaining the papers that will let you live and work in the Czech Republic, too...

CZECH REPUBLIC: KNOW BEFORE YOU GO

First and possibly the foremost of foremost comments: The Czech Republic is *not* Eastern Europe, and Czechs will be none-too-pleased if you refer to it as such.

As part of Czechoslovakia in the second half of the 20th century, the Czech Republic was ensnared inside the borders of the Soviet-controlled Eastern Bloc and, as such, even today Western journalists who should know better continue to place the Czech Republic inside Eastern Europe. They are geographically illiterate. This is Central Europe. Indeed, the Czech Republic is pretty much dead-center in the middle of Europe, and Prague lies farther West than does Vienna – and no one would ever claim that Austria is part of Eastern Europe.

So, the Czech Republic is Central Europe. Period.

The country today is a member state in the European Union, and is surrounded by EU states: Germany, Austria, Poland, and Slovakia. Despite that fact, Czechs don't spend euro as their currency, as do most EU states. They still rely on their local lucre, the Czech crown, or the *koruna*, as it's known locally. It's a highly stable currency tied to a

strong and stable economy and, as I write this in late 2020, has been gaining strength on both the euro and the dollar.

Economically: The Czech Republic is a developed, advanced economy. Though salaries and incomes are generally lower here than they are in most of Western Europe, the U.S. and Canada, the economy operates at the same level of those Western peers. You can find pretty much anything you want whenever you want it. Supermarkets, though generally much smaller than in the US, are well-stocked and are largely run by British or German parent companies. Malls, again typically smaller than in the US, are abundant and stuffed with many of the same stores and brands you're accustomed to at home, as well as many European stores and brands that are common across the continent and which offer equal quality.

Politically: Czechs are actively and virulently democratic. They spent half a century trapped behind a Communist wall and, as such, they militantly protect the freedoms they fought so hard to regain. It was, after all, the Czech Velvet Revolution in November 1989 that ended Communism in Czechoslovakia and which came to define an era that saw the Soviet Union collapse.

Though once ruled by the Communist Party, the Czech Republic today is a constitutional democracy defined by free and fair elections. *The Economist* magazine rates the Czech Republic a "flawed democracy," though to be fair it also hangs that label on the United States, which is only a few spots ahead of the Czech Republic in the rankings.

Culturally: Czechs share similarities with their German neighbors to the West, and their former Soviet pact-mates to the East.

The Czech language, for instance, is Slavic. Though the alphabet is Western, many of the words and pronunciations are quite similar, if not identical to, Russian. It's also quite a challenging language for native English speakers. The U.S. State Department rates world language on a scale of I to IV, with I being "Similar to English" and IV being "super-hard languages" that are "exceptionally difficult for native English speakers." Czech falls into category III, hard languages that require a minimum of 1100 hours of study in order to speak proficiently.

The political correctness seen all over the US, Canada and parts of Western Europe isn't much of a thing here. In fact, many Czechs will tell you privately that they don't understand the politically correct mindset in the West.

That said, Czech are demonstrably a respectful people. Hop on any tram or subway, and the moment a senior citizen steps aboard, people of all ages stand to relinquish their seat. Everywhere you go, Czechs say “*dobry den*” or “good day,” when they see you. And they always say “*na shledanou*” (na sklay-da-noh), or “see you/so long” when you leave a store or restaurant.

Czechs are also big on their holidays. Christmas is huge here, and just about all towns have some measure of a Christmas market that runs throughout December. Town squares fill up with stalls selling everything from gingerbread, to wine, to ornaments, clothing, food, and whatnot. Prague’s Christmas market in Old Town Square is one of the best known in Europe and pulls in holidaymakers from all over the world. But you’ll find smaller Christmas markets all over Prague, in little neighborhood squares packed with locals rather than tourists.

For much of the rest of the year, those same squares host weekly farmers’ markets that typically run from Wednesday to Saturday, and offer everything from farm-fresh meats and dairy, to locally grown fruits and vegetables. They also sport stalls selling flowers, herbs, craft beers and global cuisines to snack on including Jamaican, Sri Lankan, or seafood.

In fall, there’s an annual celebration of the wine-grape harvest, and Czechs gather at those same neighborhood squares to buy *burčák* (bore-chack), a young, fruity, sweet, and effervescent wine that’s still early in the fermentation process. The Czechs make it weekend party, hanging out at the square, eating from food stalls, downing liter-sized bottles of *burčák* and beer, and listening to local bands.

And all throughout the year, random festivals pop up all over, celebrating a particular culture, be it a French food festival or an Asian arts-and-crafts festival.

As for **cuisine**, the food and drink here have an obvious Germanic/Slavic bent, meaning it’s heavy on breaded cutlets, sausages, potatoes, pickled vegetables, and such. But it’s tasty and it’s filling. True “home cooking.”

The beer, meanwhile, is exceptional, and every neighborhood has a number of local pubs where you can find excellent brews that cost the equivalent of about \$1.75 for a half-liter of beer, or about 17 ounces. Microbrews – and there are tons of them in the Czech Republic – will cost more a bit more. Just remember that Czechs are the #1 consumer of beer in the world, by a long shot, so they have learned to do beer right. You will regularly see Czechs downing a beer as early as 9 or 10 in the morning. And on sunny afternoons

in the spring, summer, and fall, you'll see them sitting *al fresco* at pubs and parks throughout the day with their friends and their beer.

Beyond Czech food, you'll also find a world of other cuisines available, particularly in Prague, which has emerged over the last 40 years as one of Europe's cultural and artistic capitals. Vietnamese cuisine, for instance, is as common here as are Italian joints in America. That's a function of the Communist era, when Vietnamese flooded into the Czech Republic to begin new lives. Beyond Vietnamese, you'll find loads of sushi, Italian, and French restaurants; a number of Spanish tapas bars; a smattering of authentic British and Irish pubs; lots of Indian, Thai, Chinese, and Korean eateries; several authentic Mexican joints run by expat Mexicans; some Cuban restaurants, and a number of Argentinian steak houses that import their beef from Argentina and Uruguay (some of the best beef on the planet). And, of course, there's a host of fast-food outlets including McDonald's, Burger King, and KFC, as well as a few European chains.

Basically, if you're hankering for a particular cuisine, you'll likely find it in Prague. Outside of Prague, however, the food scene is much more basic – primarily traditional Czech pubs and Vietnamese/Korean restaurants.

In terms of **crime** – particularly violent crime – the Czech Republic is radically safer than the US. You can walk the streets of Prague or Brno (the country's #2 city, out to the East) anytime of day or night and feel safe. Same in Český Krumlov, a beautiful Old-World town of Gothic, Renaissance and Baroque architecture to the south; and Karlovy Vary, an equally beautiful, Old European spa town near the German border to the West.

Education standards are also higher than in the U.S., and even the most basically educated Czech is a generally well-educated Czech. Many are multi-lingual. All of which explains why so many Western multinationals (Amazon, Honeywell, IBM, Microsoft, etc.) have offices here – the well-educated workforce capable of managing high-tech processes draws in those companies.

As for **climate**, the Czech Republic's weather is continental, meaning warm summers and cold winters. Spring and fall are simply lovely. In Prague, where most freelancers tend to congregate, summer temperatures are typically in the high-70s to mid-80s, and only for a brief period in late-July and August do they ever approach 90 – and even that's pretty rare.

Winter days are commonly in the 30s and 40s, with nighttime temps dipping into the 20s, even the teens, at times. Snow can occur between late-November and into early

April, but it doesn't typically arrive in abundance and it's more common really between December and late-February. (As an anecdote, I will tell you that in the years that I've lived in Prague, I had to run the air conditioner during the summer for a grand total of less than two weeks. In the winter, I've kept my apartment in the 68-degree range, and felt perfectly comfortable, even as snow is wafting onto my ceiling-windows.)

Mass transit is quite common in the Czech Republic, particularly in Prague, where buses, the subway system, and the widespread tram network will get you just about anywhere you need to go in this city of 1.3 million people. Once you're living here, Prague really operates much more like an overgrown town. Neighborhoods are packed with everything you need – from restaurants to supermarkets to electronic stores and post offices and clinics and, well, just about everything. As such, most neighborhoods – particularly the neighborhoods where expats tend to congregate – are highly walkable. Absolutely zero need for a car here.

And if you don't want to walk, the subways and trams are abundant and can get you to the center of Prague in 12 to 15 minutes, at most. Many of the expat neighborhoods are closer in, and you can be in Old Town in five minutes or less. Or you can walk there in 20 minutes or less.

Outside of Prague, buses and trams are the only means of mass transit. An extensive rail network also crisscrosses the country. From Prague's *Hlavní Nádraží* (the main rail station in Old Town) you catch trains all over the Czech Republic and into all the neighboring countries. The trains are all quite nice, they serve food, and many have WiFi connections as well as power ports to plug in your electronics.

Speaking of power ... **electricity** in the Czech Republic is 230 volts, vs, 110 in America. The electrical system uses what's known as an E plug, two rounded pins. So, you'll need an E-plug adapter to run any US/Canadian electronics you bring to the Czech Republic.

