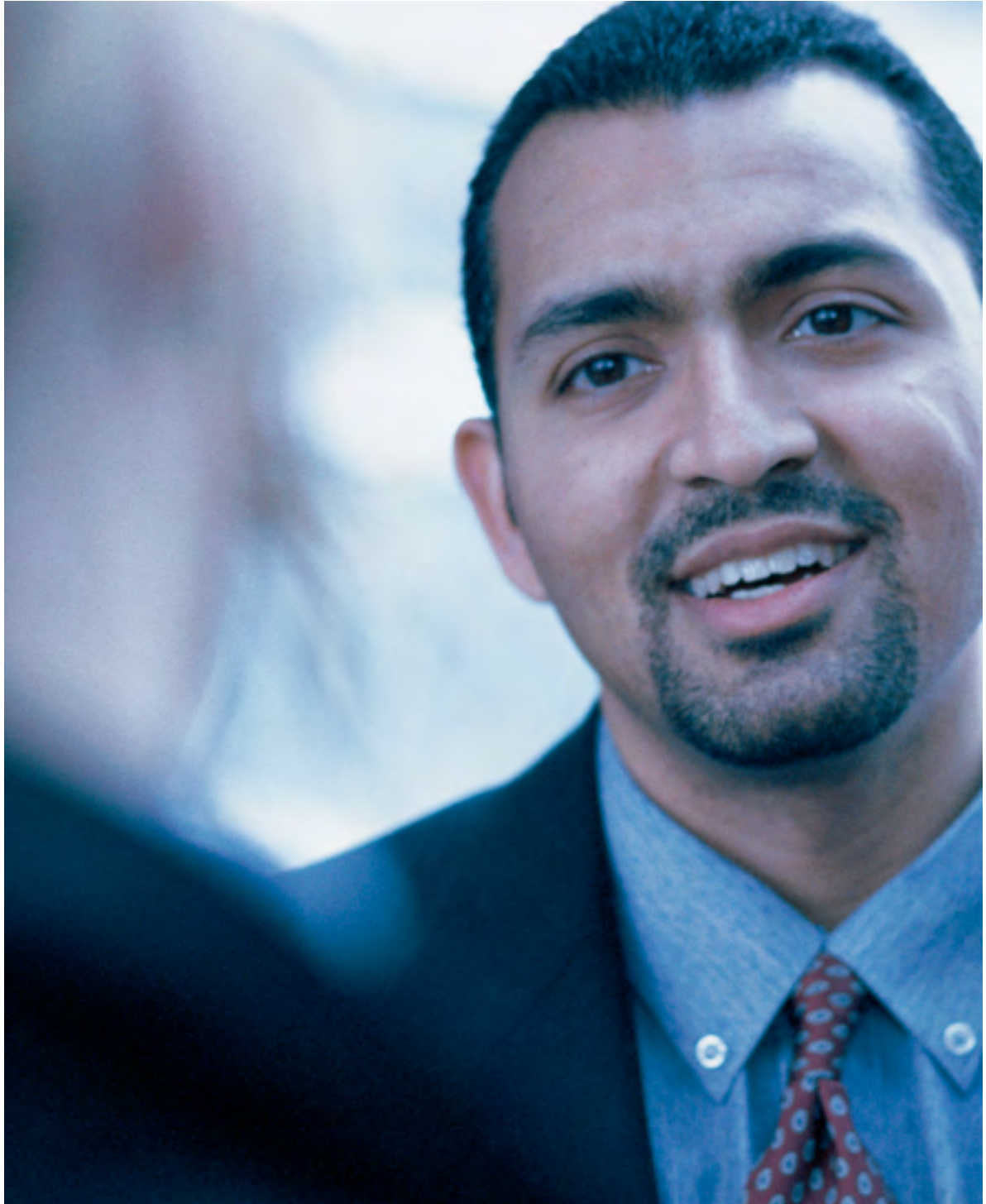


# EXPAT GUIDE: **EGYPT**

This expat guide offers information and advice if you are moving to Egypt.

Click on the different tabs to find out about anything from tax rules and banking to accommodation and culture.



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## Moving to Egypt

Egypt is not only a tourist destination, but also a very interesting country for expats. It is a focal point for regional politics, an education hub and a meeting point between the west and Arabic cultures. Although Egypt might not be thought of as an expat destination characterised by international business, the country is certainly culturally central to that of the Arabic world, and expats moving there will see a country as relevant as ever.

