

EXPAT GUIDE: **NIGERIA**

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

Click on the different tabs to find out about anything from tax rules and banking to safety and local customs.



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We care for the lives in our hands, and are dedicated to providing all the insurance services, help and advice you need to keep yourself and your family in the best of health. Our dedicated team respects everyone's individuality, culture, privacy and dignity, and aims to provide a personal service you can rely on throughout your Bupa International membership.



Moving to Nigeria

Nigerians are famously hospitable and friendly, and the diversity of cultures make for interesting discoveries. There is no doubt that Nigeria has a bad reputation when it comes to safety. Reports of crime, corruption and kidnapping regularly appear in the press and the endlessly inventive 419 advance fee scams pop up in most people's email inbox.

Nigeria is currently re-branding itself under the slogan "Good people, Great nation", as local Nigerians attempt to present a different face to Africa's most populous nation and its second most significant economy after that of South Africa.

Another frequently reported benefit of expat life in Nigeria is the camaraderie and sociability of the expat community. In Lagos or Abuja there are many sports events, social activities, restaurants and bars to enjoy, and expat social circles are mostly receptive to new members.

Shipping and removals

Shipping to Nigeria takes up to 16 days from the UK and eastern United States.

Shipping vehicles to Nigeria is a relatively simple process. A clearance fee is paid on each vehicle and thereafter you can register the vehicle for use. Given the high price of cars in Nigeria, and the poor condition of the roads, it can be well worth importing a decent 4x4 from your home country. Alternatively, buy one through the expat community once you've settled in.

Links

International removals:

- www.seawing.co.uk
- www.cmi-nigeria.com

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Working in Nigeria

Below you will find information about:

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

Most expats in Nigeria work for oil and mining companies, or in the banking, telecommunications and construction industries.

The NGO sector is also a significant employer as several agencies and UN projects use Nigeria as their West Africa operations base.

Business

Expats should beware that Nigeria is known for a variety of scams, especially in the business sector. It is worth researching the company you intend to work for beforehand and contact a local embassy for more information.

Business in Nigeria is formal and suits are the normal dresscode for both men and women.

Business can be slow due to bureaucracy and expats will have to learn to exercise some patience. Business hours are usually Monday to Friday from 8am to 12.30pm and 2pm to 4.30pm.

Visa and work permits

Expats working in Nigeria require a STR (Subject to Regularisation) visa which is approved before a long-term work permit. This visa is typically issued for 90 days during which the application must be made to "regularise" – make permanent – the work status.

The application process needs to be driven by the employer who must confirm they have a vacancy and that it falls within the Approved Expatriate Quota. Once approved, the work permit also allows the spouse and any dependents to begin living in Nigeria alongside the main applicant.

Banking, money and taxes

Opening a bank account in Nigeria is fairly straightforward and worth doing to expedite local transactions. However, many expats are paid directly into foreign accounts as they find this to be simpler and more secure.

Since the recapitalisation exercise in 2006, there are now 25 national banks in Nigeria. Recommended banks in Nigeria with national coverage include Zenith, First, Access, Skye, Intercontinental, FCMB, PHB, Diamond, UBA, and GTB.

Nigeria is a cash society and you should ensure you carry a range of notes with you to cover various eventualities, including tips.

Credit cards should only be used at major hotels and airlines. The risk of credit card fraud is substantial in Nigeria and you should be very careful using your card or disclosing your credit card number.

Note that many credit card companies will routinely cancel a card once even a single Nigerian transaction has occurred – get clearance with your bank before you depart to avoid this.

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Public holidays

	2011	2012
New Year's Day	1 Jan	1 Jan
Mouloud (Mohammed's Birthday)	15 Feb	15 Feb
Good Friday	22 Apr	6 Apr
Easter Monday	25 Apr	8 Apr
Worker's Day	1 May	1 May
Children's Day	27 May	27 May
Democracy Day	29 May	29 May
June 12th Commemoration (Lagos State only)	12 Jun	12 Jun
Eid al-Fitr	30 Aug	19 Aug
Independence Day	1 Oct	1 Oct
Eid al-Adha	6 Nov	26 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:

- [Safety](#)
- [Local customs](#)
- [Cost of living](#)
- [Language](#)
- [Do I need a car?](#)

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

Expat life in Nigeria is a familiar blend of socialising, sports and entertainment. International schools are available, as is good quality healthcare and shops with many items from Europe and the US.

Outside of the expat bubble, however, Nigeria is a very different place and quite hard to adjust to for unseasoned expat residents. Lagos and Abuja are congested, chaotic cities that offer a healthy dose of cultural shock to most westerners. The drivers are aggressive and reckless, the store vendors persistent, local women can be very forward and in general westerners will attract attention and therefore may feel conspicuous. Westerners live in compounds which recreate a world quite apart from the Nigerian city life outside its electrified perimeters.

In business the use of professional titles in written and verbal form is very common; avoid addressing a superior by their first name unless invited to do so.

Safety

Nigeria has a poor reputation for safety. The Niger Delta region is particularly dangerous with frequent attacks on oil industry facilities and kidnapping of expatriate oil workers.

A dusk-to-dawn curfew was declared in Ebonyi State due to the increase in safety issues. Violent street crime, armed robberies, muggings and car-jackings are on the rise in Lagos, as well as in the south of the country. In recent years oil facilities have been attacked and expatriate oil workers kidnapped from oil rigs and held for ransom.

