

EXPAT GUIDE: HONG KONG

This guide offers information and advice if you are moving to Hong Kong.

Click on the different tabs to find out about anything from tax rules and banking to education and cultural highlights.



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Moving to Hong Kong

Sitting at the doorstep of China and with its vast economy, expats move to Hong Kong to take advantage of its unique status as a capitalist hot zone within a communist country. For all its modernity and western influences, Hong Kong remains distinctly Chinese with deep traditions set between its towering skyscrapers and bright neon lights. The Outlying Islands and New Territories add old dimensions to a new and fast city. Hong Kong has a long established identity as an expat region from its history as a British colony and regular outlet for Chinese trade.

Expats in Hong Kong find it easily livable with a modern infrastructure and western amenities. Healthcare, schooling and business make for seamless transitions from western countries. While most expats move because of their occupation, the natural island surroundings, active nightlife and safe city make it an exciting place to stay.

Accommodation in Hong Kong can be difficult to find because of rocketing property prices and sky-high apartment complexes already brimming with tenants. Surrounding the city are beautiful islands that come with long commutes. Companies usually assist in the housing process along with the relatively straightforward work visa procedure.

Shipping and removals

Hong Kong is a major port destination, making shipping and removal services relatively abundant and cheap. The costs depend on volume, speed of delivery and distance the cargo travels. If the amount of cargo size can be estimated before moving, it is possible to get a price quote from a number of companies. This is always measured in cubic meters.

Insurance should be bought through companies other than the cargo company to ensure reliable coverage. Air freight is the quickest means of delivery, but much more expensive.

Bringing pets

Shipping pets to Hong Kong requires booking quarantine quarters between zero and six months prior to arrival. Pets from New Zealand, Fiji, UK, Ireland, Australia and Hawaii generally don't need quarantine. A list of certifications must be presented including:

- Current vaccinations record
- USDA endorsement (including microchip implantation record, rabies certificate, vet health certificate)
- Hong Kong health certificate
- Import permit

Useful links

- www.linksrelo.com
- www.santaferelo.com
- www.baggagexs.com
- <http://www.petrelocation.com>

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Working in Hong Kong

Below you will find information about:

- [Banking, money and taxes](#)
- [Business](#)
- [Public holidays](#)

A demanding work ethic is the norm in Hong Kong. Long and unofficial office hours, often more than 50 per week, are part of the work culture. If working for a Hong Kong-based company, an understanding of Cantonese or Mandarin is beneficial, although most transnational companies will primarily use English.

The majority of expats in Hong Kong work in the financial sector. Some of the larger expat industries include banking, IT and English Schools. Expats hired from within Hong Kong typically earn less money than employees relocated to the city from overseas. Often a housing allowance is afforded to expats relocating to Hong Kong and can be a huge portion of a salary.

An employment visa is needed to work in Hong Kong. Although it is not impossible to apply for this once in the country, it is recommended to have one beforehand and it is illegal to work without the employment visa. A company needs to sponsor an individual for the visa and they must possess skills deemed to be lacking in Hong Kong's work force.

Banking, money and taxes

Most large international banks will have branches in Hong Kong. However, residents will have to open a new Hong Kong account despite having an existing account with the same bank overseas. Using the same bank will make transferring money easier.

Some large Chinese banks require that new account holders come by referral only, and most require a passport and proof of address to open an account. ATMs are very accessible and most goods and services can be paid for with major credit cards.

Expatriate taxation works differently in Hong Kong than in most other countries. In general, taxation isn't concerned with citizenship or residency in determining taxes. Anyone who is in Hong Kong for more than 60 days is liable for salary tax. Salary taxes are only focused on the income derived from business within Hong Kong. Income and assets from overseas are not liable to be taxed.

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Business

Business in Hong Kong is conducted formally and efficiently. Great importance is placed on punctuality, so expats should make sure they arrive on time for meetings. Suits are normal business attire for both men and women, and the exchange of business cards and a handshake are customary at meetings.

Use both hands to give and receive business cards – the Cantonese side facing the person who will be receiving. In line with the hierarchal nature of society, it is expected that you greet the senior or elder person first.

Business entertainment is usually a lunch or dinner organised and paid for by the hosting company.

It is customary to exchange gifts which are opened at the meeting.

Business hours are from 9am to 5pm, though hard work is valued in Hong Kong and the hours can run much later, depending on the profession and firm.

