

# The holy personnummer

*Debora Weber-Wulff*

We have visited Sweden many times in the past 20+ years. What a fascinating country, with interesting people and beautiful countryside and quaint customs. A few years ago we decided to purchase a summer home in the south of Sweden. After all, Sweden is now in the European Union and we are to be treated the same as Swedes. And the price was right, very cheap compared with Brandenburg, although it is a good 8-10 hours trip from Berlin.

The decision to buy was easy – the paperwork was not. We needed “permission” to purchase property and had to give the names of some upstanding Swedes on the form. No problem, we have some friends here. Then there was the question of transferring the money to Sweden. Who wants to carry a sack full of money with them? But this shouldn’t be a problem, we’ll just open a bank account, we’ll need one anyway for paying the electric bills and other such.

“Just” was the wrong word here. The real estate agent had suggested SE-Banken in Trelleborg (perhaps like the waiters in the former East Germany who would “suggest” one try the fried fish, as that was the only thing actually available, despite the large number of items on the menu?), but we wanted a bank in town, so we started at Handelsbanken. Did we have a *personnummer* ? Of course not, it is

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## Debora Weber-Wulff

forbidden in Germany to have such a number! Sorry, we can't open an account for you. Hmm.

We bought a newspaper and some chocolate and then tried Foreningsbanken. Same song, second verse. No number, no account. Look, we are standing here with 10.000 SEK in our pockets that we want to pay into some account! Isn't that more important than some silly number? At Sparbanken we hit paydirt – the clerk was willing to open an account for us without a number. She just used some made up number, and we were issued *Minuten* cards. Man, we felt like real Swedes, being able to flash a card at some machine and get money from it!

Came time to pay the property taxes we had more problems with not having a number. We ended up having to pay tax twice, but we did get a refund after this was all sorted out. When we got our papers from the tax office there was funny 10-digit number on it, so we tried to use it to get an ICA card. An ICA card is a wonderful thing that lets you pay for food at ICA stores and gets you a “free” subscription to a nice weekly magazine with recipes and articles and lots of Swedish culture. There's no credit attached, it is a debit card that earns interest on the money paid in and not spent. But no, the funny number was not enough. We needed to have a real *personnummer* in order to obtain such a card. The man is very helpful at the ICA consumer desk, but he cannot explain why we need to have a number to obtain such a card.

We manage to survive, somehow, holidays spent in Sweden. And we like it so much, we decide to try Swedish life in earnest. I accepted a guest lecturer position at the new University of Malmö for 6 months. More fun and games with paperwork, I will spare the reader my trials and tribulations, suffice it to say that I drove the people in the consulate in Berlin absolutely batty with all my calls. I hoped to now get my very own *personnummer*. When I got my residence permit, the day before I was to travel to Sweden, late in the afternoon after the consulate was supposed to be closed for the day, I only received a stamp in my passport, no number. “Do I do something with this?” “Oh yes, you show it at the border”.

So we drive up to Sweden through Denmark in order to drive over the new bridge over the *Store-Bælt* and take a boat over to Helsingborg

## The holy personnummer

– but there's no one there at the border to enter into some computer that I am now here and need a number...

The first few days we spend getting the summer house ready for living in for the winter, ordering new heaters and a new fridge with a freezer. The store advertises “Interest free for 3 months”, now that would be great, as I won't get paid until the end of the month. But, of course, this offer is only good for persons who have a *personnummer*.

We'll need a real telephone, too. We managed with lots of discussion to get a mobile phone from Telia 2 years ago, so it shouldn't be too difficult to get a telephone. Except that I don't have a *personnummer*, so they want me to pay them a deposit of 10.000 SEK! We have paid our bills on time for the past two years, but since we don't have a real number (Telia uses 000000-0000 on the mobile phone bill) I can't get the phone in my name. My husband is a German citizen, so he begins dark mutterings about this being illegal and going to take this to the European courts. After some completely bogus manouvers – like him faxing over a copy of the current amount of money in our bank account (a 10-year-old with an old printer can fake one of those in about 15 minutes, and even if it is real, we could take the money out right after getting the statement!) – we are suddenly able to get a telephone.