As for **health care**, the Czech Republic has particularly good health care delivered to a Western standard. It's a state-funded system, so once you're an official resident with your visa – and once you're contributing to the health care system (more on that in a bit) – you are eligible to receive medical care. You can also buy private, medical plans, if you wish, which run their own clinics and which tend to cater to expats by employing English-speaking staff. However, you will find a lot of English knowledge in the state system as well.

Some of the physical facilities within the state system might look a bit dated, as though they still reflect 1970s Soviet Union. But that's largely a function of the age of this city and her ancient buildings. The quality of care – what really matters – is top-notch, and the medical equipment and medical skills are modern.

Finally, a bit about **cost of living**...

Overall, the Czech Republic's living costs are about 30% lower than the U.S. as a whole, according to Numbeo.com, the global, crowd-sourced cost-of-living website. Of course, that's an overly broad comparison across big cities and small towns.

To give you a real perspective, I'll tell you my monthly costs and, based on that, you can gauge daily life in Prague relative to your current costs.

All **currency conversions** in this e-book are based on the exchange rate that existed as of late-December 2020, when \$1 bought 21.34 Czech crowns.

Rent: \$1,500. That gets me a two-bedroom, roughly 1,100-square-foot apartment across two floors on the top a five-story building in Prague 2, one of the city's most desirable districts. By building dates to the 1800s, but it's uber-modern inside. My kitchen is brand-spanking new. I have 1½ baths and central heating. The main room is a large space with a vaulted ceiling that is 80% glass and looking out on the sky and the red-tile roofs of my neighborhood. (My rent was about \$100 to \$150 per month cheaper in dollar terms before the US dollar started weakening, which you have to be aware of as an expat if you earn dollars. Then again, when the dollar is rising in value, your rent falls, which is quite nice.)

Let me say that I live in a particularly nice apartment, in a particularly well-heeled part of Prague. You can easily find nice, one- and two-bedroom apartments for well under \$1,000 a month, even under \$800 a month.

Utilities: \$140 for electricity and water combined. \$51 for a monthly iPhone plan. And \$39 for an internet/cable TV package. I'm overpaying there because I wanted the TV package with English-language channels, and I wanted high-speed internet since I am a freelance writer (and to stream Netflix). You can find TV/internet packages for \$25.

Food: \$460 a month. That's eating out, which I do a lot, and groceries. A typical pub meal (chicken schnitzel, potatoes, half-liter of beer) is less than \$10. A chicken gyro from a nearby Greek restaurant I go to is \$4.50, while a Vietnamese bahn-mi sandwich is about \$4. If I splurge for sushi, that's in the \$25 range, while a really juicy medium-rare burger with fries and a beer at an excellent burger joint is about \$12.

As for groceries ... a liter of milk is \$0.90, the equivalent of about \$3.50 per gallon. Boneless chicken breasts are \$3 per pound at the supermarket and a bit less at any of the many butcher shops in every neighborhood. A loaf of sandwich bread is \$1.00, a chocolate croissant is \$0.75, and a carton of six farm-fresh eggs is \$1.30. Fruits and vegetables are relatively cheap, particularly potatoes, carrots, onions, and apples. A liter of fresh-squeezed, 100% orange juice is about \$1.20

Transportation: I buy a transit pass that allows me to ride any form of mass transit in Prague – buses, metros, trams, even the funicular that climbs Petrin Hill to a lookout near Old Town Prague. A 30-day pass is \$25. The 150-day pass that I buy is \$115. And an annual pass is \$170. With the average American paying \$568 per month for a car note (that's not including gas, maintenance, and insurance) you can see the thousands of dollars you can save in Prague because your entire transportation cost will be, at most, \$170 for an entire year.

Health Insurance/Social Security: \$120 a month for health, \$110 for Social Security. I'll explain more about this in a later chapter, but as a legal freelancer in the Czech Republic, you are required to pay into the health insurance and Social Security system. Still, \$120 a month for full-coverage, no-extra-costs healthcare is a bargain when you consider the average American is paying \$321 a month for health insurance, not including hundreds, or even thousands extra in co-pays and deductibles.

All in, my living costs in Prague are less than \$2,500 per month. But, again, I am overpaying for certain expenses and I am living in a tony district. With a less-expensive apartment, one's basic costs in Prague could easily be well under \$2,000 a month.

Now, before we move on, let me offer you a few reasons why you might want to pursue a freelancer's life in the Czech Republic:

1. This is a beautiful country, top to bottom. And it's rich with a crazy amount of history that has helped define Europe over more than a millennium.

2. Prague is one of the world's genuinely great cities. Though it's home to more than 1.3 million people, the area where you will live your daily life is quite contained, making Prague feel like an adorably overgrown small town. Walking around Prague is to walk through literally 1,000 years of history, given that some buildings here date to the early 900s.
3. If you live here as a resident for five years – and if you learn the Czech language adequately enough to pass a test – you can apply for citizenship, which then gives you the right to apply for a Czech passport. And a Czech passport is not only highly regarded globally, it's a European Union passport, which means you can then travel freely all over the EU, living and working anywhere you please without having to go through a visa process.
4. You're centrally located in Europe, which means you're just a couple of hours, at most, from Moscow/St. Petersburg in the East, Dublin in the West, Istanbul, or Athens to the South, and all the Nordic countries to the North. A few hours on a train – a more civilized way to travel – and you're in Vienna, Bratislava, Berlin, Dresden, and a host of other cities.
5. Finally, those costs of living I noted. The Czech Republic is relatively inexpensive compared to even middle-tier American cities. If you settle in Prague, you will shrink your U.S. living costs sharply, which means leveling-up your life: a snazzier lifestyle, traveling more, saving more, or whatever appeals to you.

With those basics out of the way, let's dive into the process of obtaining the documents necessary for living and working in the Czech Republic.

WORKING BEFORE LIVING

Obtaining the documents you need to gain residency and the right to work in the Czech Republic is fairly straightforward. But you need to know that this is a two-step process.

1. To live here, you need a **residence visa**.
2. To work here, you need to **register for the živnostensky list**, what's commonly referred to simply as a *živno* (zhiv-no).

You will need the *živno* first because you must include it with your residence application. Czech authorities will want to know how you plan to pay for your living expenses in the Czech Republic before they grant you the right to live here.

So, let's begin with the *živno*...

WHAT IS A ŽIVNO?

Despite the misinformation you might read on various internet forums and in media stories, the *živno* is not a visa. It's not even aimed particularly at foreigners. It's a governmental list of all residents within the Czech Republic who work for themselves, be they Czech citizens or foreign migrants. That might be an independent plumber, a

seamstress who works from home, a medical message therapist who makes house calls, a local artist, the Jamaican running the jerked chicken stall I sometimes hit. And its freelancers who migrate into the Czech Republic to work for themselves.

As such, this is 100% not a visa but, rather, a **trade license**, which is what *živnostensky* actually means. The list is the government's way of keeping track of and licensing independent workers so that those workers have access to the state healthcare system, so that they're paying into the Czech Social Security system, and so that they're paying their fair share of taxes to the Czech Republic.

Obtaining a *živno* isn't hard and it takes a week or less.

But ... there's a good deal of paperwork involved. And you need a certain amount of money, which is where this entire dream of living and working in the Czech Republic technically begins.

CHECK YOUR BANK ACCOUNT

Before you consider pursuing Czech residency and a work permit, you will need the equivalent of 125,000 Czech crowns in your bank account. As of December 2020, that's about \$5,860.

As part of that, you will need:

- A **letter from your banker** attesting to the fact that you do, indeed, have that sum of money in your account and that you are the owner of that account.
- The letter *must* be **on bank letterhead** and if at all possible, have your bank stamp the letter as proof that it's authentic. That can be an odd request for many banks, particularly in the U.S., because it's not something they are accustomed to doing. In a pinch, you can sometimes get by with the most-recent copy of your bank statement.
- The letter (or your bank statement) should indicate you are the **sole owner of the account**. If it's a joint account, you will need to double the 125,000 crowns.
- The letter *must* be **signed in blue ink**. Seriously – blue ink only. That's indicative of an original document.
- The letter **cannot be more than 180 days old** by the time you submit your *živno* registration form.

You will ultimately need to have this bank letter translated into Czech, but more on that in a moment. While you're at it, grab a copy of the banker's business card, just in case.

And this is important: Make sure that you have a **debit card attached to the account**. You'll need that card later in the process, but we will get to that in a bit.

Now that you have enough money, you need to...

CHECK YOUR PASSPORT

Technically, your passport needs to be valid for at least another 15 months and have at least two blank pages that are consecutive (i.e., next to each other), otherwise your application will be denied. I will tell you, however, that it should be valid for at least two years and have numerous blank pages.

Here's why:

The visa application process will take three to four to complete, and your initial Czech residency visa will be good for 12 months. So, there's your 15 months.

However, processes can get hung up for whatever reason, so I would want my passport to have well-beyond 15 months of remaining validity, just in case.

Moreover, you need the two consecutive pages because your Czech temporary visa will consume one full page. And once you obtain that visa, you will have to visit the Czech Foreign Police in the district you intend to live to registers your visa, and they'll place their own stamp in your passport, which will take up half a page.

