

# NURSE FINDER'S GENERAL BUSINESS TERMS AND CONDITIONS (GBTC)

UPDATE: JULY 2024

This Nurse Finder's General Terms and Conditions applies to the following companies:

**Nurse Finder Europe MTM GmbH** (hereinafter: European Recruiter), Rothenbaumchaussee 26, 20148 Hamburg, Germany. The Managing Director is Martin Neuse, and the Chairman of the Board of Advisors is Madhavan Pillai.

**Nurse Finder Oy** (hereinafter: European Recruiter), Kylväjätie 15 C, 47400 Kausala, Finland. The Managing Director is Maija Virta, and the Chairman of the Board is Madhavan Pillai.

**Nurse Finder India** (hereinafter: Indian Recruiter), No 165 Ground floor, Villinur main road, Reddiarpalayam, Puducherry – 605010, India. The Managing Partner is Madhavan Pillai.

## Introduction

Nurse Finder offers recruitment services to healthcare providers in Europe, specialising in the fair and ethical recruitment of healthcare professionals from India. Our strength lies in our network of subsidiaries in Germany, Finland and India. We have registered companies in all three locations. We offer end-to-end placement services under the same management and owners both in Europe and in India. By integrating operations in both source and destination countries, we can manage operations as one process from recruitment to relocation, the same people are providing support to the healthcare professionals during the entire process, and any ethical or human rights violations can be prevented more easily.

## Nurse Finder Mission

Nurse Finder offers relocation programs for Indian healthcare professionals so that they and their families can start a new career and life in Europe. We are committed to ethical recruitment practices that are fair to both Indian employees and European employers. To make this possible, we develop partnerships in Europe mainly with the employers offering repeated business as well as the recruitment and staffing companies.

## Nurse Finder Vision

European employers have received significant help in their manpower needs from highly skilled healthcare professionals from India, which has also contributed to European economic growth. These employees have achieved their professional goals and settled permanently with their families in Europe. Everyone has learned the language of their new home country and the whole family has not only integrated into the local society but has become an active member of it.

## Nurse Finder Values

**FAIRNESS:** We are committed to fair business practices that are responsible and transparent.

**INTEGRITY:** We are honest with everyone, and we always keep our word.

**OPENNESS:** We share information and problems are solved together.

**SOLUTION ORIENTATION:** We seek better solutions and new ways to operate all the time.

## 1. General

- 1.1 Recruitment orders of the Indian healthcare professionals from the European Recruiter's clients (hereinafter: Client) to the European Recruiter shall be executed under these General Terms and Conditions (hereinafter: GBTC).
- 1.2 The Client can be a European healthcare provider as an employer, a European staffing company as an employer, or a European manpower services company on behalf of its client (who is an employer).
- 1.3 The European Recruiter shall ensure that all its Clients comply with this GBTC. If that is not the case or there are some additional conditions, these need to be agreed upon in the Recruitment Contract between the European Recruiter and the Client.
- 1.4 The Indian Recruiter shall ensure with contracts that all its Recruitment Partners in India comply with this GBTC. The GBTC shall apply for the entire duration of the business relationship until all agreed batches of healthcare professionals have been successfully relocated to Europe.
- 1.5 This GBTC shall apply exclusively unless the European Recruiter has agreed differently with the Client and informed the Indian Recruiter of those changes in writing. The Indian Recruiter must inform the local Recruitment Partners of those changes before the recruitment of the specific group starts.
- 1.6 Nurse Finder only works with partner organisations and their employees who are not requesting any additional monetary compensation for services outside the mutually agreed recruitment fees and respectively, we are not requesting those either.
  - 1.6.1 Nurse Finder does not engage in any act of corruption, including the offering, promising or giving of any undue pecuniary or other advantage to public officials or employees of persons or entities with which it has a business relationship or to their relatives or associates. Likewise, we do not request, agree to or accept any undue pecuniary or other advantage from public officials or the employees of persons or entities with which we have a business relationship.
  - 1.6.2 As the entire management is committed to preventing, detecting and addressing bribery and other forms of corruption and we are very small organisation, there is no need to adopt any internal controls, ethics and compliance programmes, or measures for the issue at the moment.
  - 1.6.3 As a company, we are discouraging our employees from using small facilitation payments in any daily activities.
- 1.7 Recruiters' policy is to be gender-neutral and religion-neutral in our recruitment. We ensure equal pay for men and women. We are against the discrimination of lesbian, gay, bisexual, transgender and intersex (LGBTI) people as well as people with disabilities.
- 1.8 The Recruiter reserves a right to audit the operations of any Recruitment Partner or Client in general, event based or in case it has a reclamation of violation of these General Business Rules and Conditions.
- 1.9 The GBTC shall remain binding if the individual provisions are otherwise invalid.