Egypt makes for a different kind of expat destination as it is usually curiosity or love of the country rather than a financial draw that brings expats to stay. Egypt has its business incentives but isn't an internationally prominent financial or industrial centre that typically relocates entrepreneurial expats. Therefore Egypt attracts engaging active expats that balance expat communities with Egyptian culture and people. Teachers, writers, volunteers and NGO workers are all interwoven into Egyptian communities, making for a truly foreign expat experience. However, it should be noted that there are business opportunities for entrepreneurs in the new emerging markets that are a result of the country actively promoting and engraining itself into international business community.

### Shipping and removals

There are a number of international shipping and removal companies offering competitive price quotes for services shipping to Egypt.

Shipping to cities other than Cairo will be more difficult and expensive. Small items may be better brought in personal luggage or air freight as Egyptian customs has a reputation for allowing items to go missing. It is also a good idea to insure expensive shipped goods through a company other than the one used for shipping.

It is often much cheaper to buy new items from within Egypt than to ship them from a home country. Doing this will not only save on shipping costs but also on the tax paid on imported goods. Tax rates for imported goods tend to change but can be as high as 55% of the item's worth – in particularly electronics and furniture are taxed high and can be bought cheaply in Egypt.

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## Working in Egypt

Below you will find information about:

- [Work permits](#)
- [Business](#)
- [Public holidays](#)
- [Taxes](#)
- [Banking](#)
- [Working outside Cairo](#)

Most expat jobs in Egypt are found in Cairo which is a real international hub with a large population of Americans and Europeans.

Job types vary widely in Cairo, but most expats don't come for the business or financial opportunities that usually attract expats to other major world cities. The most common employment is teaching, both in private schools and English language schools. Volunteers and employees for NGOs also make up a substantial amount of the expat community. Other industries that draw expats are a petroleum export sector and media businesses. A large number of writers make Cairo their headquarters. Egypt also has an emerging IT industry.

It is far better to be hired from outside Egypt than trying to find a job when already there. It is not only difficult to find a job when already in Egypt, the salary is typically lower than when hired from overseas. Furthermore, expat employees hired from within Egypt are typically paid in the local currency, whereas expats hired from overseas are usually paid in euros, pounds or dollars.

Networking is an important part of the Egyptian business culture and functions largely on the premises of personal contacts and recommendations.

### Work permits

A working visa is necessary for employment in Egypt and can only be obtained with formal job offer and contract from a company or sponsor. Another benefit of being hired from overseas is that the hiring company can assist in getting a work visa making it easier to navigate the appropriate bureaucratic channels. It is of course possible to get a work visa and employment from within the country although the process tends to be more difficult and certainly more uncertain.

Expats wishing to stay longer than three months should apply for an entry visa at least three months prior to arrival in Egypt. The required paperwork submitted for an entry visa changes often and is best handled by an agency or through the hiring company. The length and cost of entry visas changes depending on the applicants nationality and type of entry visa.

Visa and Work Permits for Egypt:

- Ministry of Foreign Affairs: [www.mfa.gov.eg](http://www.mfa.gov.eg)

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## Business

Business is conducted in a formal yet friendly and personal manner. Punctuality and a formal appearance is important; suits and ties are worn by businessmen and women should dress modestly. Expats in Egypt must be respectful of the local Islamic customs.

English is widely spoken and understood, but a basic knowledge of Arabic will be appreciated.

The working week runs from Sunday to Thursday and generally business hours are 9am to 5pm in the private sector and 8am to 3pm in the public sector. It should be noted that many Egyptian businessmen are not available during Ramadan.

## Public holidays

	2011	2012
Coptic Christmas Day	7 Jan	9 Jan
Birth of the Prophet	15 Feb	4 Feb
Sinai Liberation Day	25 Apr	25 Apr
Coptic Easter	25 Apr	15 Apr
Labour Day	1 May	1 May
Evacuation Day	18 Jun	18 Jun
Revolution (National) Day	23 Jul	23 Jul
Bairam Feast (End of Ramadan)	30 Aug	19 Aug
Coptic New Year	11 Sep	11 Sep
Armed Forces Day	6 Oct	6 Oct
Feast of the Sacrifice	6 Nov	26 Oct
Islamic New Year	26 Nov	15 Nov

## Taxes

Expats are liable for income tax in Egypt dependent on their residency status and living in Egypt does not exempt expats from paying taxes in their home country. However, Egypt has signed tax treaties with many countries, which protects individuals from paying income tax in both countries.