And because you will fly into the Czech Republic as part of moving here, you will received an entry stamp in your passport that will eat up another quarter of a page.

All told, then, you will have exactly one-quarter of a page remaining if all you have in your passport is two blank pages at the time you apply for your visa. For that reason, you absolutely want to make sure you have many blank pages still in your passport.

You're going to be living in the center of Europe, just a short plane or train ride from all corners of the continent. Once you live here, you will realize that there are some really

amazing places to see that rarely make it into the travel-media outside of Europe. Plus, you're really close to the Middle East, North Africa, and the Caucuses, if you want a different kind of travel experience. Basically, what I'm saying is that you're likely to be exercising your passport regularly, which means you're going to need way more than a few blank pages for the passport stamps and visas you'll collect along the way.

When I moved to Prague in November 2018, I had about 20 pages remaining in my passport. Today, two years later in December 2020, I'm down to nine. Given that there are between one and five stamps per page, the math tells you've I've done a good bit of traveling (and remember: the Covid-19 pandemic shut borders for most of 2020).

Now that your passport is good to go, you'll need to...

PROVE YOU'RE NOT A CRIMINAL

Obviously, no country wants to grant residency to bad elements who might disrupt society. So, you have to demonstrate to Czech authorities that you're not the reincarnation of Jack the Ripper or Pablo Escobar.

You have two ways to accomplish this.

First, you can apply to the FBI for what's known as an Identity History Summary Check (IdHSC). The information for obtaining your IdHSC is [here](#). (If that link has died for some reason, just Google FBI IdHSC, and you'll find the correct link.)

If you go this route, you will need to have the document ***apostilled***.

This is something similar to having a document notarized, only different. An apostille is an internationally recognized certification that the document in question is an authentic original. For Americans, federal documents must be apostilled by the U.S. State Department, while state documents (birth certificates, marriage certificates, etc.) must be apostilled by the Secretary of State in the state that issued the document. So, if you were born in Louisiana and married in New Jersey, your birth certificate would need an apostille from the Louisiana Secretary of State, while your marriage certificate would need an apostille from the New Jersey Department of State.

Your FBI paperwork, thus, needs to go to the U.S. Department of State in order to obtain the necessary federal apostille.

NOTE: U.S. states will not apostille a federal document; and U.S. embassies overseas will not apostille any documents of any kind. If you are abroad and you need a document apostilled, you will need to submit it to the state in which it was issued, or, if it's a federal document, to the U.S. Department of State in Washington, D.C.

Your apostilled FBI document **cannot be more than 90 days old** by the time you submit your application for a *živno* and for your residence visa. So, keep that in mind.

Your second option for proving you're not a criminal (if you're American): Fly to the Czech Republic and make an appointment to visit the U.S. Embassy in Prague.

Americans have a unique advantage in that instead of going through the FBI process, they can simply sign an affidavit at the U.S. embassy in Prague, swearing that they have no criminal record. For the Czech Republic, that document, which costs \$50 at the time I'm writing this in late-2020, is as good as an FBI report.

Note to Canadians: I'm told the Canadian embassy no longer offers this same option, but I am not Canadian, and I don't regularly speak with the Canadian embassy, so you might want to check.

Frankly, in terms of paperwork hassle, visiting the U.S. Embassy in Prague is a lot easier – though, yes, it does require flying to the Czech Republic. But there are reasons why this can make more sense.

By going the FBI route at home in the U.S., you have to obtain a set of your fingerprints from your local law enforcement agency as part of your application process – i.e., more paperwork hassle, more costs, and another time vampire. Then, the FBI report will take 10 to 12 weeks to complete, while the State Department apostille process will consume

about eight to 10 additional business days. So, with that process alone, you're looking at three months or more of wait time.

By flying to Prague, you can radically reduce the time demand and the frustrations you're likely to confront trying to manage the visa and *živno* application process from home. And that's because you can use the trip to the Czech Republic to find an apartment or house to rent.

This is crucial because as part of your *živno* application, you need to document that you have a business address in the Czech Republic ... while as part of your residence visa application, you must demonstrate that you have a place to live in the Czech Republic. (As a freelancer, you can establish your apartment as your business address). All of that is going to be substantially easier if you're in the Czech Republic.

Either way, the next step in your process is to...

BUY TRAVEL INSURANCE

You will need to prove to Czech authorities that you have health insurance that covers you in the Czech Republic until you have your *živno* and residence visa, at which point you will become part of the state health plan (more on that later).

In the meantime, you will need a travel-health policy that specifically covers the Czech Republic. Given that the visa process can take three to four months, you'll want a policy that covers you for at least that amount of time (and you can always pay to extend the coverage, if necessary).

You can find travel-health plans all over the internet. A basic, three month policy should cost you no more than about \$150 or so, possibly less. Reputable providers include Allianz, World Nomads, Travelex and IMG.

Now that you're good to travel, your step is to...

FIND AN APARTMENT IN THE CZECH REPUBLIC

In theory, you could hunt online for an apartment in the Czech Republic, and work with an agent or landlord who's willing to deal with a foreigner, sight unseen, over email.

In practical terms, that's a wrong-headed approach, and it will very likely consume an inordinate amount of time.

Agents and landlords are not likely to deal with you, sight unseen, because way too many online scams exist these days. Simply put: They're not likely to trust you. And that trust is important because you're going to need signed documents from your landlord as part of your application process. Specifically, you will need:

1. a **notarized lease agreement** for your visa application;
2. and for your *živno*, a **signed letter from the landlord** agreeing to allow you to use the apartment for business purposes.

Managing the rental process from overseas quite likely will prove challenging, if not impossible for you because not all landlords understand why you might need such documents. Those who do will almost assuredly want to meet you and size you up before they agree to sign such documents.

Moreover, renting an apartment in the Czech Republic without first seeing it for yourself is lunacy. Pictures online are one thing ... real life can be entirely different.

You need to see what the apartment looks like. You need to understand what it does and does not include. And you need to know and like where it's located in the city relative to shopping and mass transit. You're going to be in this apartment for at least your first year, and you do not want to be miserable for that year because the location is horrible, or the apartment isn't at all what you expected.

And why would you stay put in a despised apartment for a year?

Well, assuming Czech authorities grant you your residence visa, it will last only as long as the amount of time on your lease agreement. If you rent an apartment for three months, your visa is good for three months. After that, you'd have to renew your visa. An initial Czech residence visa is good for a maximum of one year, after which you can renew it for a full two years (more on that later). So, it makes sense to find an apartment you like, in a part of the city you like, and apply for a visa that extends for the full first year that you're in the Czech Republic.

I have included in the Appendix the two documents you'll need signed: The **Proof of Accommodation** (for the visa application) and the **Declaration** that states a

landlord's willingness to allow you to use the apartment as your place of business (for your *živno* application).

Now it's time to...

APPLY FOR YOUR ŽIVNO

With your **passport**, your **FBI report or embassy affidavit**, and the **landlord declaration** allowing you to work from your apartment, you have everything you need to apply for a *živno*.

Note: You will submit with the application a **color copy of your passport** that you have signed. This does not need to be notarized or apostilled.

With those three documents in hand, you just need to fill out the registration form to obtain a trade license. I have included a copy of that in the Appendix.

Tip: Make photocopies of all documents. You might / will need one or two of them in certain instances.

As part of registration form, you will need to select the trade in which you will be active. I've included that list as well in the Appendix. However, it's completely in Czech; there is no English-language version. Best advice: Download Google Translate onto your smartphone and use the camera function to auto-translate Czech into English so that you can simply read the page by way of your phone screen.

You can choose more than one freelance job description. My registration form included: publishing activities, printing production, bookbinding and copying work, photographic services, translation and interpreting services, training including teaching activities, and a couple others.

If you have not been able to fly to Prague to find an apartment, then you can contact a visa agency such as 4expats.com and pay for a “**virtual business address**” that you can use on your *živno* registration form. Once you're settled in and are living in the Czech Republic, you can officially change your business address to your apartment address, if you wish, or you can keep the virtual address for an ongoing, annual fee. (I

mention 4expats only because I have worked with them over the last two years and I know that Terka and her team are trustworthy and do an excellent job. But just so you know, I get no compensation or any special benefits by mentioning 4expats. I do so only to help you if you need that assistance.)

With application and documents in hand, you will visit the Department of Trade Licensing and Civil Administration in Prague to drop off your paperwork and pay the fee (1,000 crowns, or about \$47).

Useful Address

The **Department of Trade and Licensing** is located at:

Jungmannova 35/29, Prague 1, 11000

That's a centrally located part of Prague, very near the *Můstek* metro station (the green A-line) in Wenceslas Square.

Within a week or so, you'll return to the Trade License office and pick up your document. This will be a temporary, inactive trade license that you will use for your visa application. You'll pick up your official, active trade license only after your visa has been approved. But we will come back to that later.

With all that out of the way, it's time to apply for your residence visa.

APPLYING FOR A CZECH RESIDENCE VISA

The first thing to know is this: You cannot apply for a residence visa from inside the Czech Republic. You **must apply at a Czech embassy outside the Czech Republic**.

So, you need to factor that into your planning.