## 2. Process Activities

- 2.1 European Recruiter offers recruitment services to Clients in Europe by specialising in the fair and ethical recruitment of healthcare professionals from India.
- 2.2 The Client typically selects the employees from the pool of candidates, who have already started their language studies in India.
- 2.3 The local language skill is the prerequisite for social welfare and healthcare jobs in Europe, and therefore, the candidate has to fulfil the language skill level set for the job. The candidate can apply for the job before, during, or after the language studies. The candidate is free to choose any language training provider as long as the training complies with the quality standards set for language training by the Association of Language Testers in Europe. The language skills levels are defined based on the Common Reference Levels set by the Common European Framework of Reference for Languages (CEFR). The training and exams shall be provided in all five areas of evaluation: spoken production, spoken interaction, reading, listening, and writing.
- 2.4 European Recruiter signs with the candidate a 'Right to Represent Agreement (RTR)'. In this agreement, the candidate gives authorization to the Recruiter to submit his/her resume and represent his/her interest as a candidate for the job position in Europe as specified in the agreement. It also specifies the rights and duties of both parties as well as defines the process and the cancellation policies. The candidate declares that he/she has not signed an RTR Agreement or any similar Agreement with any other hiring organisation that is still valid while signing the RTR with the Recruiter. The candidate also agrees not to make any commitment during the validity of the RTR that prevents him/her from fulfilling the conditions of the RTR signed with the Recruiter.
- 2.5 The Recruiter will check the identity, the professional licence and the professional qualifications of the candidate to the best of his/her knowledge and belief. The candidate also certifies in the RTR that all documents provided to the Recruiter during the process are genuine.
- 2.6 The Client reviews all shortlisted candidates based on their documentation and an interview conducted by the Client and/or an employer (if a separate company), if they wish to do so, and makes an employment decision. In case the employer does not wish to interview each candidate, they shall participate in an online seminar for the candidates to get familiar with the employer and the specific job before the candidate decides to accept the job offer. An employment contract or a conditional job offer letter is provided directly by the employer with the respective candidate as an employee. The candidate shall have a minimum of seven days to get familiar with the job offer before the deadline for signing the contract. See also clause 3.8.
- 2.7 The Recruiter is not a party to the employment contract and is not an employer of the respective employee. The Recruiter advises the Client in the selection based on the tests and interviews the Recruiter has conducted, but the final employment decision is always made by the Client independently.
- 2.8 European Recruiter ensures that the employer provides required professional training, language training (e.g. nursing language), and skills exams needed to become a licensed professional in the specific location free of cost. Each employee shall have a free choice whether he/she wants to choose the skills exam only or the adaptation course, in case such a choice is possible in the specific location and profession.

