

GERMANY

An everyday guide to expatriate life and work.



Together, all the way.™



GERMANY COUNTRY GUIDE

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Quick facts¹

Capital: Berlin

Population: 82 million

Major language: German

Major religion: Christianity

Currency: Euro

Time zone: GMT +1 (GMT+2 from the end of March to the end of October).

Emergency number: 110 (police), 112 (ambulance)

Electricity: 220 volts, 50 Hz. Two-pin European plugs are standard.

Drive on the: Right

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



Overview

An economic powerhouse in Europe, Germany continues to attract highly skilled expats in search of exceptional living standards and international experience in its innovative and exciting high-tech industries.

Germany's reputation for order and precision is certainly no myth and expats can look forward to excellent public transport, exemplary healthcare and good-quality schools.

Learning the German language may be the biggest hurdle, but the German people are generally welcoming to expats, and as long as they respect the rules and those around them. Expats are sure to enjoy an excellent quality of life in this formidable European destination.

This guide provides a valuable resource for expats moving to Germany and covers all aspects of life there, from its culture and climate to schooling, healthcare and banking systems. There are also tips on social and business etiquette, and how to keep in touch and navigate the public transport system.

Getting Started

Climate and weather

The weather in Germany can be rather inconsistent at times. Overall the country enjoys a temperate climate with warm summers and mild to cold winters, but it does vary across the terrain, ranging from a maritime climate in the north to a mountain climate in the Alpine regions and parts of the German Uplands. Spring is often slow to arrive, while Indian summers reaching into October can make an appearance every so often. Rain falls mostly in the summer, but a lightweight raincoat and sweater are good to have on hand all year round.¹

¹ <http://www.expattarrivals.com/germany/weather-in-germany>

Visas

As Germany is a Schengen-member state, nationals of appointed countries can enter for short stays without having to apply for a visa. Those nationals not on the visa-waiver list will need to apply for a Schengen visa before arriving in the country.¹

While EU nationals are able to seek employment in Germany without a work permit, non-EU nationals who intend to settle and work there will need a work permit (Arbeitserlaubnis). Anyone planning on living in Germany will also need to apply for a residence permit (Aufenthalt), regardless of their nationality.²

Accommodations

There are plenty of good quality options when it comes to accommodation in Germany. These range from furnished apartments and maisonettes to trendy studio apartments, cottages and large family homes. Further from the cities, iconic German fachwerk (half-timbered) houses, cottages, and bauernhauser (farmhouses) are also available.

People in Germany generally choose to rent rather than buy property. The closer one lives to the city center the more they will likely pay, so many expats may choose to

¹ <https://www.schengenvisainfo.com/>

² <http://www.expattarrivals.com/germany/visas-for-germany>

seek accommodation in the outlying areas where they will find a better balance between cost and space. It's easy enough to search for property online. A real estate agent may also come in handy, but at a high price; sometimes as much as one month's rent.

To secure a property, the tenant will need to put down a security deposit of at least one month's rent, but in some cases, this can be as high as three months' rent. Generally, leases are signed for a year, but it may be possible to negotiate a shorter term, depending on the landlord. Utilities are not usually included in the monthly rent.³

Schools

Germany's education system adheres to high standards, but as each state is responsible for setting its own policies and curriculum, expats will find that teaching styles and facilities vary across the country.

All children in Germany between the ages of six and 18 are required to attend school. Public schooling is free to all children, including expats, and offers a good option for those with very young children or those planning on making Germany their permanent home. Private German schools are another good option for those wanting their children to fully integrate into the local culture. There are numerous options, including state-sponsored and fully independent schools that follow the local curriculum, as well as schools that offer alternate teaching philosophies, such as Waldorf and Montessori.⁴

International schools remain a popular choice for expats in Germany and there are many good options to choose from, particularly in Munich and Berlin. These schools predominantly offer the American or British curriculum, and some also offer the International Baccalaureate program. Another popular choice for expats is bilingual schools, which offer lessons in German as well as another language, such as English or French. Spaces are often limited at bilingual and international schools and parents should plan well in advance if wanting to ensure a spot for their children at the school of their choice. Fees are also high, so this is something expats will need to budget carefully for.⁵