Public holidays

	2011	2012
New Year's Day	1 Jan	1 Jan
Chinese New Year	3 Feb	23 Feb
Good Friday	22 Apr	6 Apr
Easter Monday	25 Apr	9 Apr
May Day	1 May	1 May
Special Administrative Region Establishment Day	1 Jul	1 Jul
Lu Pan Day	27 Jul	27 Jul
Liberation Day	25 Aug	25 Aug
National Day	1 Oct	1 Oct
Christmas Day	25 Dec	25 Dec
Boxing Day	26 Dec	26 Dec

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Living and culture

Below you will find information about:

- [Local customs](#)
- [Accommodation](#)
- [Hong Kong area guide](#)
- [Cost of living](#)
- [Language](#)
- [Where can I meet other expats?](#)

For information about Bupa International healthcare [click here](#).

While Hong Kong is distinctly Chinese, the city is also very international. Expats from the UK will find familiarity resulting from over a century and a half of occupation. Expats in Hong Kong will recognise western architecture, business culture and a long array of pubs. Signs are in English and the majority of the population speak English.

Western influences are most evident in the city centre, where most expat accommodation and business in Hong Kong is located. Living in Kowloon and the New Territories will be more culturally Chinese than on Hong Kong Island, yet expats will do well to respect the Chinese traditions that are evident in even the most western aspects of Hong Kong. Parts of the Outlying Islands and New Territories retain strong links to traditional Chinese ways of life.

Local customs

Hong Kong society is heavily reliant on honour and respect. The concept of "face" – a quality that reflects a person's dignity, reputation and prestige – often determines actions and influences. Expats should choose words carefully to avoid publicly insulting someone or contradicting them in the presence of others.

Spitting and littering are illegal in Hong Kong and are punishable by fine.

As a result of Confucianist religious principles the Chinese have great respect for hierarchical relationships.

Accommodation

Accommodation is expensive in Hong Kong but this is generally compensated for by high expat wages and company housing allowances. Expats living further from the central business district (CBD) will pay cheaper rent but have a longer commute to work. There are excellent transport system between most residential areas and the CBD.

Leases are usually valid for two years and require a month's rent as deposit, although some landlords ask for up to three month's rent as a deposit. Expats must ensure they are permitted to break the lease contract if they are relocated by their company. Rent is payable monthly and it is the responsibility of tenants to arrange the connection of utilities. There are also shorter term serviced apartments available but these are more expensive to rent.

Most rental accommodation is leased in good condition and landlords hold the rental deposit until the end of the contract/tenancy (returned without interest) to ensure that any property damage is paid for. Most housing is leased unfurnished but appliances such as washing machines and fridges are often provided, as are air condition units (essential in Hong Kong).

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Hong Kong area guide

There are a number of popular residential areas for expat accommodation in Hong Kong. Families with young children tend to favour the southern part of Hong Kong Island, while single expats and young couples prefer the Mid-Levels area. More affluent expats often rent expensive apartment or townhouse at the Peak.

Wan Chai: Wan Chai contains a major commercial district with a trendy residential area, boasting a great selection of hotels, shops, restaurants and entertainment venues. Rental options in Wan Chai range from budget apartments to luxurious housing complexes. There are many cheap clothing stores to browse in Wan Chai, and tasty bargains to be found at the outdoor food market.

The Mid-Levels: Single expats and young couples in Hong Kong enjoy living in the Mid-Levels, just above Central and Wan Chai. This area is popular among young expats due to its close proximity to the central business district and the nightlife of Soho and Lan Kwai Fong. The Mid-Levels is also good for expat families as there are international schools and good hospitals nearby, as well as outdoor attractions, such as the zoo and botanical gardens. The extraordinary Mid-Levels Escalator, the longest outdoor escalator on earth, runs from here to the city centre.

North Point: Expats looking for more reasonably priced accommodation and a sense of integration with the local population should consider renting in the area running from Tin Hau to North Point. Although this neighbourhood doesn't have any large-scale shopping malls, there are supermarkets, traditional wet markets and a few good restaurants.

Repulse Bay: Contrary to its name, Repulse Bay seems more like a seaside resort than a Hong Kong residential area and is inhabited by a number of wealthy businessmen and families. This is an idyllic location for expat families who are attracted to its pleasant, palm-fringed beach and close proximity to international schools. There are also good banking facilities, medical services and shops.