- 2.9 The European Recruiter ensures that the Client and the employer commit to the same fair and ethical recruitment standards as the European Recruiter has committed in its own country or India.
- 2.10 The European Recruiter or the Client ensures that the employee has a first accommodation readily available during the relocation at a reasonable cost (defined in the employment contract or a separate agreement that is signed with the employee). However, the employee shall pay all the costs of the accommodation, like rent, rent deposit, water, electricity, Wi-Fi, and home insurance. The initial costs (first 1-2 months) are paid either by the Recruiter or the employer, and these costs are collected from the employee either once the employment has started or beforehand.
- 2.11 The Indian Recruiter arranges the group flight ticket from India to the destination country in the economy class. All candidates in the group will depart from the same airport in India (defined case-by-case) and shall independently arrange the local transportation to that airport.
- 2.12 The European Recruiter arranges the airport pick-up and transportation to the accommodation for the employee in the destination country.
- 2.13 The European Recruiter or the employer will help the employee with all the statutory registrations in the destination country. This includes e.g. opening a bank account, getting a local SIM card, and registrations to the mandatory national registers like the national population register, taxpayers register, and registration to the national health insurance scheme.
- 2.14 The Indian and European Recruiters together provide WhatsApp, email, and phone support for the candidates during the language training, visa/residence permit process, relocation, and minimum during the first year in the destination country.
- 2.15 The employee shall typically apply for the visa/residence permit (Recruiter assists) and pay all related fees, arrange and pay the health check and related health certificates as well as police clearance certificate, arrange and pay all local travel costs in India, and arrange and pay the travel insurance that covers the health care costs in the destination country during the first three months. The employee shall also get their documents translated into the local language if required by the authorities in the destination country.
- 2.16 The European Recruiter will assist the candidate with all the required local recognitions of their documents (e.g. partial recognition of educational and work experience certificates) before the employee relocates to the destination country.

### **3. Principles for the Recruitment and Placement**

The following principles are an integral part of all legal transactions without exception and must be agreed to in writing by the contracting parties in Europe and India. However, some of these principles are local and therefore, applied only in that specific locality. These local requirements are identified in the corresponding clauses. The Recruiters, the Client and any other contracting party cannot waive the commitment and redemption of these obligations in the contracts, including employment contracts, with healthcare professionals.

- 3.1 The European and Indian Recruiter and their contractual partners are committed to fair and ethical recruitment and placement practices. In doing so, they are guided by:
  - 3.1.1 “International UN (United Nations) Human Rights Convention” and “UN Guiding Principles on Business and Human Rights”.

<https://www.un.org/en/global-issues/human-rights#:~:text=It%20sets%20out%2C%20for%20the,States%20and%20many%20new%20democracies.>

[https://www.ohchr.org/sites/default/files/Documents/Publications/GuidingPrinciplesBusinessHR\\_EN.pdf](https://www.ohchr.org/sites/default/files/Documents/Publications/GuidingPrinciplesBusinessHR_EN.pdf)

- 3.1.2 “ILO (International Labour Organisation) Core Labour Standards” that are based on the five fundamental principles: Freedom of association and the right to collective bargaining, Elimination of forced labour, Abolition of child labour, Prohibition of discrimination in employment and occupation, and Occupational health and safety. These basic principles have been detected in a total of ten conventions: - No. 29 (1930) Forced and compulsory labour - No. 87 (1948) Freedom of association and protection of the right to organise - No. 98 (1949) Freedom of association and the right to collective bargaining - No. 100 (1951) Equality of remuneration - No. 105 (1957) Abolition of forced labour - No. 111 (1958) Discrimination in employment and occupation - No. 138 (1973) Minimum age for admission to employment - No. 182 (1999) Worst forms of child labour.

<https://www.ilo.org/international-labour-standards/publications-international-labour-standards>

- 3.1.3 “General Principles and Operational Guidelines for Fair Recruitment of the ILO”,

[https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@ed\\_protect/@protrav/@migrant/documents/publication/wcms\\_703485.pdf](https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@ed_protect/@protrav/@migrant/documents/publication/wcms_703485.pdf)

- 3.1.4 “WHO’s Global Code of Practice on the International Recruitment of Health Personnel”

<https://www.who.int/publications/i/item/wha68.32>

- 3.1.5 “Indian Emigration Act 1983”. However, educated healthcare professionals do not require emigration clearance from the Protectorate of Emigrants (POE), and the Recruiter or any of its contractual partners cannot collect any recruitment fee from the candidates, although it is allowed by Indian law.

[https://www.indiacode.nic.in/handle/123456789/1779?view\\_type=browse](https://www.indiacode.nic.in/handle/123456789/1779?view_type=browse)

- 3.2 Furthermore, any business activities related to Germany are guided by the German labour laws, applicable collective agreements, and the principles of the "Fair Recruitment Healthcare Germany" quality seal by RAL GÜTEZEICHEN.

