



ARGENTINA

An everyday guide to expatriate life and work.

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ARGENTINA COUNTRY GUIDE

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Quick facts¹

Capital: Buenos Aires

Population: 43.8 million

Major language: Spanish

Major religion: Christianity

Currency: Argentine peso (ARS)

Time zone: GMT-3

Emergency number: 101 (police), 107 (ambulance), 100 (fire)

Electricity: 220V, 50Hz. Old buildings use two-pin, round-pronged plugs, whereas newer buildings use three-pin, flat-pronged plugs.

Drive on the: Right

¹ <http://www.expatarrivals.com/argentina/essential-info-for-argentina>

Overview

From the cosmopolitan capital of Buenos Aires to the vast plains of Patagonia and the majestic Andes Mountains, Argentina is a land of contrasts occupying the southeastern tip of South America. There's no doubt that expats moving to Argentina are in for an adventure.



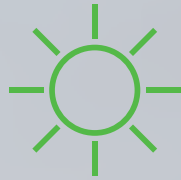
Argentina is an economic powerhouse in a region that offers expats a high yet affordable standard of living, and a culture that is more closely aligned to Europe than to Latin America.

This guide will walk expats through some of the basics they should know about living in Argentina, including information on visas, banking, transport and communication. There are also overviews of the climate, culture and doing business.



Getting started

Climate and weather



Argentina is a vast country with a range of different climatic zones. The northern regions have a tropical climate, while Buenos Aires in the east has a temperate climate. Patagonia is an arid region covering southern Argentina that experiences cold and windy extremes, the Tierra del Fuego, on the continent's southern-most tip, has subpolar conditions, while the Andes, stretching along the country's western border, experiences a cold mountainous climate. Rainfall is heaviest during the summer months but is present throughout the year. While snow is rare in Buenos Aires, it falls regularly in the southern regions.¹

¹ <http://www.climatestotravel.com/climate/argentina>



Visas

Most nationalities are able to enter Argentina for 90 days without having to apply for a visa beforehand. All nationals not on the visa-waiver list will have to apply for a visa at an Argentine embassy or consulate before arrival.¹

Expats intending to live and work in the country require a permanent residence visa. Those living in Argentina for longer than 90 days are required to apply for a Documento Nacional de Identidad (DNI) – national identity card. The DNI card entitles expats to numerous benefits and is required to activate a number of services, such as opening a bank account and signing a cell phone contract.²

Accommodations

From small studios and luxurious serviced apartments in city centers to ranch-style family villas in outlying suburban and rural areas, expats will find a wide selection of options when it comes to accommodation in Argentina. Gated communities, usually located on the outskirts of the city, are also becoming popular with both wealthy locals and expats alike.

Renting a property is fairly easy and expats can start their search online, but the best way to secure suitable housing is through a real estate agent. Expats may be charged higher rents than locals and they will likely also need a local guarantor – an Argentine citizen who owns property and is willing to vouch for them. Real estate agents will usually assist new arrivals in this regard and some landlords will accept larger deposits in lieu of having a guarantor.³

It's possible to rent on a short or long-term basis, but a standard lease agreement is usually two years.⁴ A deposit of around two months' rent will usually be required to secure the property. Utilities will be an additional expense for the tenant's own account.

Schools

Although expat children have access to free public education, classes are taught in Spanish and resources and standards are variable, so most choose to rather send their children to a private or international school. Private schools are largely faith-based, predominantly Catholic, and offer the Argentine curriculum. Some also

¹ <http://www.expatarrivals.com/argentina/visas-for-argentina> - <http://cnyor.mrecic.gov.ar/en/node/1816>

² <http://www.visahunter.com/articles/how-to-get-the-documento-nacional-de-identidad-for-foreigners/>

³ <http://www.expatarrivals.com/argentina/buenos-aires/accommodation-in-buenos-aires>

⁴ <http://www.southamericaliving.com/argentina-living-abroad-guide-renting-an-apartment-or-house/>

offer a bilingual curriculum, teaching in Spanish and English.