³ <http://www.expattarrivals.com/germany/accommodation-in-germany>

⁴ <https://www.german-way.com/history-and-culture/education/the-german-school-system/>

⁵ <http://www.expattarrivals.com/germany/education-and-schools-in-germany>



Culture

Though many aspects of life in Norway will be familiar to Western expats, certain things can take some getting used to – such as “sticker shock” from high prices, not to mention the conservative culture. The Norwegian culture is very much egalitarian and is based around the concept of humility and conformity. It’s wise to learn beforehand about the country’s cultural norms, as any missteps could make one stand out from the crowd – a big no-no in Norway.¹

Language

German is the official and most widely spoken language in the country. Although many Germans can speak and understand English, getting to grips with the German language will go a long way to helping expats assimilate fully into their new surroundings.

Social etiquette and cultural faux pas

Although expats coming from a Western society are unlikely to suffer any major culture shock, there are aspects of life in Germany that may take some getting used to. Here are some factors to consider in order to avoid any awkward social blunders:

- Germans may place great importance on rules and people are expected to follow them. Expats shouldn’t be offended if someone corrects their behavior, such as being told that they have parked incorrectly. Keeping each other in check can be seen as a social

¹ <http://www.expattarrivals.com/norway/culture-shock-in-norway>

duty and part of general etiquette in Germany.²

- Punctuality is important and being late is considered a sign of disrespect, in both social and business circles. Expats should make every effort to be on time and let friends or associates know if they’re running late.³
- Germans value their privacy, so they prefer to keep their personal and professional lives separate. Accordingly, everything has its time and place – when at work they tend to focus on the task at hand rather than making small talk, and they avoid talking extensively about their work at social occasions.⁴

Eating

German cuisine consists of hearty and rich flavors. Pork features strongly, and is usually served in the form of sausages such as bratwurst and bockwurst. Popular vegetables include cabbage, turnips, potatoes and beets, which are often served in rich stews and soups.⁵ Sauerkraut, made from fermented cabbage, is perhaps the most famous of German foods and is often served as a side dish. Bread also features strongly and is served at almost every meal – expats can look forward to a wide variety of wheat and rye breads from fresh farm bread to pretzels and pumpernickel.⁶

² <http://www.expattarrivals.com/germany/culture-shock-in-germany>

³ <https://www.livescience.com/44007-german-culture.html>

⁴ <http://www.kwintessential.co.uk/resources/guides/guide-to-germany-etiquette-customs-culture-business/>

⁵ <https://www.livescience.com/44007-german-culture.html>

⁶ <http://germanculture.com.ua/german-cuisine/german-food/>



Drinking

Drinking is a central aspect of the German social scene. As the home of the infamous Oktoberfest and the world's oldest brewery, it goes without saying that Germany is a beer-drinking nation. The country is also one of the world's largest producers of beer and expats will be spoiled for choice in the variety of brews on offer. Other popular alcoholic beverages include brandy and schnapps.

Social gatherings tend to revolve around the consumption of alcohol, but expats shouldn't be surprised if it is also served at business meetings. It's a tradition favored by many Germans, and declining a drink is often frowned upon. The general rule is to at least order a beer, accompanied by the traditional toast, "Prost."

Holidays

As a predominantly Christian nation, Germany's public holidays⁷ largely coincide with important dates on the Christian calendar. If a public holiday falls on a Saturday or Sunday, the following Monday becomes a holiday.