To qualify as a resident for tax purposes an expat must have lived in Egypt for five years. If an expat qualifies as a tax resident they are, in general, only taxed on income derived from within Egypt and not worldwide revenue. Non-residents do not need to file taxes although income received in Egypt is still taxed.

Income is taxed progressively from 20 to 40 percent depending on gross income. Expats should check with employers to see what part of relocation bonuses are tax free in Egypt. This can range from housing allowances to life insurance. Taxes are intrinsically complicated and made more so in a foreign country and with the separate deadlines (1 April in Egypt) for filing dual country tax papers. Therefore, it is wise to hire a professional expat tax agency to help.

## Banking

Often businesses will pay employees directly through bank deposits at a certain bank, taking away the choice, or hassle, of selecting a favourite bank. However, if this is not the case opening an account is fairly straightforward: all expats should do is bring their passport, a letter from the company, proof of address and an initial cash deposit. Inconveniently, banks in Egypt close at 2pm.

Some Egyptian banks are known to incur hefty fees and service charges, have poor exchange rates as well as not being well equipped for mortgages and loans. Therefore it can be a good idea also to have a look at the international banks in Egypt – also because they offer all of the modern amenities of any country such as internet and phone banking and easy access to ATMs.

## Working outside Cairo

Although NGOs often have their headquarter in Cairo, they – and other volunteer opportunities – offer work all over Egypt. There are some schools in other cities hiring teachers, but for most business employment the jobs are in Cairo.

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## Living and culture

Below you will find information about:

- [Cost of living](#)
- [Safety](#)
- [Language](#)
- [Local customs](#)
- [Driving in Cairo](#)

Although Egypt is primarily Muslim, foreigners of other faiths are welcome and expats are not expected to adhere to Islamic law. Egyptian nightlife even resembles the fervour and flare of the atmosphere found in many western clubs and discos.

Women used to western culture often find the transition to Egypt's male-oriented society difficult, although often far less so than other Islamic countries. Unaccompanied women can be verbally harassed, particularly those wearing clothing that reveals bare arms and legs. Women should be careful to dress more conservatively – having a scarf readily available to cover up in certain situations.

During Ramadan it is considered rude to eat in public during the day and drinking should be kept to hotel bars. Foreigners are usually welcomed by Egyptians but sometimes a cultural barrier, difficulties making local friends, and being overcharged as a foreigner can grow frustrating. But learning Arabic and trying your best to understand local customs can help a lot.

### Cost of living

The cost of living in Egypt can be very inexpensive in regards to eating out, transport and household utilities and cleaning services. If you takes the time to familiarise yourself with your city it is possible to live for even less. For example, it's quite common for new expats to use a lot of taxis – these are not particularly expensive, but once a basic knowledge of locale is developed, it can become much more economical to take the local transportation, such as the metro and microbusses.

Household utilities and cleaning services are generally very cheap compared to European prices. Petrol costs are equally low and it's very affordable to hire someone to keep your home clean.

In the major cities and areas of Luxor, Aswan, Cairo or the oases, there is the idea that everyone must be tipped – the infamous "baksheesh". This can become quite costly and frustrating. It is advised that you always check your receipt when making a purchase because store owners and cashiers have no problem adding on stiff baksheesh's (tips) without your consent. This can be contested if noticed right away.

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### **Safety**

After weeks of protest, long-time Egyptian leader Hosni Mubarak resigned in February 2011 and handed power to the military. The discontent leading to his resignation caused rioting, widespread political violence and the evacuation of foreign nationals. Protests in Cairo continued into April as Egyptians called for the purge of top officials. Tourists and expats planning to travel to Egypt should check their local foreign office for the latest travel advice.

There is a low rate of serious crime while robberies and assaults are uncommon. However, expats stick out as foreigners with money and are subsequently targets of petty theft such as pickpocketing, purse snatching and endless soliciting. Unaccompanied women can also be the target of verbal harassment, but in general they will not be physically assaulted although there has been cases of gropings in crowded areas. Expats are advised to avoid political demonstrations and public gatherings.

Another concern of emigrating expats is terrorism as explosions in 2004, 2005 and 2006 killed scores of Egyptians and some foreigners. Foreigners were not the targets of any of the attacks.

There was a kidnapping for ransom of foreigners in 2008 near the border area with Sudan, which despite being an isolated incident means that the area should be avoided.