For citizens of most countries, that means applying for a residence visa at the Czech embassy in your home country. For Americans, however, you can apply at any Czech embassy anywhere in the world, which makes the application process a lot more convenient. In practical terms, it means you can travel to the Czech Republic on a tourist visa, you can quickly find an apartment, apply for and obtain your *živno*, and then you can hit any of the Czech embassies in Europe to submit your visa application.

That tends to be the way most American expats manage the process. It's just simpler.

When I applied, I was working temporarily in Ireland at the time. So, I flew to Prague, found an apartment, filed my application for my *živno*, explored Prague for a week, then picked up my *živno*, flew back to Ireland, and submitted my visa application at the

Czech embassy in Dublin. And, frankly, that's more complicated than it needs to be, but because I was working in Ireland that process just made sense.

Many expats I know in Prague move here, obtain their *živno*, then take a train to Vienna, Berlin, or Bratislava to apply for their visa. Those are relatively short train journeys of three or four hours. If you time it right in terms of train schedule and embassy appointment, this can be a one-day journey there and back ... or you can take two or more days, just to be more relaxed about it and to sightsee a bit, since all three cities are nice (particularly Vienna).

Either way, there's a caveat here to keep in mind: When you first arrive in the Czech Republic, you're living here on a tourist visa that's only good for 90 days. You want to be very cognizant of that because the visa process can take three months or more. If you're quickly approaching the end of your 90-day stay and you still don't have your residence visa, you will need to hop out of the Schengen Zone until your visa is approved.

The Schengen Zone encompasses all the European countries – including the Czech Republic – that are part of the Schengen area that allows for free movement without having to obtain visas or passport stamps. Think of it as crossing state or provincial lines in the U.S. or Canada ... you just move across borders and no one cares.

As a tourist, you can remain in the Schengen Zone for a maximum of 90 days in every 180-day period. Once your 90 days are consumed, you have to be out of the Schengen Zone for the next 90 days before you can re-enter.

Leaving the Schengen Zone means either returning to your home country, or heading to a nearby, non-Schengen country to wait until your visa is ready, at which point you have to return to the embassy where you applied. Again, you want to keep this 90-day figure in your head, because you will need at least a day or two of Schengen eligibility remaining so that you can return to pick up your visa, assuming you've applied at a Czech embassy in a Schengen country.

Non-Schengen countries near the Czech Republic (assuming you don't want to fly all the way back home) include Ireland, the United Kingdom, Switzerland, Iceland, Norway, Russia, Turkey, Ukraine, Albania, Romania, Bulgaria, and all of the former Yugoslavian states except Slovenia. Or you could pop down to North Africa if that's of interest.

So, let's work on getting you your residence visa. That starts with...

COMPILING ALL YOUR DOCUMENTS

This is everything you'll need to apply for a long-term, Czech residence visa:

- The **visa application form** (you'll find that [here](#). Note: If the link is dead when you read this, head to the website for the Czech Embassy in Washington, D.C., and look for the "Visa and Consular" section. You will find the form there).
- Your **passport**. It cannot be more than 10 years old, which won't be a problem for US applicants, since US passports expire after 10 year. As I mentioned above, you also need at least 15 months of remaining validity in your passport, and two blank pages that are consecutive – pages that face each other.
- **2 passport photos**. Note: They *must* be EU-sized photos that are 35 millimeters by 45 millimeters. Do not get US-sized passport photos, which are 51 x 51 millimeters. They're too big for the visa. If you can find European-sized passport photos in the US, great. If not, grab them in Europe when you're here.
- Your **živno**.
- The **FBI report** or **affidavit** from the U.S. Embassy in Prague.
- Your **Proof of Accommodation letter**. This needs to be signed by your landlord and notarized. Czechs know where to have documents notarized, so it won't be a problem to drop off the letter with your landlord and pick it up later. But just so you know, you can hit any Česká Pošta office (*Cheska Poshta*, the Czech post office) and pay about 30 crowns (\$1.40) to have a document notarized. So, if you want to be quick about the process, ask your landlord to meet you at a nearby Česká Pošta office and complete the process together.
- **Bank letter** from home stating that you have the equivalent of 125,000 Czech crowns. You will need to have this letter translated into Czech, and it must be done by a translator approved by the Czech government. So, if you do this in the U.S., email the Czech Embassy in D.C. to ask for list of approved translators, or find an approved translator in Prague once you arrive. You can find a list of such translators at the Czech Chamber of Sworn Translators [here](#).

- Your **debit card** tied to your bank account. I mentioned earlier that we'd return to this. When you go to the Czech Embassy to apply for your visa, you will need to present this card when the embassy official is examining your bank letter. Czech authorities want to know that you can actually access the money mentioned in the letter (or bank statement), and a debit card card is proof. So absolutely be sure you're packing that card in your wallet on the day of your Czech embassy appointment.
- **Visa fee** paid to directly to the embassy. As of December 2020, the fee you'll pay is 5,000 Czech crowns, or about \$235. But that can change, so you should check with the Czech Ministry of Foreign Affairs fee page, [here](#). You can pay the fee in euros, dollars, or the local currency in the country where you apply – pounds in the UK, or francs in Switzerland, etc. **Note: the fee is paid in cash only.**

Will all of that in hand, you will need to...

MAKE AN APPOINTMENT WITH A CZECH EMBASSY

As I mentioned at the start of this chapter, you will have to apply for your residence visa at an embassy outside the Czech Republic. You might already have an idea where you want to apply. If not, [here's the list](#) of Czech embassies around the world from the Czech Ministry of Foreign Affairs.

As an American, when choosing a Czech Embassy for your application process, keep in mind that you will have to return to that same embassy to pick up your visa. So, choose an embassy that is convenient to your life.

Don't apply in the U.S. if you expect to be living in the Czech Republic by the time your visa is ready. Otherwise, you'll have to incur the cost of time and money in returning to the U.S. to retrieve your visa. Better to apply at a Czech Embassy somewhere in Europe.

You will take all of your documents (and the fee in cash) to a Czech Embassy on the appointed day and at the appointed time, and you will drop it off and sit for a brief interview. The interview is not stringent. It's largely simple, straightforward questions

such as, “Why do you want to live in the Czech Republic?” and “How will you support yourself,” etc.

You’ll typically be in and out of the Czech Embassy within 30 minutes or less.

Embassy officials will tell you that that visa process can take three to four months. And it very well might. But it can also happen much quicker. I applied for my residence visa on November 7, and received an email from the Czech Embassy in Dublin on December 13 confirming that my visa had been approved – a grand total of five weeks. To be clear, that might very well be anomaly tied to seasonal issues or visa demand at the time I applied – I don’t know. Just be prepared to wait a few months.

Once you’ve retrieved your visa, you will then need to...

MAKE AN APPOINTMENT WITH THE CZECH FOREIGN POLICE

Within **three days of returning to the Czech Republic** with your new visa, you need to go to the Foreign Police to register as a long-term resident. [Here is the Ministry list](#) of Foreign Police office locations across the country.

This process is important because it’s how you will turn you temporary, inactive *živno* into an active trade license.

When you go to the Foreign Police, bring:

- Your **passport** (it has your residence visa);
- **Proof of health insurance**. This will be the travel policy you purchased in your home country that I mentioned previously. Once you have your official trade license, you will sign up for the state health care plan (more on this in a moment).
- Original signed copy of your **lease contract** for your apartment (and maybe bring a photocopy of your Proof of Accommodation, just in case. The original will have gone to the Czech government as part of your visa application, which is why I urge you to make photocopies of all documents and forms).

The Foreign Police will put their own stamp in your passport, right next to your residence visa (hence the need for two blank passport pages facing each other). With

that stamp, you will return to the Department of Trade and Licensing, where they will give you your official, active *živno*.

With your trade license active, you must...

REGISTER, REGISTER, REGISTER

As an official resident of the Czech Republic who also has a new trade license, you have 30 days to register at:

- The local **tax agency**
- The **Social Security administration**
- The **public health care administration**

Useful Addresses

Czech tax office (main): Štěpánská 619/29, Prague 1. Very near the *Muzeum* metro stop (green A-line), or even closer to the *Vodičkova* tram stop (tram #: 3, 5, 6, 9, 14, 24)

Czech Social Security Administration: Křižova 1292/25, Prague 5 – Smichov. About a 10-minute walk from the *Křižova* tram stop (tram #: 7, 21)

Czech health care system: There are seven different organizations you can register with, though they're all regulated by the government. OZP and VZP tend to be the ones expats gravitate to, but you should conduct your own research to determine what's best for you.

OZP is located at: Na Příkope 800, Prague 1. Very close to the *Náměstí Republiky* metro (yellow B-line).

VZP is located at: Na Perštýně 6, Prague 1. Very near *Můstek* metro (green A-line) or *Národní Třída* metro (yellow B-line).

As the holder of a Czech trade license, you will now be **obligated to begin paying** a minimum monthly contribution for health care and Social Security. At the time I wrote this, those minimums were:

- **Health care:** 2,544 crowns, or about \$120
- **Social Security:** 2,352 crowns, or about \$110

You can pay those contributions in cash every month at each agency (a giant pain in the butt) or you can arrange your Czech bank account so that it automatically pays those bills monthly for you, and we will come back to Czech bank accounts in the next chapter.