<https://www.faire-anwerbung-pflege-deutschland.de/>

- 3.2.1 The Quality Assurance and Test Specifications are based on six guiding principles:

3.2.1.1 Written form for verifiability: Contracts, placement conditions, general terms and conditions, recruitment conditions, specific job offers and information for candidates must be recorded in written form.

3.2.1.2 Placement process free of charge for nurses: The obligation to comply with the Employer Pays Principle ensures that employers pay for the required language training and compensation measures as well as the direct costs of recruitment.

3.2.1.3 Minimising the economic risk for nurses: The entrepreneurial risk of recruiting abroad may only be passed on to the nurse to a limited extent.

3.2.1.4 Transparency of structures, services and costs: All parties involved in the recruitment process must be able to make independent, responsible and fully informed decisions at all times and be seen as equal partners.

- 3.2.1.5 Sustainability and participation: A lack of structure and a passive attitude on the part of employers in the recruitment process can mean that newly recruited employees may only be retained for a short period of time.
- 3.2.1.6 Overall responsibility: All those involved should be aware of the immense responsibility associated with international recruitment even before it is actually realised.
- 3.2.2 The Fair Recruitment Healthcare Quality seal has especially two specific requirements that need to be followed when recruiting and placing healthcare workers in Germany: the “Employer Pays” principle and “Integration Management”.

3.2.2.1 The Employer Pays principle means that all the costs related to the recruitment, training, and relocation processes are refunded to the employees by the Recruiter once they have relocated to Germany and have their bank account open. The refund is paid as per actuals up to the maximum levels mentioned below and proof of payment is required. The costs related to language studies are refunded **up to INR 1,00,000 for those who studied level B1 and INR 1,40,000 for those who studied level B2** before relocation for up to one year retrospectively from the date of signing the German employment contract, the B1 language exam in India **up to INR 20,000**, and the B2 language exam in India **up to INR 22,000**. The visa costs and VFS administration fee are refunded as per actuals. The local travel (to VFS, language test, and the airport of the departure to Germany), translation fees, health certificate, PCC, and travel insurance are refunded as per actuals **up to INR 60,000**.

The candidates terminating the process, who already have the employment contract or the conditional job offer letter from the employer, will get the language training fee, translation fees, and visa processing fees refunded, in case the candidate has informed the Recruiter in writing and requested the refund within 14 days from the termination due to the following reasons: a) language training is terminated during the first 50 teaching units (note: teaching unit is 45 min session), b) if the programme has to be discontinued for health reasons (note: certificate required from the reputable hospital), c) in the event of pregnancy (note: certificate required from the reputable hospital), d) in the event of force majeure, e) in the event of the loss of a close family member (spouse, candidate’s father, candidate’s mother, own children, siblings that are still part of the same family and under 18 years old) or f) Recruiters, Client, and/or any other business partner of them fails to follow the rules of this quality seal. See also clauses 3.10 and 3.11 and corresponding regulations in the German Civil Code (§§ 346 ff. BGB, § 314 BGB).

If the healthcare professional, who has signed an employment contract or the conditional job offer letter, is not placed with an employer in Germany after 6 months of successful completion of the training programme, the costs incurred will not be borne by the healthcare professional. See also clause 3.12.

- 3.2.2.2 Before providing an employment contract or a conditional job offer letter, the employer undertakes to submit in writing a) the employer's previous

experience with international recruitment, in particular, whether and how many recruitments have taken place at the intended company location, b) the employer's measures and instruments for occupational and social integration, language training, and support during familiarisation, and c) about the responsible contact persons at the employer both before entering Germany and on-site.

- 3.2.3 More information about living and working in Germany can be found in the “Welcome to Germany” leaflet and the “Fair Recruitment Healthcare Germany” leaflet.