Road travel can also be unsafe, with incidents of robberies by armed gangs, hijackings, and extortion on the part of police. Expats should avoid driving at night. In general road conditions and dense traffic make driving around cities a stressful and hazardous experience. Most expats hire a driver, the cost of which can be negotiated as part of your employment package. When arriving at the airport be sure to be met by someone you know and avoid taking a taxi unless prearranged through a reliable provider.

Some Nigerian syndicates still conduct so-called 419 scams (advance fee fraud), named after the section of the Nigerian criminal code under which such activities fall.

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Under no circumstances should an expat travel to Nigeria without possessing a valid work visa. Employment offers without the appropriate visa are normally fraudulent.

The police are notoriously corrupt and will frequently solicit "gifts" from expats at road blocks. While bribery is a common practice in Nigeria it is not advisable to attempt to bribe any official. You should never relinquish your passport or accompany a policeman to the station unless formally arrested.

Beware of scams aimed at foreigners where conmen will try to extort money from expats' relatives back home. Sometimes hostages are even taken for ransom. Ethnic tensions can very often lead to civil unrest and strikes are common, disrupting public transport and other services. Expats are urged to make sure they have reliable cars of their own as the public transport system can be extremely dangerous with buses and taxis poorly maintained as well as illegal activity occurring among drivers.

Local customs

Nigerians dress relatively formal and foreigners should address people by their surnames unless they know them well. Nigeria has one of the largest Muslim populations in Africa. Female residents who have relocated here should dress conservatively and avoid wearing trousers, and all visitors should show respect during the religious time of Ramadan.

In Nigeria, time is not a big issue and being "on time" to a Nigerian could easily be a couple of hours after an agreed start time. This includes social events. Expats should also note that taking photographs in airports may lead to arrest and that homosexuality is illegal in this Muslim country.

Cost of living

According to the annual Mercer Cost of Living Survey, Lagos is the 30th most expensive expat city, well behind the top three of Moscow, Tokyo and London.

For 90% of the Nigerian population the cost of living is around \$1 per day. The divide between rich and poor is very pronounced.

Cigarettes, petrol and local beer are very cheap, while groceries, rent and any imported goods can be very expensive. Personal staff, such as a driver, guard or domestic helper, cost from \$150 per month. Utilities are relatively cheap but very unreliable.

Rental agreements generally require two years rent as deposit, with a further 10% for other costs.

Language

Expats from English speaking countries will be pleased to know that English is the official language in Nigeria and is widely used.

Do I need a car?

Yes – it is absolutely essential. While the thrills and adventure of public transport are relished by some, having your own car is vital for safety and comfort. Cars are also a mark of status and clients will often judge you and your organisation by the standard of your vehicle. Having a driver will improve your status, with the added bonus of having someone who actually knows their way around.

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Useful information

Time: The local time in Nigeria is GMT +1 hour.

Currency: The naira (NGN, ₦) is the official currency of Nigeria. It is divided into 100 kobo. You can check the latest exchange rates [here](#).

Electricity: Nigeria's electric current is 240 volts, 50Hz. Round and square three-pin plugs are used.

How reliable is the electricity supply?

Not very. Most expats have a 5 or 6 KVA petrol generator to cope with the frequent power outages. This will be enough to power your basic appliances such as fridge and air conditioner.

Climate: Expats planning on relocating to Nigeria should prepare themselves for extreme heat all year round. The wet season runs from April to October and the dry season from November till March when dry and dusty north-east winds prevail. Those on the south-eastern coast will experience the most rain during the wet season.

Communications: The international outgoing code is 009, followed by the relevant country code (eg 00927 for South Africa), while the country code for Nigeria is +234. GSM 900 and 1800 mobile phone networks cover Lagos, Abuja and some other major towns and Internet cafes can be found in major cities.

How good are internet and cell phone services?

Mobile phone services are cheap and reliable. South Africa-based operator MTN operates the largest network and offers good value and coverage. Internet access typically runs off the wireless cell phone network using 3G or similar protocols. Transmission speeds of 300kbps are possible. Be warned though: internet access is very expensive – in the region of US\$150 per month.

Embassy contact details

Nigerian Embassies:

- Nigerian Embassy, Washington DC, United States: +1 202 986 8400
- Nigeria High Commission, London, United Kingdom: +44 (0)20 7839 1244
- Nigeria High Commission, Ottawa, Canada: +1 613 236 0521
- Nigeria High Commission, Canberra, Australia (also responsible for New Zealand): +61 (0)2 6282 7411
- Nigeria High Commission, Pretoria, South Africa: +27 (0)12 342 0805
- Embassy of Nigeria, Dublin, Ireland: +353 (0)1 660 4366
- Nigeria High Commission, Canberra, Australia (also responsible for New Zealand): +61 (0)2 6282 7411

Foreign Embassies in Nigeria:

- United States Embassy, Abuja: +234 (0)9 461 4000
- British High Commission, Abuja: +234 (0)9 413 2010
- Canadian High Commission, Abuja: +234 (0)9 413 9910
- Australian High Commission, Abuja: +234 (0)9 461 2780
- South African High Commission, Abuja: +234 (0)9 462 4200
- Irish Embassy, Abuja: +234 (0)9 462 0611
- New Zealand High Commission, London, United Kingdom (also responsible for Nigeria): +44 20 7930 8422

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Our services include:

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

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- 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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