DON'T GET LOST IN TRANSLATION

Finally, let me add here that, as you can now see, you will be dealing with several Czech ministries and agencies and offices. And while you can definitely manage this process yourself – especially now that you have this roadmap – you will undoubtedly run into bureaucrats whose English skills are limited to non-existent.

Certainly, that won't be the case with the Czech Embassy; you won't have any issues there with English communication. And some of the larger ministries you will visit will also have English speakers on staff. But employees inside some of the other agencies, such as Social Security, the tax department, or the health care office will not necessarily be fluent in English – particularly if you will live outside of Prague. Important nuances can be lost in translation.

As such, I would encourage you to either bring along a Czech friend, if you have one, to translate for you, or hire a Czech translator for a couple of hours on the days when you will be visiting the various agencies you need to visit.

That will make the process easier to navigate.

If, however, you don't want to navigate all of this on your own, then I would suggest you reach out to Terka at 4expats.com (or any other visa agency you're comfortable with). She and her team will manage all of this for you very efficiently for about \$650, all in. Again, let me stress that I get no kickback or benefit of any kind for sharing her name with you. I do so only because I trust Terka and 4expats based on personal experience.

When all that's done ... well, Welcome to the Czech Republic!

You're now officially a long-term Czech resident who has the right to live and work in one of the most beautiful countries on the continent. Though, truthfully, pretty much this entire continent is gorgeous, which is a great reason to live smackdab in the middle.

ONE YEAR LATER...

In Hollywood-ending fashion, let's jump ahead one year.

You've been loving life in the Czech Republic, living and earning here for almost 12 months, but your residence visa is soon to expire. Now, you need to renew it. This is a much easier process ... but it's still a process.

Fortunately, all of it takes place in the Czech Republic, so you don't have to travel to a Czech Embassy abroad for this. Instead, you will need to make an appointment at the Czech

Useful Address

Ministry of the Interior: Žukovského 2, Prague 6.

Take metro A-line (green) to *Nádraží Veleslavín* stop, then transfer to bus #225 and ride four stops to *Sídlíště Ba Dědině*. You'll find the ministry across the street from the bus stop.

That address is for freelancers living in Prague. For other regions of the Czech Republic, check out [this list](#).

Immigration office a month or two before your visa is set to expire.

Prior to making your appointment, you will need to collect bank statements for the prior six months, as well as invoices showing that you have, indeed, earned an income living and working in the Czech Republic. That income needs to exceed an established minimum, currently about 20,000 crowns per month, or roughly \$925. You will also need to prove to immigration officials that you have been paying those minimum contributions to the Czech Social Security and health care systems.

To do this, you need to collect some other documents.

- Return to the **Social Security Administration** for a report detailing your contributions over the last year. Bring your so-called “variable number.” This is your ID number that you’re given when you initially sign up.
- Go to the office of whatever **health insurer** you initially chose – VZP, OZP, or another one – and pick up a report showing your monthly contributions for the time you’ve been a resident in the Czech Republic. Be sure to bring your health card so that the assistant can easily find your data in the files.

Those two documents demonstrate that you have no debts to those systems.

Now, you’re ready to make your appointment [here](#) and go to your meeting at the Immigration office. Along with the bank statements and the Social Security and health care paperwork, you will need:

- **Application form** ([here](#); chose “Application form of request for issuing or extending of the validity of long-term residence permit”)
- Your **passport**
- One **passport photo** (you’ll have this taken in the Czech Republic)
- **Accommodation Form** notarized by your landlord (in the Appendix)
- Your **health insurance card**
- **Trade license** extension
- **Immigration fee** of 2,500 Czech crowns (roughly \$120). This is not paid in cash but with “revenue stamps,” or what’s known locally as a *kolek*.

Where to Buy Revenue Stamps (*kolek*)

When you renew your visa, you must pay with a revenue stamp, or *kolek*, rather than cash or credit/debit card.

A *kolek* looks similar to stamps you’d use to mail a letter, only it’s sold for the express purpose of collecting governmental administrative fees. They’re available at any Czech post office (Česka Pošta), and they’re printed in values ranging from 1 crown to 1,000 crowns. Buy the exact amount you need.

With this residency renewal process, you are not applying for a new visa in your passport. You are, instead, applying for a **biometric long-term residency card**, which looks similar to a driver's license. It's good for two years. As part of this process, the Immigration office will scan your fingerprints and take a photo of you that will appear on the front of your residency card.

Since you no longer have a valid residence visa in your passport, you will need to use this new ID card when traveling through the Schengen Zone and when returning home to the Czech Republic. You will also use it in the Czech Republic to prove your identity when you're dealing with banking, health care, or other official matters.

Finally, after those two years are up, you can renew your biometric residency card for another two-year stint ... and after that, you can apply for permanent residency and, if you wish, Czech citizenship and a Czech passport – which, as I mentioned earlier, is a European Union passport giving you free rein to live and work across the EU.

ODDS & ENDS

This chapter is not important to the visa / *živno* process. But I include it because these little tidbits can make your new life in the Czech Republic easier.

Let's start with...

TRANSPORTATION

Assuming you fly to the Czech Republic, you will arrive at Prague's Vaclav Havel International Airport – a very modern airport. You could take a taxi into town, but there's an equally convenient and cheaper way: a dedicated bus that delivers you a nearby metro stop.

Exit the airport – either Terminal 1 or Terminal 2 – and hop on bus #119. It will take you to the *Nádraží Veleslavín* metro stop on the green A-line. That line will take you to the center of the city and metro stops *Můstek* and *Muzeum*, on opposite ends of Wenceslas Square, where you can connect up with the yellow B-line or the red C-line.

The fee is 24 crown (about \$1.10), which is good for 60 minutes of travel on any mode of public transport ... or 32 crowns (about \$1.50), good for 90 minutes of travel. You can

buy the ticket from a yellow vending machine that is right there where the bus arrives. Just be sure to validate your ticket once you are on the bus (there are little validation machines when you hop on). Transit police routinely pop up, asking to see your validated tickets.

Conversely, you could use the Czech version of Uber, known as Liftago. You'll find the app for whatever smartphone you use. Just set up an account with your credit card, and you can order rides to/from anywhere. You will find Liftago drivers just about all over the Czech Republic.

BANKING

You will not likely find a local bank willing to work with you until you have your residence visa. Then, all the banks are happy to work with you.

The big banks in the Czech Republic are:

- **Raiffeisen Bank**, a multinational bank based in Vienna, Austria.
- **Česká Spořitelna**, the largest Czech bank.
- **ČSOB**, also one of the largest Czech banks.
- **Komerční Banka**, KB for short, another large Czech bank.
- **UniCredit**, a multinational bank based in Milan, Italy.

Smaller players include: Prague-based Moneta Bank, Russian banking giant Sberbank, Prague-based Fio Bank.

When you go to open your account, bring your **passport** (your visa is necessary), as well as your **apartment lease agreement** that proves your Czech address.

I would suggest you head to a bank branch in the center of the city where you will live. If you're in Prague or Brno or Karlovy Vary, for instance, that's where you will typically find the bankers who speak English. That will make the process easier.

You'll also want to download the banks smartphone app, and you should do that while still at the bank branch. That way, the banker can help you with setting up the app correctly.

Once your app is working, you will discover how convenient banking and bill-paying can be in the Czech Republic. Bills such as those from your cable TV/internet provider will land in your email inbox and will include a QR code (the square comprised of smaller black and white squares). Czech banking apps are designed to scan that code and instantly fill in all the payment details for you so that you can instantly pay the bill directly from your banking app in about 20 seconds.

So very convenient.

Also, it's so much cheaper to rely on a local bank than it is to use your money-machine card from back home. While you can certainly use your U.S./Canadian bank card in the Czech Republic, you will end up paying fees to your local bank for using a foreign money-machine, a fee to the Czech bank that owns the money machine, and you will pay currency conversation costs every time. All of that adds up quickly to several hundred dollars, maybe even more than \$1,000 over the course of a year.

As for credit cards, you will not be eligible for a local credit card because you have no local credit history. So, you will have to rely on whatever cards you bring from home. But make sure those cards are up to the task of paying for your life overseas. By that, I mean you want to be sure the card does not impose foreign transaction fees, which add between 1% and, more commonly, 3% to the cost of every single purchase you make abroad. Again, those fees add up quickly and are totally wasted money.

So, before you move, apply for a credit card that charges no foreign transaction fees. Once the card arrives, alert the card provider to the fact that you will be living overseas so that your card is not continually declined for fear that it's being used abroad fraudulently.

TELECOM

Your U.S./Canadian phone will not work in the Czech Republic beyond a few weeks. If your current provider sees nothing but calls, texts, and data consumption happening outside your home country, it will cut off your service.