<https://www.bamf.de/SharedDocs/Anlagen/EN/Integration/WillkommenDeutschland/willkommen-in-deutschland.html?nn=282388>

[https://nursefinder.eu/wp-content/uploads/2024/05/2024\\_Infobroschuere\\_EN\\_f\\_May\\_2024.pdf](https://nursefinder.eu/wp-content/uploads/2024/05/2024_Infobroschuere_EN_f_May_2024.pdf)

- 3.3 Furthermore, any business activities related to the UK are guided by the British labour laws and applicable collective agreements as well as “Code of Professional Practice of the Recruitment and Employment Confederation REC”.

<https://www.rec.uk.com/recruiters/compliance/code-professional-practice>

- 3.4 Furthermore, any business activities related to Finland are guided by the Finnish labour laws and applicable collective agreements as well as "Vastuullisuussuosituksset sotehenkilöstön kansainväliseen rekrytointiin” by Ministry of Social Affairs and Health (STM).

[https://valtioneuvosto.fi/documents/1410877/153287519/15.2.2023\\_Vastuullisuussuosituksset+sotehenkil%C3%B6st%C3%B6n+kansainv%C3%A4liseen+rekrytointiin.pdf/2c787c43-c668-24dc-245c-092e85b106c7/15.2.2023\\_Vastuullisuussuosituksset+sote-](https://valtioneuvosto.fi/documents/1410877/153287519/15.2.2023_Vastuullisuussuosituksset+sotehenkil%C3%B6st%C3%B6n+kansainv%C3%A4liseen+rekrytointiin.pdf/2c787c43-c668-24dc-245c-092e85b106c7/15.2.2023_Vastuullisuussuosituksset+sote-)

[https://valtioneuvosto.fi/documents/1410877/153287519/15.2.2023\\_Vastuullisuussuosituksset+sotehenkil%C3%B6st%C3%B6n+kansainv%C3%A4liseen+rekrytointiin.pdf?t=1682681438320](https://valtioneuvosto.fi/documents/1410877/153287519/15.2.2023_Vastuullisuussuosituksset+sotehenkil%C3%B6st%C3%B6n+kansainv%C3%A4liseen+rekrytointiin.pdf?t=1682681438320)

- 3.5 Indian and European Recruiters together represent Indian healthcare professionals in the international manpower business. If there is a conflict between the employee and the employer, we as a Recruiter shall advise primarily the employee.

- 3.6 The candidate agrees that during the process, he/she does not approach, communicate, or engage with the Clients directly or indirectly without the consent of the Recruiter.

- 3.7 The Client shall not directly recruit candidates without compensation to the Recruiter within one year after the Recruiter has introduced the candidate to the Client.

- 3.8 An employment contract or a conditional job offer letter is provided directly by the employer to the employee. In case the time between the employment decision and the beginning of the employment is long e.g. due to the language training, the employer may give first the conditional offer letter to the candidate and the actual employment contract is signed just before the employment starts. The conditional job offer letter shall be binding to the employer in case the employee fulfils all the conditions set in the Job offer letter and has all the same employment conditions as in the actual employment contract. The conditions that the employee must fulfil during the relocation are typically that the required language skills level has been achieved, the person is healthy enough to start working, the person submits a police clearance certificate, and the visa or residence permit application has not been rejected for self-inflicted reasons. See also clause 2.6.

- 3.8.1 The employment contract shall have at least the following information: a) the name and address of the employer, b) the planned date of commencement and the planned duration of the employment relationship, c) the place of work or, if the employee is not to work at only one specific place of work, an indication that the employee may be employed at various locations, d) the activity to be performed,