New Year's Day - 1 January

Good Friday - March/April

Easter Sunday - March/April

Easter Monday - March/April

Labor Day - 1 May

Ascension Day - May/June

Whit Monday - May/June

Assumption of the Virgin Mary - 15 August

Day of German Unity - 3 October

All Saints' Day - 1 November

Christmas Day - 25 December

Second Day of Christmas - 26 December

Transport

Germany has a sophisticated public transport network and expats will have no problems getting around. Most major cities have an integrated transport network consisting of buses, trams, U-Bahn (underground trains) and S-Bahn (suburban trains) and it's not necessary to have a car. Tickets are interchangeable across the different modes of transport and prices vary according to what zone a person travels through.⁸

Both high-speed and regular trains connect all major cities and are the most popular means of getting around

⁷ <http://www.officeholidays.com/countries/germany/index.php>

⁸ <https://www.german-way.com/travel-and-tourism/public-transport-in-germany/>

the country. Buses also travel to destinations across Germany, and offer a more cost-effective, albeit slower, option. Thanks to healthy competition between budget airlines, domestic air travel is also a fast and convenient way of transport between the major urban centers.

Driving in Germany is easy thanks to the country's excellent road infrastructure. Foreigners are able to drive for up to six months on any foreign or international driver's licence before they're required to apply for a German licence. Expats who plan on hiring a car in Germany should be aware that most cars are manual and requesting an automatic car can be considerably more expensive.

Getting in touch

In line with Germany's reputation as a high-tech nation, expats will enjoy a sophisticated telecommunications infrastructure that makes keeping in touch easy and convenient.

Telephone

Germany now has the largest mobile phone market in Europe, which is dominated by Telefónica Germany, Telekom Deutschland and Vodafone Germany.⁹ Expats will find competitive rates for both contract and pay-as-you-go options.

Internet

There are reliable internet services across Germany and a vast variety of service providers to choose from, including 1&1, O2 and T-Home. These mostly offer reasonable rates and excellent service.

Many apartments include a wireless connection with the cost worked into monthly rental fees. However, not all apartments offer this package and new tenants may need to look for a service provider. Most cafés and restaurants also offer free WiFi.

Postal Services

Deutsche Post is responsible for the national postal service and is generally very fast and reliable. Although the company has now been privatized, and operates under the Deutsche Post DHL Group, there remains very little competition in this area. While there are dedicated post offices across German cities, many stationary and grocery stores also have sections where customers can access postal services.¹⁰

⁹ <https://www.budde.com.au/Research/Germany-Mobile-Infrastructure-Broadband-Operators-Statistics-and-Analyses>

¹⁰ <http://www.expatarivals.com/germany/keeping-in-touch-in-germany>

Employment

The job market

Germany is Europe's most industrialized nation and home to the world's fourth largest economy. Major players in the automobile, technology and pharmaceutical industries have their headquarters in Germany, including BMW, Volkswagen, Siemens and Bayer and Merck. As such, the country attracts highly skilled expats within these industries. There are also opportunities in other major sectors such as IT, engineering, chemistry and physics.¹¹

Most expats who move to Germany for work do so as part of an international transfer from their company overseas, and can expect to be well paid. It's more difficult to move there without a job and seek employment without an already established network.¹²

Income tax

Income tax rates in Germany are paid on a progressive scale of 5 to 45% and are automatically deducted from an employee's paycheck by their employer. Taxpayers will also be subject to a solidarity surcharge of 5.5% of taxes paid. A person is considered a tax resident of Germany if they reside in the country for six consecutive months and will be taxed on their worldwide income. Expats will need to get a tax card when they start working in Germany – this is issued by the local council in which an expat is registered.¹³

Business etiquette

As with most aspects of life in Germany, the business culture is known to be formal and conservative. Efficiency is paramount in the workplace, as is punctuality, so there is very little time for small talk as Germans prefer to get straight to the point. In line with this, Germans are very private people and generally prefer to keep a strict separation between their work and home lives.

Appearances are also important, with business attire usually formal and conservative; dark suits and business wear for both men and women working in corporate environments, although more creative industries may see workers dressing more casually.

Although English is widely spoken and commonly used

¹¹ http://www.economywatch.com/world_economy/germany/industry-sector-industries.html

¹² <http://www.expattarrivals.com/germany/working-in-germany>

¹³ <https://www.greenbacktaxservices.com/blog/american-expats-in-germany-taxes/>

in business at the multinational level, expats shouldn't automatically assume their associates can speak English. Learning to speak German will certainly help when it comes to establishing business relationships.

