



# The Valencia Expatriate Starter Guide



*Everything I wish someone had told me when I arrived somewhere new.*

By Pablo Ruiz · YGV Your Guide in Valencia · ygv.es

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## Welcome to Valencia

Moving to a new country is exciting and overwhelming in equal measure. This guide covers the practical things no one tells you: which banks work with just a passport, which neighbourhoods suit different lifestyles, how to get around, and what to do in your first few weeks.

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## 1. Banks that open accounts with just your passport

You do not need a NIE to open a bank account in Spain. These three options work with a valid passport:

<b>BBVA</b>	Walk into any branch with your passport. Ask for the Cuenta Nomina Sin Comisiones. No minimum income required for non-residents.
<b>CaixaBank HolaBank</b>	Designed for internationals. English-speaking staff in many Valencia branches. Passport plus proof of address is usually enough.
<b>Banco Santander</b>	Offers the Cuenta Online para No Residentes. Can be opened with just a passport and no minimum income. Available online or in branch.

*Tip: Revolut and N26 are even easier to open (fully online, passport only) and work well as a first account while you sort out the Spanish banking system.*

## 2. Best neighbourhoods by profile



The Valencia waterfront — one of the most popular areas for expats.

<b>Ruzafa</b>	Young professionals, expats, great bars and restaurants. The most international feel in the city. Expect higher rents but a ready-made social life.
<b>El Carmen</b>	Historic centre, bohemian and lively at night. Perfect if you want to be in the middle of everything.
<b>Benimaclet</b>	Student area, relaxed vibe, affordable. Strong community feel and close to the university.
<b>Pla del Remei</b>	Upscale, quiet, wide avenues. Good for families or those who want a calmer pace.
<b>Malvarrosa</b>	Beach area, increasingly popular with expats, more affordable than Ruzafa.
<b>Patraix / Jesus</b>	Residential, very local, best value for money. Very authentic and community-oriented.



Mercado Central — the heart of Valencia daily life, worth a visit your first week.

### 3. Getting around Valencia

<b>Abono Zone A</b>	Monthly pass for buses, metro and tram within Valencia city. Around 20 euros per month. Get the Tarjeta SIP at any EMT office with your passport.
<b>Cabify</b>	The reliable alternative to Uber in Valencia. Professional drivers, reasonable prices. Download the app before you need it urgently.
<b>Valenbisi</b>	City bike-share system. Annual subscription around 30 euros. Valencia has dedicated bike lanes almost everywhere.
<b>Metro &amp; Tram</b>	Metro connects the city to the airport and suburbs. Line 5 goes directly to the beach. Tram covers the northern coastal areas.



Valencia is a city made for outdoor life. Cycling and walking are practical choices year-round.

*Tip: for the first few weeks, Cabify plus the monthly transport pass covers most situations without needing a car. Valencia is very walkable in the centre.*

## 4. Healthcare for expats

Navigating a foreign health system is stressful. Here is what you need to know from day one.

<b>EU citizens</b>	Your EHIC card covers emergency treatment. For ongoing care, register at your local Centro de Salud with your passport and empadronamiento certificate.
<b>Non-EU residents</b>	Once you have your TIE and are registered, you can access the public health system at your nearest Centro de Salud.
<b>Private insurance</b>	Sanitas and Adeslas are the most common providers. Required for some visa types. Costs from around 50 to 80 euros per month.
<b>Farmacias</b>	Marked with a green cross. Open late and on weekends. Pharmacists can advise on minor issues without an appointment.



Valencia City Hall (Ayuntamiento) — where you register for empadronamiento and many other essential services.

## 5. First month checklist

Do these in order. Each one unlocks the next.

<b>Empadronamiento</b>	Register at your local town hall. Bring your passport and lease contract. Required for almost everything else.
<b>NIE or TIE</b>	EU citizens: get your certificate of registration. Non-EU: apply for your TIE with your visa documentation.
<b>Bank account</b>	BBVA or CaixaBank HolaBank with your passport. Or start with Revolut while you wait.
<b>SIP health card</b>	Register at your Centro de Salud once you have the empadronamiento.
<b>Transport pass</b>	Get your EMT card for the monthly travel pass at any EMT office or metro station.
<b>Spanish SIM</b>	A local number makes everything easier. Orange, Movistar and Vodafone have shops across the city.



La Lonja de la Seda — one of Valencia's most iconic buildings, steps from the Mercado Central.

*Do the empadronamiento first. Almost everything else depends on having it.*

**Need help with any of this in person? WhatsApp Pablo: +34 684 484 403 ygv.es**