- e) the contractual working hours, f) the contractual remuneration, including planned deductions, g) the duration of contractual holiday leave, h) the deadlines for terminating the employment relationship, i) a general reference to the collective agreements, works or service agreements applicable to the employment relationship, and j) the possibility of making use of the counselling services of the social partners and government agencies (in Germany). See also corresponding regulations in the German Social Code (§ 299 SGB).
- 3.8.2 The candidate shall receive the employment contract a minimum of 7 days before the deadline for signing it.
- 3.8.3 The candidate agrees to undertake both the job and the gap training in the destination country that has been specified in the employment contract. The candidate agrees to work with the employer for the contracted period unless the employment is discontinued by the employer during the probationary period. In that case, the candidate shall either find another job in the destination country within the limits of the visa/residence permit or immediately return to India at his/her own cost.
- 3.9 Should the candidate choose to resign from the current job during the process without written instruction from the Recruiter, the responsibility and the consequences, whatever they may be, are totally on the candidate.
- 3.10 Recruiter and/or Client reserves the right to terminate the RTR Agreement and/or the Job Offer Letter and/or the Employment Contract in case: a) information given by the candidate is false, b) the candidate does not pass the language exams before relocation, c) the candidate is not fit to work or cannot provide the PCC during the departure, d) the candidate is detrimental to the interests of the Recruiter or employer, negatively affects Recruiter's relationship with prospective employers, brings disrepute or negatively affects Recruiter's general reputation or business standing, and/or acts in a manner that negatively impacts his/her reputation for employment. In case of termination due to the reasons mentioned above, no fees or costs are refunded to the candidate. See also corresponding regulations in the German Civil Code (§§ 346 ff. BGB, § 314 BGB).
- 3.11 The nurse has a right to resign from the process at any time before or after the relocation and there are no other commitments to fulfil than informing in writing the Recruiter of his/her decision to resign and there are no repayment requirements for the nurse in such a situation. In case the nurse has already started employment in the destination country, he/she shall follow the resignation procedures and time frames defined in the employment contract and collective agreement. In terms of Germany, see also the clause 3.2.2.1. and corresponding regulations in the German Civil Code (§§ 346 ff. BGB, § 314 BGB).
- 3.12 The Nursing Candidate has a right to refuse the Job offered to him/her without any specific reason. However, the refusal of the job waives away the responsibility of the Recruiter to refund the costs of the process in case the candidate is not relocating to Europe, even if the candidate has fulfilled the language skills prerequisite for the job offered to him/her. In terms of Germany, see also the clause 3.2.2.1.
- 3.13 If anyone, e.g. the candidate or Client wants to give a complaint or feedback, they can find the feedback link on any of the European or Indian Recruiter's webpages ([nursefinder.eu](http://nursefinder.eu)/[nursefinder.fi](http://nursefinder.fi)/[nursefinderindia.com](http://nursefinderindia.com)). The message sent from the webpage is directed to [feedback@nursefinderindia.com](mailto:feedback@nursefinderindia.com) email. Recruiters have nominated a person who is responsible for handling the feedback. This person will reply



to feedback within two days. If the person in charge doesn't have a solution for the issue, he/she will contact the team to whom the topic concerns or the supervisor. The person, to whose area of responsibility the matter belongs, will take responsibility for finding the solution and providing information about the solution. The person in charge will reply to the message about how the issue will be addressed and when the issue will be solved. All the feedback will be handled within three weeks.

- 3.14 The personal information of the candidate is saved and stored in the Recruiter's online recruitment platform. Recruiter takes appropriate measures to ensure that personal data is kept secure including security measures to prevent it from being accidentally lost or used or accessed in an unauthorised way. Recruiter limits access to the candidate's personal data to those who have a genuine business need to access it. Those processing data will do so only in an authorised manner and are subject to undertakings of confidentiality.

The data that the Recruiter collects from the candidates is only stored within, and on devices physically located within, the EU/EEA, or such third country deemed to offer an adequate level of security defined by the European Commission. By submitting his/her personal data, the candidate agrees for storing and processing of his/her data. Upon the nurse's written request to the Recruiter, his/her personal data will be deleted.

## 4. Costs and Fees

- 4.1 Costs and fees regarding the candidates that will relocate to Germany (see also clauses 3.2.2.1, 3.10, 3.11, and 3.12):

- 4.1.1 Costs that are initially paid by the candidate to the various service providers and refunded as per actuals (proof of payment required) to candidates by the Recruiter:

- The language training fee to level B1 (**maximum INR 1,00,000**) OR to level B2 (**maximum INR 1,40,000**).
- The B1 language exam in India (**maximum INR 20,000**) and B2 language exam in India (**maximum INR 22,000**). The accepted tests are Goethe Institute, TELC Deutsch, and TestDaF.
- Visa fee and VFS service fee as per actuals.
- Translation costs of the following documents: a) educational certificate & transcript, b) nursing license, and c) experience letters (3 latest), the health check and health certificates, Police Clearance Certificate, local travel costs to VFS, Goethe Institute, and the airport of the departure to Germany, and travel insurance that covers also the healthcare costs for the first three months in Germany (**maximum INR 60,000**).