There are a number of international schools in Argentina, largely based in Cordoba and Buenos Aires. These follow an international curriculum, mostly the British, American or International Baccalaureate (IB), but there are also schools that follow German, Japanese and French curricula, among others.⁵



⁵ <http://www.expatarrivals.com/argentina/education-and-schools-in-argentina>



Culture

Argentina's population is largely of European descent, and culturally, many Argentines identify more with Europe than Latin America – something that sets them apart from many other nations in the region that have more mixed populations. ¹

¹ <https://www.commisceo-global.com/country-guides/argentina-guide>

Language

Spanish is the official language in Argentina. Argentinean Spanish is slightly different to the Spanish spoken in Spain. While English is widely spoken in large cities such as Buenos Aires and Cordoba, it's less so in more rural areas.

Social etiquette & Cultural faux pas

Argentina is more European in nature than Latin American, so many Westerners may be quite familiar with the culture. Nevertheless, here are a few points to help ease the transition and avoid any social blunders. According to Expatarrivals.com:

- Argentines are a very proud nation. Generally well-educated and sophisticated, they largely hold conservative views and value tradition.¹ Expats should always show respect for local traditions and customs.
- In line with the above point, when in conversation with Argentines, it's best to avoid topics such as politics or religion – with a protracted colonial and political history, many may take offense to outside opinions on such matters.²
- Argentines often stand close to each other when speaking and they generally have a teasing nature that involves giving each other nicknames. These may be related to one's clothing or appearance and may seem harsh or critical, but are only meant in a good nature, so expats should not take offense.³
- Argentina is a very fashion-conscious society and beauty and style are taken seriously. Expats should consider dressing stylishly and smartly, even for a casual social event.

Eating

Food forms a central part of Argentinean culture, with the cuisine largely influenced by the nation's Spanish and Italian roots. Argentines enjoy their meat, and after Uruguay, Argentina consumes more beef per capita than any other country in the world. They're especially passionate about meat cooked on the grill or barbeque (parrillada), which is the national dish.⁴ It's often served with chimichurri, a green salsa made of finely chopped parsley, oregano, onion, garlic, chilli pepper flakes, olive oil and a touch of lemon or vinegar.⁵

1 http://www.ediplomat.com/np/cultural_etiquette/ce_ar.htm

2 <https://vamospanish.com/cultural-dos-and-donts-in-argentina/>

3 http://www.ediplomat.com/np/cultural_etiquette/ce_ar.htm

4 <https://www.britannica.com/place/Argentina/Housing>

5 <https://www.bbcgoodfood.com/howto/guide/top-10-foods-try-argentina>

Buenos Aires is especially renowned for its steakhouses and, as is the Spanish tradition, people tend to eat dinner late, with many restaurants only opening for the evening around 9pm. Dinner can be a protracted affair as Argentines like to linger over their meal, enjoying good food and conversation.

Drinking

Argentina is one of the world's top wine-producing countries and it goes without saying that wine forms an important element in the local social scene, from dinner at a fine-dining restaurant to an afternoon asado (barbeque) with family and friends, wine is sure to feature prominently. Beer is also a favorite drink among most Argentines. There is also a vibrant café culture in the major cities, with trendy corner cafés attracting visitors at any time of the day or night, with many open 24/7.⁶

Maté, a tea-like beverage brewed from dried yerba maté leaves, is a popular local drink in Argentina. Containing caffeine and tannins, it's known as a stimulant.⁷ It's enjoyed at social occasions served in a gourd, which is fitted with a metal straw that doubles as a sieve, and is often passed around a group to share.⁸

Holidays

As a largely Roman Catholic nation, public holidays in Argentina⁹ coincide with many important dates on the Christian calendar, while other holidays commemorate important political figures and events in the country's history.

New Year's Day – 1 January

Carnival – February

Memorial Day – 24 March

Veteran's Day – 2 April

Maundy Thursday – March/April

Good Friday – March/April

Labor Day – 1 May

National Day – 25 May

Commemoration of General Don Martín Miguel de Güemes – 17 June

National Flag Day – 20 June

Independence Day – 9 July

San Martín Day – 20 August

6 <https://therealargentina.com/en/drinking-the-argentine-way/>

7 <https://www.britannica.com/topic/mate-beverage>

8 <https://www.bbcgoodfood.com/howto/guide/top-10-foods-try-argentina>

9 <https://www.timeanddate.com/holidays/argentina/>

Day or Respect of Cultural Diversity – Second Monday in October

Day of National Sovereignty – 20 November

Immaculate Conception Day – 8 December

Christmas Day – 26 December

Getting in touch

Argentina has one of the more advanced telecommunications sectors in Latin America and expats should find it easy to keep in touch. However, services may be lagging in more rural areas.