Instead, you will want a local Czech number. Vodaphone, O2, and T-Mobile are the three biggest. And, frankly, they're all about the same. I mention telecom, however, in terms of payment mechanisms. You can pay your mobile phone bill directly through

several bank money machines. For instance, if you want to pay your Vodafone bill, you can:

- Pop into any KB (Komerční Banka);
- Slide into the money machine (bancomat in the Czech Republic) your debit card from any local bank;
- Select “telecom services;”
- Input the data required (bill number, mobile-phone number, amount to pay), and the money from your local bank will automatically pay your Vodafone bill. There’s no additional fee charged by KB.

Tip: If you wish to keep your U.S./Canadian number, you can port your number to a company such as [Tossable Digits](#), which will charge you a minimal monthly fee of just a few dollars to keep your number active. Moreover, all phone calls to your current number will forward to your new Czech number, and all texts will show up as emails in your inbox.

APARTMENT HUNTING

In the Czech Republic, you will pay a fee to an agent when you rent an apartment. That fee is typically equal to one-month’s rent.

You can avoid this fee by using websites where property owners directly list their apartments for rent. One of the more popular such sites is [Bezrealitky.cz](#).

If you’re not worried about paying a fee, then check out [Sreality.cz](#).

Both offer an English-language option.

Information you will want clarity on as a renter:

- Is the apartment **furnished or unfurnished**? You will find apartments with furniture, but that’s just for show ... and you will find empty apartments, but the landlord often has furniture if you need it. So, ask.
- Are **utilities included** in the rent? Sometimes they are, sometimes they’re not, and that’s not always necessarily clear. Typically, the utilities will remain in the owner’s name, and you will add a fixed, monthly utility payment to the rent – say,

3,000 crowns. At the end of the year, the landlord will do a reckoning and show you how much electricity and water you consumed based on the actual billings. If you overpaid through the year, the landlord will return the overpayment to you or apply it to the following month's rent. If you underpaid, you will have to make up the difference. You can ask to have the utilities put into your name so that you can be sure you're paying exactly what you should be paying, but not all landlords will accede to this. If you want this option, just know that you might face language challenges in dealing with a utility company if your electricity goes out.

- **Inspect the apartment** with the landlord or the landlord's appointed representative. Make note of any disrepair or out-of-commission appliances or fixtures and have the landlord/representative sign off on it. This way it won't come back to bite you when you move.
- Pay attention to **bedroom orientation**. Most Prague apartments are old buildings that all line up in a giant square, shoulder to shoulder like a rugby scrum, wrapping completely around a full city block. Behind the façade of buildings is generally a shared courtyard of quiet greenspace. You typically want your bedroom to face the courtyard while your kitchen and family room face the street below. That way traffic noise, loud pedestrians, and drunken barflies don't bother you at night when you're trying to sleep.
- Ask about **maintenance fees or fees for common areas**. These are not always disclosed in the rental ads. So, check.
- Where is the **nearest metro or tram stop?** Prague is so easy to get around and it's crisscrossed by lots of metro and tram stops. Still, you just want to be sure you're within a few minutes' walk of one. Outside of Prague, you will care about tram and bus stops instead, and you will still want to be close to them for the sake of convenience.

BEST NEIGHBORHOODS

Here, I can only speak to Prague since I have not lived in any other Czech cities. But I will tell you anecdotally from my daytrips that in Karlovy Vary and Cesky Krumlov, you will want to be centrally located for easy access to shopping, dining, and transportation.

As for Prague, the city is divided into 22 numbered districts: 1, 2, 3, etc. Some are much more desirable than others, just as in any city. And just as in every other major city, the closer you are to the center of the action, the higher the rent.

That said, there are certain districts where expats tend to congregate in Prague.

- **Prague 1:** Old Town, the center of Prague. This is a beautiful part of the city, no doubt, particularly Mala Strana, the area along the west side of the Vltava River, just below Prague Castle. It just looks like Old World Europe. Alas, it also tends to be expensive relative to the size of the apartments, which tend to be smaller. And perhaps most important: This is the heart of the tourist area. For much of the year, particularly summer, the crowds are thick and, at night, quite noisy as the gather outside the area's bars and restaurants.
- **Prague 2:** Vinohrady. This is perhaps the hottest, most-desirable district in the city. It's filled with expats and wealthier Czechs. Transit options abound. And the area is chockablock with buildings that go back a few hundred years, and which have been totally renovated into uber-modern, stylish apartments. Vinohrady is also packed with everything one needs to live their daily life: restaurants of all manner, supermarkets and *potraveny* (basically, a corner convenience store that can be fairly basic or quite well-stocked), pubs, banks, coffee shops, various retailers, butchers, parks, pharmacies and what Americans/Canadians know as "drugstores" (here, they are two different stores: a *lekarna* sells medicines; a *drogerie* sells traditional drugstore items like shampoos, cleaning supplies, and whatnot). You're one or two metro stops from Old Town or you can walk there in 15 or 20 minutes. Rents are on par with Prague 1, but you will often get more space and a newer, renovated, quieter apartment.
- **Prague 3:** A quickly regentrifying district that was once more of a blue-collar workers' area. Today, lots of renovation is happening in older buildings to modernize them and draw in a wealthier buyer. The area particular around the Jiřio z Podebrad metro stop, and around Riegrovy Park is very nice. And Riegrovy Park offers fabulous views over the city and Prague Castle in the distance. Again, you will find anything you need in this area to live your daily life. Rents are only slightly less than Prague 2, and they're rising in certain areas because of the gentrification that's happening.
- **Prague 5:** This is a huge district, and much of it is well off the metro and tram routes. However, the area that borders the Vltava River, and the area around the Andel mall/metro stop is nice. Near the river is much more upscale. Rents closer to Andel are a bit lower than in Prague 1/2/3. Trams here offer quick access to the Mala Strana section of Prague 1.
- **Prague 6:** An upscale family area bordering the huge, hilly, and forested Stromovka Park. Prague 6 is scattered with embassies and consulates, so you know this is a nice neighborhood. It's just across from Prague Castle and is on the green A-line just a few metro stops away from the airport bus connection, making Prague 6 quite convenient for anyone who travels a lot. You'll find easy access to all the same daily-living necessities. It's just a little less centrally located than are

Prague 2 and 3. Lots of expats here, but mainly more family-oriented expats. Also, you tend to find new and newer-construction apartments in this area, many set in their own patch of open space without other apartment buildings immediately nearby.

- **Prague 8:** Known as Karlín (kar-leen). This is a narrow, bifurcated, riverside area of totally new construction fronting buildings that date back a couple centuries. That's a function of the great flood that washed over Prague in 2002, when the Vltava River breached its banks dramatically. Much of Karlín was under 12 to 15 feet of water. Today, you'd never know except for markers in some pubs that denote how high the water levels reached inside their establishment. Karlín feels like its part Prague, part modern Berlin because of all the new construction. Rents are competitive, and in the new-construction apartment buildings they can be relatively pricey – but those apartments are really quite nice.

Obviously, many other districts exist, and you will find expats in lots of them, including Prague 4, Prague 7, and Prague 9. But the ones I've highlighted above tend to serve as the epicenter of Prague life, particularly as it relates to the expat community.

And with that, you now have a solid sense of living and working in the Czech Republic. For what my opinion is worth, this is a wonderful place to call home, particularly if you enjoy four seasons and a country that's rich with cultural and historical significance.

So, what are you waiting for? A fabulous life living and earning in Central Europe awaits...

ABOUT THE AUTHOR



Jeff D. Opdyke is a freelance writer living and working in Prague, and traveling the world. He spent 17 years as a financial writer at *The Wall Street Journal* in Dallas, Seattle, and New York, and more than a decade writing about economics and global investing for an investment-focused newsletter. Today, he writes about

investing, living and working overseas, and obtaining passports, residence visas, and work permits around the world, particularly throughout Europe. He's also the author of nine books on investing, family finance, personal finance, alternative assets, and global economics. When he has time, he writes screenplays, several of which are award winners. So far, he has alighted in 68 countries.

APPENDIX

The documents on the following pages are the ones you will need as you pursue your *živno* and, ultimately, your residence visa.

Note and please understand that ministries, embassies, and agencies can and do change their documents from time to time. So, I counsel you to check with the appropriate source to ensure that you are using the correct document.

Note, as well, that that documents are largely in Czech. So, I will provide a model version that I've filled in that you can them emulate. However, with the *živno* list of occupations and trades, you will have to use Google Translate.

LANDLORD DECLARATION

To gain a landlord's approval to use an apartment as your place of business as a freelancer. You will include this as part of your *Živno* application.

Prohlášení

o souhlasu s umístěním místa podnikání / sídla / organizační složky Vlastník nemovitosti

.....
(Jméno a příjmení, datum narození, bydliště)

.....
(obchodní firma/název, IČ, sídlo)

jednající členem statutárního orgánu

.....
(Jméno a příjmení, datum narození, bydliště)

prohlašuje, že souhlasí s umístěním místa podnikání v nemovitosti na adrese

.....
(název obce, část obce, ulice, č. popisné/orientační, PSČ)

pro fyzickou osobu¹⁾ / právnickou osobu²⁾ / organizační složku³⁾

Narozena:

trvale bytem:

.....