- 4.1.2 Costs that are initially paid by the Recruiter and are free of cost to the candidate:

- Flight cost from India to Germany
- Partial recognition of the educational and experience certificates by German authorities
- Local travel from the airport to the accommodation in Germany

- 4.1.3 Costs that are initially paid by the employer and are free of costs to the candidate:

- Required professional orientation and training
  - Skills exams
  - Language training (including nursing vocabulary) to level B2 in Germany
  - The B2 language exam if taken in Germany
- 4.1.4 Costs that are initially paid by the European Recruiter or the employer and are collected from the candidate either before relocation or deducted from the salary in instalments:
- Cost of accommodation: first 2 month's rent, electricity, and water as well as rent deposit, home insurance, and basic furnishing (if not a furnished apartment)
- 4.2 Costs and fees regarding the candidates that will relocate to the UK (see also clauses 3.10, 3.11, and 3.12):
- 4.2.1 Fees that are paid by the candidate directly to service providers:
- The language training fees
  - OET/IELTS exam
  - The health check and health certificates
  - Police Clearance Certificate
  - Visa fee and VFS service fee
  - Local travel costs to VFS, language exam, and to airport of the departure to the UK
  - Travel insurance that also covers the healthcare costs for the first three months in the UK
- 4.2.2 Costs that are paid by the candidate to the Recruiter (refunded in case the visa is rejected due to the reasons beyond the candidate's control):
- Travel deposit (about 90% of actual flight cost) from India to the UK before visa process is started
  - Travel cost balance (difference between the actual cost and deposit) from India to the UK before handing over the flight tickets
- 4.2.3 Costs that are initially paid by the Recruiter and are free of costs to the candidate:
- Local travel from the airport to the accommodation in the UK
- 4.2.4 Costs that are initially paid by the employer and are free of cost to the candidate:
- Required professional orientation and training
  - Skills exams
- 4.2.5 Costs that are initially paid by the European Recruiter or the employer and are collected from the candidate either before relocation or deducted from the salary in instalments:
- Cost of accommodation: first 2 month's rent, electricity, and water as well as rent deposit, home insurance, and basic furnishing (if not a furnished apartment)

- 4.3 Costs and fees regarding the candidates that will relocate to Finland (see also clauses 3.10, 3.11, and 3.12):
- 4.3.1 Costs that are initially paid by the candidate to the service providers and are refunded as per actuals (using the quarterly average exchange rate) to candidates by the Recruiter:
- The language training fee
  - Residence permit fee and VFS service fee
- 4.3.2 Fees that are paid by the candidate to the Recruiter:
- Travel deposit (about 90% of actual flight cost) from India to Finland before the residence permit process is started
  - Travel cost balance (difference between the actual cost and deposit) from India to Finland before handing over the flight tickets
- 4.3.3 Costs that are paid by the candidate to the various service providers:
- Local travel costs to VFS and to airport of the departure to Finland
  - The health check and health certificates
  - Police Clearance Certificate
  - Travel insurance that covers also the healthcare costs for the first three months in Finland
- 4.3.4 Costs that are initially paid by the European Recruiter and are free of cost to the candidate:
- Local travel from the airport to the accommodation in Finland
- 4.3.5 Costs that are initially paid by the employer and are free of cost to the candidate:
- Required professional orientation and training
  - Skills exams
- 4.3.6 Costs that are initially paid by the European Recruiter or the employer and are collected from the candidate either before relocation or deducted from the salary in instalments:
- Cost of accommodation: first 2 month's rent, electricity, and water as well as rent deposit, home insurance, and basic furnishing (if not a furnished apartment)