In short, expats should not be overly cautious about violence and terrorism while living in Egypt or let it affect reasons for relocation.

A much more realistic concern relates to food. Heavy and dangerous pesticides are often used on fruits and vegetable so take care to wash thoroughly. Tap water shouldn't be used for cooking or drinking. That said, cooked food in restaurants is usually fine and a few bouts of diarrhoea are common before the body adjusts to Egyptian food.

### **Language**

Arabic is the official language but English and French are widely spoken and understood.

### **Local customs**

Egypt has conservative customs and sensitivities. Homosexuality is not approved of and homosexual acts are illegal in Egypt. Religious customs should be respected, especially during Ramadan when eating, drinking and smoking in public areas during the day is forbidden. It is advisable for expats in Egypt to dress modestly and it is illegal to photograph any military institutions.

### **Driving in Cairo**

You can usually get by on an international license for a year. After that it is a good idea to get an Egyptian license. This isn't the easiest thing to do and can involve tests and bureaucracy. Therefore, it is a good idea to find someone who can help with this process.

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## Accommodation

Most companies or schools hosting someone from abroad will supply accommodation or have an accommodation allowance as part of the agreed salary. This is an important point to negotiate in your contract if not already included.

However, if you are in a position where you have to find your own accommodation it is relevant having the things mentioned below in the back of your mind.

### Find the expat community

The benefit of finding the expat community is that you'll find people in a similar situation to yourself, experiencing the same things. Expats tend to be more affluent than the local community, and hence live in more affluent areas. In these areas you can expect a wider range of amenities, offices, universities, government institutions, embassies, sporting facilities and retail.

The popular expat areas in Cairo are Zamalek, Maadi and Mohandesin, though areas like Heliopolis, Giza and New Cairo are also gaining popularity.

### Rental agreements

Make sure you have a written contract when renting property and insist that the contract be written in a language you understand, or have it translated before you sign.

Contracts are even known to stipulate what types of visitors you may be allowed to entertain or who can stay overnight. Some landlords forbid the free mixing of men and women in their properties overnight and you could find that you breach the terms of your contract unintentionally.

Check the contract for your responsibilities and for those of the landlord and have the agent or landlord qualify any ambiguous elements. Any elements of the contract you are unhappy with should be raised and amended before signing.

### Look before you sign

The standard of living in Cairo may not be what you are accustomed to in your native country. You are always advised to see a place in the daytime before deciding to rent it. Check the appliances as much as is possible:

Check the water in the kitchen, toilet and bathroom by turning on the taps. Turn on the air-conditioners and listen for sounds of malfunction. Check the lift to make sure it works and open any balcony doors or large windows to see that they are working well and not on the brink of repair.

It is also a good idea to make an inventory (together with the person/company you are leasing with) of the furniture and utilities and note anything which is scratched or broken.

### Cost of accommodation in Cairo

The cost of rental accommodation is freely agreed between the landlord and tenant and there are no laws governing the amount. Most rental amounts are negotiable so always bargain. Typically, rental amounts required by a landlord will be indicative of the area the accommodation is in, however the state of the accommodation and the available amenities may add or de-value the property accordingly. Your agent or landlord will expect one to three months rent in advance. In addition to this cost, a security deposit, which is usually the cost of a month of rent, is required.

Depending on the agent, you may be required to pay an agency fee equivalent to one month of rental. Some agents do not charge this so you must ask from the outset.

### Estate agents

Egypt is a 'word of mouth' society. A recommendation goes a long way here and it is the best way to find a good service. The many expat forums and blogs on the internet make it easy to get advice before you move to Egypt.

Estate agents vary in their resources and abilities, but the biggest are not necessarily the best or most reliable. Ask around for a few names and numbers of agents that have proved to be responsible and professional and stick to those.

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## Useful information

- [Useful information](#)
- [Schools in Cairo](#)
- [Embassy contacts](#)

**Time:** GMT +2 (GMT +3 from the end of April to the end of August).

**Currency:** The local currency in Egypt is the Egyptian pound (EGP, EE / ج.م – often written LE/L.E. for livre égyptienne which is French and means Egyptian pound), divided into 100 qirush (singular: qirsh) – pronounced irsh – or into 1000 millimes, pronounced malleem. You can check the latest exchange rates [here](#).