V Praze dne

.....
podpis/-y

1) jméno a příjmení, datum narození, bydliště

2) obchodní firma/název, IČ – je-li přiděleno

3) název organizační složky, IČ – je-li přiděleno

Prohlášení

o souhlasu s umístěním místa podnikání / sídla / organizační složky Vlastník nemovitosti

...LANDLORD/OWNER, name, date of birth, address.....

(Jméno a příjmení, datum narození, bydliště)

...ONLY USE IF OWNER IS A COMPANY.....

(obchodní firma/název, IČ, sídlo)

jednající členem statutárního orgánu

...ACTING MEMBER OF BOARD (FOR COMPANY) NAME, DATE OF BIRTH ADDRESS.....

(Jméno a příjmení, datum narození, bydliště)

prohlašuje, že souhlasí s umístěním místa podnikání v nemovitosti na adrese

...ADDRESS OF ACCOMMODATION OR BUSINESS ADDRESS.....

(název obce, část obce, ulice, č. popisné/orientační, PSČ)

pro fyzickou osobu¹⁾ / právnickou osobu²⁾ / organizační složku³⁾ YOU ARE "FYZICKOU OSUBOU", NATURAL PERSON

Narozena:

trvale bytem:

...YOUR FULL NAME, DATE OF BIRTH, PERMANENT ADDRESS IN YOUR HOME COUNTRY.....

V Praze dne PUT DATE HERE

...SIGNATURE.....

podpis/-y

1) jméno a příjmení, datum narození, bydliště

2) obchodní firma/název, IČ – je-li přiděleno

3) název organizační složky, IČ – je-li přiděleno

ACCOMMODATION FORM

Landlord / apartment owner must sign this, and have it notarized. You will include this as part of your Residence Visa application, and you will need it when you go to the Foreign Police to register after you obtain your visa.

You will use it a third time when you apply for your long-term residency visa / biometric ID after your first year in the Czech Republic

DOKLAD (POTVRZENÍ) O ZAJIŠTĚNÍ UBYTOVÁNÍ

podle zákona č. 326/1999 Sb., o pobytu cizinců na území České republiky
a o změně některých zákonů, ve znění pozdějších předpisů

Já, ubytovatel: Datum narození: Číslo dokladu totožnosti – OP: adresa hlášeného trvalého pobytu:		
--	--	--

potvrzujeme, že poskytneme ubytování na území České republiky

- na dobu od *) do nebo
 na dobu bez omezení *)

na adrese:

vztah k nemovitosti, např. vlastník, nájemce, podnájemce: *) **vlastník**

cizinci:

jméno a příjmení:
datum narození: státní příslušnost:
cestovní doklad:

POUČENÍ:

Bude-li v tomto dokladu o zajištění ubytování uveden nepravdivě požadovaný údaj, může to mít za následek nevyhovění žádosti, o které se vede řízení podle zákona č. 326/1999 Sb., o pobytu cizinců na území České republiky a o změně některých zákonů, ve znění pozdějších předpisů

V dne

Vlastnoruční podpis poskytovatele ubytování:

.....

*) Nehodící se škrtněte.

DOKLAD (POTVRZENÍ) O ZAJIŠTĚNÍ UBYTOVÁNÍ

podle zákona č. 326/1999 Sb., o pobytu cizinců na území České republiky
a o změně některých zákonů, ve znění pozdějších předpisů

Já, ubytovatel: Datum narození: Číslo dokladu totožnosti – OP: adresa hlášeného trvalého pobytu:	Landlord's Name Date of Birth ID Number Permanent Address	
---	--	--

potvrzujeme, že poskytneme ubytování na území České republiky

- na dobu od *) LEASE BEGIN DATE do LEASE END DATE nebo
 na dobu bez omezení *)

na adrese:

ADDRESS OF APARTMENT BEING LEASED

vztah k nemovitosti, např. vlastník, nájemce, podnájemce: *) LANDLORD FILLS OUT

cizinci:

jméno a příjmení:

YOUR NAME

datum narození:

DATE OF BIRTH

státní příslušnost:

NATIONALITY

cestovní doklad:

PASSPORT NUMBER

POUČENÍ:

Bude-li v tomto dokladu o zajištění ubytování uveden nepravdivě požadovaný údaj, může to mít za následek nevyhovění žádosti, o které se vede řízení podle zákona č. 326/1999 Sb., o pobytu cizinců na území České republiky a o změně některých zákonů, ve znění pozdějších předpisů

V CITY WHERE YOU SIGNED dne DATE

Vlastnoruční podpis poskytovatele ubytování:

...SIGNATURE.....

*) Nehodící se škrtněte.

ŽIVNOSTENSKY REGISTRATION FORM

To register for the *živnostensky* list. You can find this form online [here](#). Use the Google Translate plugin on your browser to see the page in English. The form is only in Czech. So you can print it out and use the reference form on the next page to properly complete it. You will want to fill this out in Czech, so you might want to complete the document in English, print a second, blank copy and take it to a Czech translator to complete in Czech,

JEDNOTNÝ REGISTRAČNÍ FORMULÁŘ

FYZICKÁ OSOBA

podací razítko

ČÁST A - PODNIKATEL

01 Podnikatel

a) titul	b) jméno FIRST NAME	c) příjmení LAST NAME	d) titul
e) rodné číslo ¹⁾ SEX	f) rodné příjmení MAIDEN NAME	g) všechna dřívější příjmení	
h) rodinný stav MARITAL STATUS	i) místo narození CITY OF BIRTH	j) okres STATE OF BIRTH	
k) stát COUNTRY OF BIRTH	l) státní občanství NATIONALITY	m) datum narození DATE OF BIRTH	n) rodné číslo
o) identifikační číslo osoby		p) obchodní firma (jen u osob zapsaných do obchodního rejstříku)	

02 Adresa bydliště

a) název ulice STREET ADDRESS	b) č.p. / č.ev.	c) číslo orientační HOUSE #	d) PSČ
e) název obce CITY OF RESIDENCE	f) část obce		
g) okres STATE OF RESIDENCE	h) stát COUNTRY OF RESIDENCE		

03 Adresa sídla

a) sídlo trvale shodné s bydlištěm ²⁾	<input type="checkbox"/> ANO / <input type="checkbox"/> NE	* Line trough "ANO"		
b) název ulice STREET NAME IN CZ. REP.	c) č.p. / č.ev. HOUSE #	d) číslo orientační BLDNG #	e) PSČ ZIP CODE	
f) název obce	g) část obce PART OF TOWN (I.E., PRAGUE 2)			
h) okres CITY IN CZ. REP.	i) stát CZECH REPUBLIC			

04 Adresa pobytu na území ČR (pro zahraniční osoby)³⁾

a) název ulice	b) č.p. / č.ev.	c) číslo orientační	d) PSČ
e) název obce	f) část obce		
g) okres	h) povolený pobyt do		

05 Předmět podnikání (u živnosti volně vyznačte čísla oborů činnosti na seznamu)

- ve smyslu § 45 resp. § 50 živnostenského zákona ohlašuji živnost resp. žádám o koncesi

pořadové číslo 1.	PRODUCT OR TRADE YOU WILL ENGAGE IN, BASED ON THE LIST ON THE NEXT PAGE. Or write: výroba, obchod a služby neuvedené v příl. 1 až 3 ž. z. (this is for products, services not listed.)
-------------------	--

06 Provozovna

a) název ulice	b) č.p. / č.ev.	c) číslo orientační	d) PSČ
e) název obce	f) část obce	g) okres	
h) název provozovny	i) umístění provozovny		
j) datum zahájení provozování živnosti v provozovně	k) provozovna podléhající kolaudaci		
<input type="checkbox"/> ANO / <input type="checkbox"/> NE			
l) předměty podnikání provozované v provozovně dle poř. čísla / u živnosti volně číslo oboru			

07 Odpovědný zástupce

a) titul	b) jméno	c) příjmení	d) titul
e) státní občanství	f) rodné příjmení	g) datum narození	h) rodné číslo
i) místo narození	j) okres	k) stát	l) pohlaví ¹⁾ žena / muž ²⁾

¹⁾ vyplní pouze fyzická osoba, která nemá přiděleno rodné číslo

²⁾ vyplní pouze osoba, která má adresu sídla shodnou s adresou bydliště

³⁾ vyplní pouze osoba, která má povolený pobyt

08 Adresa bydliště odpovědného zástupce

a) název ulice	b) č.p. / č.ev.	c) číslo orientační	d) PSČ
e) název obce	f) část obce		
g) okres	h) stát		

09 Adresa pobytu odpovědného zástupce na území ČR (pro zahraniční osoby)

a) název ulice	b) č.p. / č.ev.	c) číslo orientační	d) PSČ
e) název obce	f) část obce	g) okres	

10 Datum ustanovení do funkce odpovědného zástupce

--	--	--	--	--	--	--	--	--	--

11 Ustanovení odpovědného zástupce pro předměty podnikání (pořadové číslo předmětu podnikání)

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

ČÁST B - OZNÁMENÍ SPRÁVĚ SOCIÁLNÍHO ZABEZPEČENÍ

- oznamuji ve smyslu zákona č. 582/1991 Sb., následující skutečnosti SSZ v	
datum zahájení samostatné výdělečné činnosti	

ČÁST C - OZNÁMENÍ ZDRAVOTNÍ POJIŠŤOVNĚ

- oznamuji ve smyslu zákona o veřejném zdravotním pojištění zahájení výkonu samostatné výdělečné činnosti zdravotní pojišťovně v	
a) název zdravotní pojišťovny	b) druh (kód) ZP
c) číslo bankovního účtu / směrový (identifikační) kód	d) výše zálohy
e) datum zahájení samostatné výdělečné činnosti	

ČÁST D - OZNÁMENÍ PRACOVNÍHO MÍSTA

- oznamuji ve smyslu zákona o zaměstnanosti volné pracovní místo / obsazení volného pracovního místa ¹⁾ ÚP v			
a) místo výkonu práce	b) název profese	c) dle KZAM	d) vznik / obsazenost ¹⁾ ke dni
e) pracovní právní vztah na dobu určitou / neurčitou ¹⁾	f) pracovní doba	g) počet míst	h) výše mzdy
i) požadované vzdělání, praxe	j) zveřejňovat <input type="checkbox"/> ANO / NE ¹⁾		
k) kontaktní osoba na pracovišti	l) poznámky: nabízené výhody, speciální požadavky apod.		