The Peak: Not only is the Peak the highest locale on Hong Kong Island, it is also the most affluent residential area. Height restrictions have ensured that the low rise buildings don't detract from the beautiful views, or block any of the cool evening breezes that caress the neighbourhood. Many housing complexes on the Peak offer communal swimming pools, tennis courts and gyms, and there are also lovely walks in the area. The Peak experiences some mist and very high humidity in spring, so dehumidifiers are essential.

Happy Valley: Happy Valley is an upmarket Hong Kong neighbourhood favoured by many expats, most renowned for the famous Happy Valley Racetrack and its close proximity to the shopping and nightlife hub of Causeway Bay. Happy Valley offers a range of accommodation for expats, from classic low rise complexes to tall, modern apartment buildings. There are also a number of short term serviced apartments available for expats to rent.

Jardine's Lookout: An exclusive residential area located on the mountain above Happy Valley. This area is home to an elite, well-secured community living in large detached houses and luxurious apartment complexes. Jardine's Lookout boasts its own supermarket, florists, a post office and other useful amenities for expats, as well as a beautiful landscape of wooded hills and great views over Victoria Harbour. There are also international schools nearby.

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Cost of living

Hong Kong is a very expensive city to live in and proportionately more so with a family, which will require larger accommodation, private healthcare and education. This is often offset by high wages and a company housing allowance.

Accommodation is by far the most expensive aspect of life in Hong Kong, followed by education and healthcare. These add up to make Hong Kong one of the more expensive cities in the world. However, the city is a traveller's hub, making for cheap flights. Public transportation is also great value.

Hong Kong tax rates are some of the lowest in the world and sales tax, capital gains tax and VAT are not charged. Salary (income) tax starts at 2% for earnings less than HKD35,000 per annum, escalating to 20% for salaries in excess of HKD105,000 per annum. Expats in Hong Kong for more than 60 days must pay salary tax, which is only charged on income derived within Hong Kong.

Language

English and Chinese are the official languages in Hong Kong; Cantonese is the local dialect of Chinese. For the most part English is the language used in the service and business industries, though it has suffered a small decline in recent years. Mandarin is on the rise, but it is not widely known.

Where can I meet other expats?

A huge number of expats live in Hong Kong. Each community organises events for their nationality, such as pub trivia nights, sports teams and clubs. The best way to find these is through the consulate or at sites such as www.expatsfinder.com

Some popular clubs are:

- The Hong Kong Club
- The Foreign Correspondents Club
- The Helana May
- The American Club

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See and do

Below you will find information about:

- [Lifestyle](#)
- [See and do](#)
- [Attractions for kids](#)
- [Restaurants](#)
- [Annual events](#)

Lifestyle

Hong Kong is a cosmopolitan and culturally fascinating city for expats to relocate to. It boasts, wonderful attractions and some of the world's most important financial institutions. Hong Kong is renowned for its shopping, nightlife and restaurants but it also features good entertainment venues and world-class sports facilities.

With a modest and sometimes more low-key nightlife, Hong Kong still offers plenty of variety for those looking for a good party and a big night out. The Wan Chai area gained notoriety in the past but has since calmed down; British-style bars and pubs are popular watering holes for a quick pint before heading home from work.

See and do

Expats in Hong Kong will be amazed by the size and amount of modern skyscrapers juxtaposed with the old-world charm of century-old temples and traditional markets. The Kowloon peninsula abounds with museums and Chinese culture, while the Wan Chai and Causeway Bay districts are teeming with restaurants, nightlife and entertainment.

Jump on a ferry to visit the outer islands of Aberdeen or Lantau for a glimpse of traditional Chinese culture.

Victoria Peak: Take a trip on the funicular to the summit of Victoria Peak where breathtaking views across the cityscape and Kowloon Bay await you. Browse in some of the summit shops, or enjoy a bite to eat at one of the restaurants overlooking the city. www.thepeak.com.hk / Tel: 2522 0922 (Peak Tram)

Aberdeen: Located on the southern shore of Hong Kong, Aberdeen was a haven for pirates a couple of centuries ago. These days it's a popular tourist attraction and upmarket expat neighbourhood where the traditional lifestyle of boat dwellers and the allure of fresh seafood sees visitors flocking to its shores.

Wong Tai Sin Temple: This Taoist Temple is one of Hong Kong's most frequented temples and is dedicated to Wong Tai Sin, a legendary hermit who supposedly possessed healing powers and was a soothsayer of some renown. This temple usually sees people making ornate offerings or coming to see the local fortune tellers who practise their trade from the temple. Tel: 2327 8141

Western Market: This indoor four-storey market houses a variety of shops and stalls, selling everything from curios to fabrics. Come here for a day of retail therapy and to kit out your new Hong Kong home.