I am uneasy about whether I can get paid or not without a real number, so I try to visit the *Skattef ö rvaltningen*. Never go to the *Skattef ö rvaltningen* without calling first, as they are either closed or you are in the wrong place or you are missing some vital paper. So I call, and the lady tries to explain to me that I only have a 6 month residence permit, so I can't have a number. I try to explain to her that I need one to get paid. She finally decides to send me a form. When it comes, I am doubtful that it will be right, but I dutifully fill in all the little boxes and send it off. Payday comes – and no money in the account. Sigh. We are on our way back to Germany for a visit, there are a pile of bills at home, and just as we are leaving we find a check in the mail. We had been prepared for the tax bite to be high, but not that high... anyway, there is a *personnummer* on the form, the first six digits are my birthday, hallelujah!

I have to go home early one day when I get back to cash the check, wonderful, real SEK (that drop in value very fast due to some silly crisis somewhere in the world, but that, too, is another story). Then I

## Debora Weber-Wulff

write to my personel office and ask them to please put the money in my account next time. I learn that they can't (won't?) do this – I have to either have an account with Nordbanken (the university's bank) or arrange for my bank to have Nordbanken send over the cash – which will take a few bank days. So I take another half day and go back to my bank to arrange this. But this needs a real *personnummer*, and the computer is saying that my precious number is just a fake one! They are very nice and will try, but are not confident that it will work.

Then I want a VISA card, so that I can use it to pay in the parking houses. They quit accepting my German VISA card a few months ago, about the time that Eurocheques suddenly wouldn't work. I usually don't have enough change, and besides, how do I know in advance how long I am going to be? What if I decide to have a cup of coffee in a cafe? Okay, the coffee is really bad here in Sweden, but the cakes are great. But no, I can't have a VISA card without a number. Well, then how about at least a savings account so that if something is left in my account at the end of the month it can at least be earning a modicum of interest. "We have a package here with a giro account, a savings account with 4% interest and a VISA card...", my eyes light up, "... but you need a *personnummer* to get it." So I take the puky little 2% account that I can have with a fake number, I can only take money out of it 4 times a year, but at least it's something.

I haven't tried the health care system yet, I must admit I am a little afraid of the doctor saying "Open wide" and then, since I have no number engraved on my tongue, sending me back to the waiting room to wait until I get a proper number. A friend has suggested just making a number up for all the places that don't check the official registers online. So I'm trying "my" fake number on a gas card, but I'm not holding my breath.

Sigh. Hard to believe that this is supposed to be a civilized European country. Seems this holy number job is a scheme to keep foreigners out of the country, or at least if they insist on staying, at least making life as difficult as possible for them. Special deals only for Swedes! Ah, well, I'll just sit back and wait, revenge will come. They are only using the last two digits of the year for the numbers, the fake numbers seem to start with 01, what a mess they will be having come the year 2000!

## The holy personnummer

Got a letter from Preem today. No, I can't have a gas card. I didn't even want the credit card, just one that gets me a bill every month. The fine print on the application form says "a card can be given to persons who, after a special check, are judged to have the prerequisites for being responsible for the trust given to a card holder". On the letter informing me that I can't have a card according to the standards they set the signer has scrawled "Ej folkbokförd i Sverige", i.e. no *personnummer*, no trust, no gas card.

Now they've started in on my son, who is six years old and attends a local *dagis*. The *dagis* has been privately operated, from January 1 the *kommun* will take over. But since they only pay for children with *personnummer*, we will have to get one for him by then or take him from kindergarten. The tax office insists: only with a year's residence permit can one be blessed with a number. The immigration people – on a special telephone number that charges per minute and, after answering immediately, puts you in a queue for a few minutes – say that it's too early to renew our permits. I give up. I asked the administration of my school to please help me talk sense into these bureaucrats, or I'll return to Germany. The international services officer is doing her best, it seems she is getting somewhere. But of course – *she* has a number, the outward and visible sign of belonging to Swedish society. How nice that they let me buy food without one!