ČÁST E - VYBERTE ÚŘADY, VŮČI KTERÝM JE PODÁNÍ ČINĚNO

a) Živnostenský úřad	<input type="checkbox"/> počet příloh	b) SSZ	<input type="checkbox"/> počet příloh	c) Zdravotní pojišťovna	<input type="checkbox"/> počet příloh
d) Finanční úřad	<input type="checkbox"/> počet příloh	e) Úřad práce	<input type="checkbox"/> počet příloh		

ČÁST F – ADRESA PRO DORUČOVÁNÍ

a) název ulice	b) č.p. / č.ev.	c) číslo orientační	d) PSČ
e) název obce	f) část obce	g) okres	
h) adresu použít i pro následující řízení <input type="checkbox"/> ANO / NE ¹⁾			

ČÁST G – DOPLŇUJÍCÍ ÚDAJE

a) telefon	TELEPHONE NUMBER	b) datová schránka	c) e-mail	E-MAIL
------------	------------------	--------------------	-----------	--------

jméno podatele APPLICANT 1 ST NAME	příjmení podatele APPLICANT SURNAME	SIGNATURE vlastnoruční podpis
v CITY WHERE SIGNED	dne DATE (DD,MM,YY)	

**SEZNAM OBORŮ ČINNOSTÍ
NÁLEŽEJÍCÍCH DO ŽIVNOSTI VOLNÉ
„VÝROBA, OBCHOD A SLUŽBY
NEUVEDENÉ V PŘÍLOHÁCH 1 AŽ 3
ŽIVNOSTENSKÉHO ZÁKONA“**

podací razítko

ČÍSLO OBORU - NÁZEV

1)	Poskytování služeb pro zemědělství, zahrádnictví, rybníkářství, lesnictví a myslivost
2)	Činnost odborného lesního hospodáře a vyhotovování lesních hospodářských plánů a osnov
3)	Diagnostická, zkušební a poradenská činnost v ochraně rostlin a ošetřování rostlin, rostlinných produktů, objektů a půdy proti škodlivým organismům přípravky na ochranu rostlin nebo biocidními přípravky
4)	Nakládání s reprodukčním materiálem lesních dřevin
5)	Chov zvířat a jejich výcvik (s výjimkou živočišné výroby)
6)	Úprava nerostů, dobývání rašeliny a bahna
7)	Výroba potravinářských a škrobářenských výrobků
8)	Pěstitelské pálení
9)	Výroba krmiv, krmných směsí, doplňkových látek a premixů
10)	Výroba textilií, textilních výrobků, oděvů a oděvních doplňků
11)	Výroba a opravy obuvi, brašnářského a sedlářského zboží
12)	Zpracování dřeva, výroba dřevěných, korkových, proutěných a slaměných výrobků
13)	Výroba vlákniny, papíru a lepenky a zboží z těchto materiálů
14)	Vydavatelské činnosti, polygrafická výroba, knihařské a kopírovací práce
15)	Výroba, rozmnožování, distribuce, prodej, pronájem zvukových a zvukové-obrazových záznamů a výroba nenahraných nosičů údajů a záznamů
16)	Výroba koksů, surového dehtu a jiných pevných paliv
17)	Výroba chemických látek a chemických směsí nebo předmětů a kosmetických přípravků
18)	Výroba hnojiv
19)	Výroba plastových a pryžových výrobků
20)	Výroba a zpracování skla
21)	Výroba stavebních hmot, porcelánových, keramických a sádrových výrobků
22)	Výroba brusiv a ostatních minerálních nekovových výrobků
23)	Broušení technického a šperkového kamene
24)	Výroba a hutní zpracování železa, drahých a neželezných kovů a jejich slitin
25)	Výroba kovových konstrukcí a kovodělných výrobků
26)	Umělecko-řemeslné zpracování kovů
27)	Povrchové úpravy a svařování kovů a dalších materiálů
28)	Výroba měřicích, zkušebních, navigačních, optických a fotografických přístrojů a zařízení
29)	Výroba elektronických součástek, elektrických zařízení a výroba a opravy elektrických strojů, přístrojů a elektronických zařízení pracujících na malém napětí
30)	Výroba neelektrických zařízení pro domácnost
31)	Výroba strojů a zařízení
32)	Výroba motorových a přípojných vozidel a karoserií
33)	Stavba a výroba plavidel
34)	Výroba, vývoj, projektování, zkoušky, instalace, údržba, opravy, modifikace a konstrukční změny letadel, motorů letadel, vrtulí, letadlových částí a zařízení a leteckých pozemních zařízení
35)	Výroba drážních hnacích vozidel a drážních vozidel na dráze tramvajové, trolejbusové a lanové a železničního parku
36)	Výroba jízdních kol, vozíků pro invalidy a jiných nemotorových dopravních prostředků
37)	Výroba a opravy čalounických výrobků
38)	Výroba, opravy a údržba sportovních potřeb, her, hraček a dětských kočárků
39)	Výroba zdravotnických prostředků
40)	Výroba a opravy zdrojů ionizujícího záření

41)	Výroba školních a kancelářských potřeb, kromě výrobků z papíru, výroba bižuterie, kartáček a konfekčního zboží, deštníků, upomínkových předmětů
42)	Výroba dalších výrobků zpracovatelského průmyslu
43)	Provozování vodovodů a kanalizací a úprava a rozvod vody
44)	Nakládání s odpady (vyjma nebezpečných)
45)	Přípravné a dokončovací stavební práce, specializované stavební činnosti
46)	Sklenářské práce, rámování a paspartování
47)	Zprostředkování obchodu a služeb
48)	Velkoobchod a maloobchod
49)	Zastavárenská činnost a maloobchod s použitým zbožím
50)	Údržba motorových vozidel a jejich příslušenství
51)	Potrubní a pozemní doprava (vyjma železniční a silniční motorové dopravy)
52)	Skladování, balení zboží, manipulace s nákladem a technické činnosti v dopravě
53)	Zasilatelství a zastupování v celním řízení
55)	Ubytovací služby
56)	Poskytování software, poradenství v oblasti informačních technologií, zpracování dat, hostingové a související činnosti a webové portály
57)	Činnost informačních a zpravodajských kanceláří
58)	Nákup, prodej, správa a údržba nemovitostí
59)	Pronájem a půjčování věcí movitých
60)	Poradenská a konzultační činnost, zpracování odborných studií a posudků
61)	Projektování pozemkových úprav
62)	Příprava a vypracování technických návrhů, grafické a kresličské práce
63)	Projektování elektrických zařízení
64)	Výzkum a vývoj v oblasti přírodních a technických věd nebo společenských věd
65)	Testování, měření, analýzy a kontroly
66)	Reklamní činnost, marketing, mediální zastoupení
67)	Návrhářská, designářská, aranžérská činnost a modeling
68)	Fotografické služby
69)	Překladačská a tlumočnická činnost
70)	Služby v oblasti administrativní správy a služby organizačně hospodářské povahy
71)	Provozování cestovní agentury a průvodcovská činnost v oblasti cestovního ruchu
72)	Mimoškolní výchova a vzdělávání, pořádání kurzů, školení, včetně lektorské činnosti
73)	Provozování kulturních, kulturně - vzdělávacích a zábavních zařízení, pořádání kulturních produkcí, zábav, výstav, veletrhů, přehlídek, prodejních a obdobných akcí
74)	Provozování tělovýchovných a sportovních zařízení a organizování sportovní činnosti
75)	Praní pro domácnost, žehlení, opravy a údržba oděvů, bytového textilu a osobního zboží
76)	Poskytování technických služeb
77)	Opravy a údržba potřeb pro domácnost, předmětů kulturní povahy, výrobků jemné mechaniky, optických přístrojů a měřidel
78)	Poskytování služeb osobního charakteru a pro osobní hygienu
79)	Poskytování služeb pro rodinu a domácnost
80)	Výroba, obchod a služby jinde nezařazené

jméno podatele	příjmení podatele	vlastnoruční podpis
vztah k právnické osobě		
V	dne	