Regulations have recently been changed so that companies are no longer restricted from simultaneously offering services for internet, cable television, fixed line and mobile phones, so there are likely to be some positive changes in accessibility when it comes to communications in Argentina in the near future.¹

Telephone

Mobile phone usage has increased rapidly in Argentina in recent years, with the country now home to the third largest mobile market in the region after Brazil and Mexico. Claro, Movistar and Telecom Personal are some of the most popular mobile service providers and expats will find a range of options available, including pre-paid and contract.² Landline telephone lines are predominantly operated by Telecom Argentina or Telefonica de Argentina, and expats with proof of a permanent address can easily organize to have a landline installed in a matter of days.³

Internet

Internet is widely available in Argentina, although it may be more limited in rural areas and expats may find that internet speeds are slower than what they're used to back home. There is limited competition when it comes to internet service providers, with Telefonica de Argentina and Telecom dominating the market.⁴ Internet cafes are common and free WiFi is available at most hotels and restaurants across the country.

¹ <https://www.reuters.com/article/us-argentina-telecoms/argentina-decrees-telecoms-rule-changes-to-increase-competition-idUSKBN14M0NF>

² <https://www.budde.com.au/Research/Argentina-Telecoms-Mobile-Broadband-and-Digital-Media-Statistics-and-Analyses/?r=51>

³ <https://www.angloinfo.com/how-to/argentina/housing/setting-up-home/landline-telephone>

⁴ <https://www.budde.com.au/Research/Argentina-Fixed-Broadband-Market-Statistics-and-Analyses>

Postal services

Correo Argentino is the national postal operator. Services can be unreliable and expats needing to send priority post should rather consider using one of the many private courier companies present in Argentina.

Transport

Getting around Argentina is relatively easy thanks to efficient transport infrastructure. If living in one of the main cities, such as Buenos Aires, expats are unlikely to need a car. However, if living in the more rural areas, a car may be essential. In order to drive in Argentina, expats must hold an international driving license in addition to a national driving license from their home country.

Buses are the most popular means of getting around the major cities, with hundreds of private companies operating on a regional or national basis.¹ Urban buses are known as colectivos and cover an extensive route around major cities. Special service buses known as diferenciales are also available; these are air-conditioned and luxurious, but are also more expensive.

Trains offer a good means of traveling around the country as well as the wider South American region, with lines connecting Buenos Aires to Cordoba and Posadas, as well as neighboring Bolivia, Brazil, Chile and Paraguay. Buenos Aires has an underground railway system, while trolleybuses, which are powered by overhead electric wires, operate in Cordoba, Mendoza and Rosario.

Due to Argentina's vast size and the extremes of its terrain, flying is often the most viable option for long-distance travel. Argentina's national air carrier is Aerolíneas Argentinas, which operates most of the domestic flights.²

Employment

The job market

Argentina is home to the second largest economy in South America, with its primary industries being agriculture, information and communication technology (ICT) and tourism. Highly skilled expats are likely to find opportunities in large multinationals, mostly in Buenos Aires within the banking and oil and gas industries, as well as in the consumer goods and agricultural sectors. Others teach English or offer business services such as translating.³

¹ <https://www.roughguides.com/destinations/south-america/argentina/getting-around/>

² <http://www.expatarrivals.com/argentina/transport-and-driving-in-argentina>

³ <http://www.expatarrivals.com/argentina/working-in-argentina>

Income tax

Income tax in Argentina is paid on a progressive scale from 5 to 35%. Tax residents are taxed on their worldwide income, while non-resident tax payers are only taxed on income earned in Argentina.⁴ A tax resident is someone who lives in Argentina for more than six months in a year. Expats who live in Argentina for less than six months are taxed at a fixed rate of 24.5%.⁵

Business etiquette

Business etiquette and practices in Argentina are influenced by their Europe roots and tend to be on the formal side. Personal relationships are valued and hierarchy is respected.