A handshake is the customary greeting in professional contexts. It's best to address a business associate by their surname, which is to be preceded by Herr if a man and Frau if a woman.¹⁴

Retirement

Unlike some of its European neighbors, Germany is not typically a retirement destination for expats, although its high standard of living and excellent healthcare infrastructure offers an attractive prospect. There are no specific retirement visas for Germany, and retirees need to secure a residence permit if wanting to settle there. They will also need to show that they have adequate financial means to support their stay as well as proof of health insurance.¹⁵

Finance

Currency

The official currency in Germany is the Euro (EUR), which is divided into 100 cents. Money is available in the following denominations:

- Notes: 5, 10, 20, 50, 100, 200 and 500 EUR
- Coins: 1, 2, 5, 10 and 20 cents, and 1 and 2 EUR

Cost of living

The cost of living in Germany is generally quite high, but on par with most of Western Europe. Life will obviously be more expensive in the major urban centers.

Accommodation is particularly expensive, and it's not uncommon for rent to take up almost half of one's salary. Schooling can be expensive too, especially if choosing to send children to international schools, but public schools are free and may be a good option for those wanting to stay in Germany long term.

Germany's public transport is efficient and convenient but it comes at a price. High-speed InterCity Express trains tend to be more expensive, while regular InterCity trains provide a cheaper alternative. The Bahn card is a good investment for those planning on using trains regularly as it's valid for a year and often gives discounts.

Expats will have access to excellent healthcare in

¹⁴ <http://www.expattarrivals.com/germany/doing-business-in-germany>

¹⁵ <https://www.expattbriefing.com/country/germany/living/retirement-for-expats-in-germany.html>

Germany, but it's compulsory to have some form of health insurance, so this will need to be budgeted for.

Banking

Expats will find it easy to manage their finances in Germany thanks to the country's sophisticated banking system. There is a range of both local and international banks to choose from, with the leading banks being Deutsche Bank, PostBank and Commerzbank.

In order to open an account, expats will need to provide their residence card, proof of address and passport. They'll also need to make an initial deposit.¹⁶

¹⁶ <http://www.expatarrivals.com/germany/banking-money-and-taxes-in-germany>

Health

As a world leader in medical research, Germany offers expats excellent healthcare infrastructure and both public and private facilities have the highest standards of care. Medical staff are well trained and many will be able to speak English.

Private Medical Insurance

It's compulsory for all residents in Germany to have health insurance, including expats with a residence permit or a fixed-term contract for more than a year. Expats planning on moving to Germany should try to arrange comprehensive health insurance before departing for the country.

Two types of health insurance exist in Germany: private health insurance through a company, or statutory health insurance provided by the state. Expats can only take advantage of statutory health insurance if they're formally employed by a company in Germany. Employers usually share the cost of health insurance with their expat employees and may pay half of the cost per month, regardless of whether the expat has chosen private or statutory health insurance, so it's important to clarify this when negotiating a work contract

Emergencies

Most hospitals in Germany have an Accident and Emergency unit and emergency personnel are well trained. In the event of an emergency, expats can dial 115 for an ambulance.

Pharmacies

Pharmacies (Apotheken) are easy to find and can be identified by a large red "A" sign. Pharmacies tend to be well-stocked, but all medications, including non-prescription drugs, are kept behind the counter. Pharmacies are usually open during the day, but there will normally be a list in the window of nearby pharmacies that are open afterhours for emergencies.¹⁷

Health Risks

There are no major health risks for expats traveling to Germany.

Vaccinations

There are no specific vaccination requirements for Germany, but vaccinations are recommended for hepatitis A and hepatitis B, and expats should ensure that all routine vaccinations are up to date before departure.¹⁸

¹⁷ <http://www.expatarrivals.com/germany/healthcare-in-germany>

¹⁸ <https://wwwnc.cdc.gov/travel/destinations/clinician/none/germany>



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