Police Museum: Hong Kong was founded on the narcotics trade, so it's quite fitting that the development and history of the Royal Hong Kong Police Force be showcased. Exhibits include a number of artefacts relating to the police force such as weapons and uniforms, as well as historical archives and photographs. Tel: 2849 7019

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Statue Square: This pedestrian square was built at the end of the 19th century and contains the statues of Sir Thomas Jackson (chief manager of Hong Kong and Shanghai Banking Corporation), two bronze lions, Prince Albert, Queen Victoria and Edward VII.

Hong Kong Museum of History: The museum showcases Hong Kong's cultural, natural and archaeological history, through exhibitions of photographs, artefacts and traditional costumes. www.lcsd.gov.hk/hkmh / Tel: 2724 9042

Attractions for kids

Expats relocating to Hong Kong with families will be pleased to know that there is a wonderful variety of attractions and activities for.

Hong Kong Disneyland is a great place for kids to bump into their favourite cartoon character, while *Ocean Park* and *Middle Kingdom* feature an aquarium reputed to be the largest in the world and a theme-park with rollercoasters, carousels and space wheels.

Older kids will love the *Hong Kong Science Museum*, while *Kowloon Park* features an aviary, outdoor swimming pools and plenty of play areas and open space for kids to enjoy.

Restaurants

Boasting more than 9,000 restaurants, Hong Kong is definitely not short on choice for dining options. Expats will have a great time sampling all the cuisine the city has to offer with eateries specialising in everything from French and Italian to Cantonese and Korean. Meals are typically small and it is not uncommon to eat up to five meals a day, something most people do outside their homes.

Most restaurants will add a 10% gratuity charge to your bill.

Annual events

Cheung Chau Bun Festival (May): The world's only iced-bun festival in honour of the God of the sea, Pak Tai, takes place on the small island of Cheung Chau. The festival is said to ensure fair weather and a good catch at the start of the fishing season, as well as to ward off evil spirits.

Chinese New Year (February): The city of Hong Kong really knows how to celebrate the new year and expats who have relocated here can join in the festivities and revelry by hanging decorations on their front doors and enjoying the street parades and parties.

Hong Kong Sevens (March): One of the biggest sporting events in the country and a must for any expat who hails from a rugby-playing nation. The Hong Kong Sevens take place each year in March and rugby fans should head to the festive South Stand party, where the music and beer keep the energy in the crowd alive.

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Education and schools

Although Hong Kong public schools are well regarded academically, the curriculum is primarily 'by rote' learning and expat families tend to enrol their children in private international schools.

There are a large number of international schools that teach British, American or Australian curriculum and are attended by both foreigners and locals. Enrolling students in the best regarded schools is difficult although international companies sometimes reserve spots for employees' families. Entrance exams, waiting lists and rejections are common.

International schools need to be applied for individually and places are held with a reservation fee; tuition varies widely. English Schols Foundation runs 20 Hong Kong schools, partly subsidised by the government, with annual tuition for secondary school costing more. Strictly private international schools can be considerably more expensive. School years are typically from September to July. When living in Kowloon or the New Territories, most expat families choose an international school based on proximity to cut commute time.

There are also a number of language schools for expats of any age wishing to learn Cantonese. Some of the top ones are the *Hong Kong Language Learning Centre* and the *Chinese University of Hong Kong*.

- English School Foundation: www.esf.edu.hk
- Hong Kong International School: www.hkis.edu.hk
- American International School: www.ais.edu.hk

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Useful info

Time: In Hong Kong the standard time zone is GMT + 8 hours.

Currency: The Hong Kong dollar (HKD, \$ or HK\$) is the official currency of Hong Kong. It is divided into 100 cents. You can check the latest exchange rates [here](#).

Electricity: The electric current is 220 volts, 50 Hz. The most common plug types are the three-pin rectangular blade and the three circular pins plug.

Safety: Expats relocating to Hong Kong need not be overly concerned with the issue of safety. Hong Kong has a lower crime rate than even most European countries, though pickpockets take advantage of visitors

Otherwise, be wary of flooding and landslides during typhoon season (April to October).

Communications: The international access code for Hong Kong is +852. The outgoing code depends on what network is used: 001 for PCCW, 0080 for Hutchinson and 009 for New World. City codes within Hong Kong are not required. The local mobile phone operators use GSM networks and have roaming agreements with most international operators. Mobile phones can also be rented on arrival at the international airport. Internet cafes are widely available, and access is free at many coffee shops, shopping malls, MRT stations and public libraries in town.