Business culture in Argentina is driven by relationships and networking is essential to doing business in successfully in this Latin American nation. When it comes to making business deals, seeking advice or calling in favors, Argentineans generally maintain a close network of friends and family prefer to do business with those they know and trust. In line with this, when meeting Argentine associates, it's not typical to get straight to business, but rather some small talk is common in an effort to build meaningful connections.⁶

Business is conducted in Spanish and expats who don't have a good grasp of the language will likely need an interpreter. Appearances are important in Argentina and this extends into the business world. Business attire is usually formal and conservative, with men and women both wearing stylish dark business suits. Women can also wear smart dresses.⁷

Retirement

Thanks to its favorable climate, affordable healthcare and cost of living, Argentina is gaining popularity as a retirement destination. From its cosmopolitan cities to its quaint rural villages and beautiful countryside, it has something to offer every foreign retiree. There are different visa options for those wishing to retire in Argentina, including a special retirement visa. Applicants will need to show proof of their retirement status and monthly pension.⁸

4 <http://taxsummaries.pwc.com/ID/Argentina-Individual-Taxes-on-personal-income>

5 https://home.kpmg.com/xx/en/home/insights/2011/12/income-tax_2014-12-26-10-48-12.html

6 <https://www.commisceo-global.com/country-guides/argentina-guide>

7 <http://www.expattarrivals.com/argentina/doing-business-in-argentina>

8 <https://www.liveandinvestoverseas.com/country-hub/argentina/argentina-visa-and-residency-information/>

Finance

Currency

The official currency in Argentina is the Argentine peso (ARS), commonly referred to simply as the peso. The peso is divided into 100 centavos.

- Notes: ARS 2, 5, 10, 20, 50 and 100
- Coins: ARS 1 and 2 and 5, 10, 25 and 50 centavos

Cost of living

Despite having the second highest cost of living in South America, after Brazil,⁹ by global standards, expats can still look forward to an affordable standard of living.

Although prices vary from one extreme to the other across the country, accommodation is likely to be an expat's biggest expense, and foreigners can expect to pay more than locals when it comes to rent.

Due to high import taxes, purchasing a car can be expensive, but if living in the larger cities, it's quite possible to get around using the efficient and reasonably priced public transport.

Shopping for groceries at local markets and roadside stalls can be cheaper than the name-brand grocery stores.

Expats with children will need to factor in the high costs of sending their children to a private or international school, should they not opt for the public school system.¹⁰

Banking

Many expats choose to maintain their home bank accounts.

The largest local bank in Argentina is Banco de La Nacion Argentina, although there are many others, including Banco de Cuyo, Banco Patagonia, Banco CrediCoop. A number of international banks also have a presence in Argentina, including Citibank, HSBC and Santander.

Expats wanting to open a bank account in Argentina will need a number of documents, which may include their DNI (Documento Nacional de Identidad), passport, a CUIT number (business tax code), CUIL number (personal tax code) and AFIP (social security number), as well as an initial deposit.¹¹

9 <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

10 <http://www.expattarrivals.com/argentina/cost-of-living-in-argentina>

11 <http://www.expattarrivals.com/argentina/banking-money-and-taxes-in-argentina>

Health

Healthcare in Argentina is considered to be some of the best in Latin America. Facilities in large cities such as Buenos Aires and Cordoba are of a high standard and staff are very well trained.

Private medical insurance

Social Security or Obras Sociales are obligatory insurance schemes run by trade unions and are applicable to Argentinians and permanent residents who are legally employed. Both employer and employee pay contributions towards in-patient and out-patient care.

It's essential for those who want access to private healthcare to have private insurance. Expats can receive medical coverage through a number of international health insurers. Otherwise, many small, private clinics also have their own schemes, but it's worth noting that local private health insurance cover is highly localized, so if expats leave town, their policy will often no longer be valid. Private health insurance through an international provider is therefore the preferred option.

Emergencies

Emergency services in Argentina are fairly efficient, with both private and public clinics operating ambulances. The medical emergency number in Argentina is 107 and can be dialled from any phone, although 911 is also applicable.

Health Risks

There are no major health risks for expats in Argentina, although dengue fever is becoming more of a concern and expats should ensure adequate precautions against being bitten by mosquitoes.¹³

Vaccinations

Expats should ensure that all routine vaccinations are up to date before travelling to Argentina and vaccinations for typhoid, hepatitis A, hepatitis B, rabies and yellow fever are recommended.¹⁴

Pharmacies

Pharmacies are widely available in the major cities, but may be harder to find in more rural areas. Many pharmacies are open 24/7. It is possible to buy many types of medicine over the counter at pharmacies in Argentina without a prescription, and pharmacists are usually very helpful when it comes to advice for minor ailments.

¹³ <http://www.exparrivals.com/argentina/healthcare-in-argentina>

¹⁴ <https://wwwnc.cdc.gov/travel/destinations/traveler/none/argentina>