**Electricity:** 220 volts, 50Hz. Standard plugs are European two-pins.

**Communications:** The international access code for Egypt is +20. For calls out of Egypt, dial 00 followed by the relevant country code (eg 44 for the United Kingdom). The city code for Cairo is (0)2. International calls are best made from a private line or the Post, Telephone and Telegraph (PTT) offices in major cities. The number for international directory enquiries is 1 20. Local mobile phone operators use GSM 900 networks and there are roaming agreements in place with all major international operators. Internet cafés and personal broadband are available in the larger cities.

**Emergencies:** Dial 122 for police and 123 for an ambulance.

**Climate:** Expats in Egypt will find that most of the country experiences a hot and dry desert climate for most of the year. Summer is from June to August, with an average high of 93°F (34°C), and winter is from December to February with an average low of 48°F (9°C). The areas along the Mediterranean coast have less formidable weather.

### Schools in Cairo

#### American International School

5th Settlement,  
East Mubarak Police Academy,  
New Cairo City, Cairo  
T: +202 2618 8400  
F: +202 2617 4002  
[www.aisegypt.com](http://www.aisegypt.com)

#### British International School

Physical Address: Km 38, Cairo-Alexandria Road, Beverly Hills.  
Postal Address: PO Box 137, Gezira, Cairo, Egypt.  
T: +202 3859-2000  
[www.bisc.edu.eg](http://www.bisc.edu.eg)  
info@bisc.edu.eg

#### Cairo American College

1 Midan Digla  
Maadi 11431  
Cairo, Egypt  
T: +202 2755 5555  
F: +202 2519 6584  
[www.cacegypt.org](http://www.cacegypt.org)  
support@cacegypt.org

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### **Cairo English School**

Mirage City

New Cairo

Egypt

T : +202 2448 3433

[www.cesegypt.com](http://www.cesegypt.com)

registrar@cesegypt.com

### **École Oasis Internationale**

n°3 - n°7A and B

Zahraa El Maadi

11435 CAIRO

Egypt

[www.oasisdemaadi.com](http://www.oasisdemaadi.com)

### **El Alsson British and American International School**

Saqqara Road, Harraniya,

Giza, Cairo

T : +202 3388 8510

F : +202 3386 8414

[www.alsson.com](http://www.alsson.com)

info@alsson.com

### **Embassy contacts**

Egypt embassies:

Egyptian Embassy, Washington DC, United States: +1 202 895 5400

Egyptian Embassy, London, United Kingdom: +44 (0)20 7499 3304

Egyptian Embassy, Ottawa, Canada: +1 613 234 4931

Egyptian Embassy, Canberra, Australia (also responsible for New Zealand): +61 (0)2 6273 4437

Egyptian Embassy, Pretoria, South Africa: +27 (0)12 343 1590

Egyptian Embassy, Dublin, Ireland: +353 (0)1 660 6566

Foreign embassies in Egypt:

United States Embassy, Cairo: +20 (0)2 797 3300

British Embassy, Cairo: +20 (0)2 794 0852

Canadian Embassy, Cairo: +20 (0)2 791 8700

Australian Embassy, Cairo: +20 (0)2 575 0444

South African Embassy, Cairo: +20 (0)2 359 4365

Irish Embassy, Cairo: +20 (0)2 735 8264

New Zealand Embassy, Cairo: +20 (0)2 461 6000

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Bupa International is a leader in international health insurance for expatriates. Our customers have access to more than 7,500 facilities worldwide and we serve 800,000 customers spread across 190 countries. We strive to make sure you receive the appropriate treatment and service. We can offer direct settlement with Bupa recognised facilities in order to take the hassle of reimbursement away from you.

### In-house Medical Centre

Bupa International's in-house Medical Centre is at the heart of our organisation. Our doctors and nurses help the medically trained staff handle more than 8,000 mails and telephone calls from our customers every month.

The Medical Centre is available for you **24 hours a day, all year round**.

Our services include:

- Easy access to multilingual medical professionals
- Second opinion service delivered by Advanced Medical
- Appointment booking
- Direct settlement with providers
- Evacuation services

### MembersWorld

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On MembersWorld you can:

- View your plan
- Update personal details
- Track the progress of your claims\*
- Make payments online
- Search our international hospital directory
- Download claim forms and other useful documents
- Talk to a customer consultant via our free webchat service

*\*MembersWorld may not track claims in the USA as we use our partner here.*

You can also find us on [Twitter](#) and [Facebook](#).

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