Can I visit mainland China with a Hong Kong visa?

Visas to mainland China need to be applied for separately. This can be done from within Hong Kong at the Office of the Ministry of Foreign Affairs or through agencies such as China Travel Service: www.fmcofprc.gov.hk/eng

Domestic help: Domestic services are very common in Hong Kong. Many households hire a live-in maid. It is, however, common that misunderstandings with the hired help occur and it is therefore important that a clear contract is made. For help and advice call the Labour Department Hotline +(852) 2717 1771.

Is buying a car necessary?

A vehicle is usually not necessary when moving to Hong Kong. About 90% of the population use public transport. However, those living in suburbs of the New Territories and Kowloon may require a vehicle which is often just for transit to the nearest public transportation.

Climate: With a sub-tropical climate, expats relocating to Hong Kong will have to adjust to the cold winters, hot and humid summers, and a rainy season that extends from spring through summer. Typhoons are also possible during spring and autumn and new residents should invest in an umbrella.

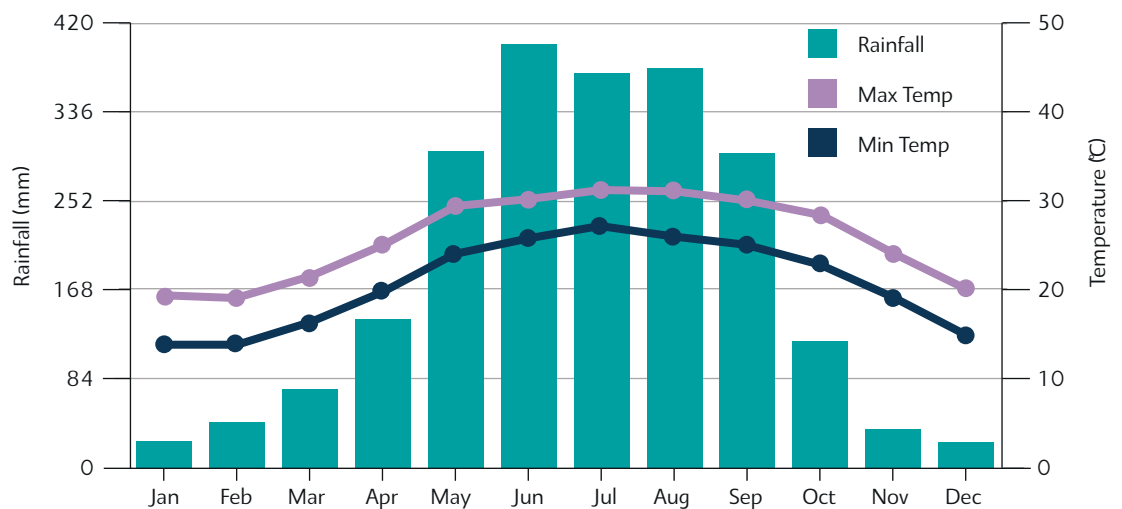
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HONG KONG CITY



Embassy contact details

Hong Kong Embassies:

- Chinese Embassy, Washington DC, United States: +1 202 328 2500
- Chinese Embassy, London, United Kingdom: +44 (0)20 7299 4040
- Chinese Embassy, Ottawa, Canada: +1 613 789 3434
- Chinese Embassy, Canberra, Australia: +61 (0)2 6273 4780
- Chinese Embassy, Pretoria, South Africa: +27 (0)12 431 6500
- Chinese Embassy, Dublin, Ireland: +353 (0)1 269 1707
- Chinese Embassy, Wellington, New Zealand: +64 (0)4 472 1382

Foreign Embassies in Hong Kong:

- United States Consulate-General, Hong Kong: +852 2523 9011
- British Consulate-General, Hong Kong: +852 2901 3281
- Canadian Consulate-General, Hong Kong: +852 2810 4321
- Australian Consulate-General, Hong Kong: +852 2827 8881
- South African Consulate-General, Hong Kong: +852 2577 3279
- Honorary Irish Consulate, Hong Kong: +852 2527 4897
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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:

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- Second opinion service delivered by Advanced Medical
- Appointment booking
- Direct settlement with providers
- Evacuation services

MembersWorld

MembersWorld is an exclusive and secure website that enables our members to effectively manage their plans and get in touch with us wherever they are in the world.

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.*

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