

CHILE

An everyday guide to expatriate life and work.



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CHILE COUNTRY GUIDE

Contents

Overview	2	Employment	
Quick Facts	1	The job market	7
Getting Started		Income tax	7
Climate and weather	3	Retirement	7
Visas	3	Business etiquette	7
Accommodation	3	Finance	
Schools	3	Currency	7
Culture		Banking	8
Language	3	Cost of living	7
Social etiquette	5	Health	
Eating	5	Private medical insurance	8
Drinking	6	Emergencies	8
Holidays	6	Pharmacies	8
		Health Risks	8
Getting In Touch			
Telephone	6		
Internet	6		
Postal services	6		



Quick Facts¹

Capital: Santiago

Population: 18 million

Major language: Spanish

Major religion: Roman Catholic

Currency: Chilean peso (CLP)

Time zone: GMT-4 and GMT-6 (GMT-3 and GMT-5 from August to May)

Emergency number: 131 (ambulance), 132 (fire), 133 (police)

Electricity: 220 volts, 50 Hz.

Drive on the: Right

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



Overview

Known as the “Land of Poets”, Chile’s reputation as a beautiful and inspiring destination is well earned. From breathtaking landscapes to a diverse culture and welcoming locals, the country has something for everyone to explore.

Regarded as Latin America’s strongest economy, much of Chile is decidedly Westernized and expats are likely to experience very little culture shock. This is particularly true of the capital, Santiago, though rural areas may take some adjustment. The friendly attitude of most Chileans should have expats feeling a bit more at home in no time.

One downside of life in Chile is the ever-present red tape – everything from renting accommodation, to opening a bank account, to getting a tax number is fraught with piles of paperwork.

That said, a bit of bureaucracy is a small price to pay for the lifestyle that Chile offers. Chile’s relatively low cost of living and high quality of life make it not only an attractive place to work, but also an ideal retirement destination.

This guide has been put together to assist expats through the process of settling into life in the country. Practical tips are included for visa applications, finding accommodation and securing a job, while also providing an idea of what to expect from the people, culture and lifestyle of this vibrant country.

Getting Started

Climate and Weather

Chile has a range of climates throughout – from the arid conditions of the north, to the Mediterranean climate of central Chile, to the ice-cold Patagonian landscapes in the south. Most expats will find themselves in Santiago, where it's hot and sunny in summer and mild and rainy in winter. Temperatures are at a peak in January, and the region is coldest in July.¹

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

Visas

Nationals of many countries are allowed visa-free entry into Chile for up to 90 days for tourism purposes. Those who don't fall into this category will need to apply for a visa in advance of entering Chile.

Expats moving to Chile for work will need a work permit known as a Visa Subject to Contract. This is usually taken care of by one's employer and is valid for up to two years.¹

Accommodations

Expats on the hunt for accommodation in Chile will find a wide range of options. Apartments are mainly available in the city centers, while freestanding houses can be found in more suburban areas. Most expats prefer to rent rather than buy, at least initially.²

In Chile, making use of personal connections is often the best way to get something done, and finding somewhere to live is no exception. It's not unusual for landlords to connect with potential tenants through word of mouth before advertising a property publicly,

¹ <http://www.expatarrivals.com/chile/visas-for-chile>

² <http://www.expatarrivals.com/chile/accommodation-in-chile>

so it helps to spread the word among as many locals as possible. Other sources include the internet, local newspapers and real estate agents.³

The standard lease length is 12 months, and a deposit equivalent to at least one month's rent is paid upfront. In some cases, expats will need a local to act as a guarantor for them before the lease can be signed – this role is often fulfilled by the expat's employer. If a guarantor can't be found, expats may be able to negotiate paying a larger deposit instead. Utilities are usually paid for by the tenant in addition to the cost of rent.⁴

Schools

Families moving to Chile have a variety of options when it comes to education. There are public schools, which are entirely funded by the government, and private schools, which may be partially subsidized by the government or completely self-funded.⁵ Most expat parents prefer to send their children to private schools, as public schools teach entirely in Spanish and have been known to offer below-par education.

Private schools may be run by a variety of entities, such as religious or non-profit organizations, private corporations, or, in the case of international schools, foreign governments or entities authorized to teach foreign curricula, such as that of the UK, the US or the International Baccalaureate. Teaching is usually either bilingual, in English or in the language of the curriculum's country of origin.⁶

Though international school fees can be pricey, the standard of education and facilities is generally good. As a result, many international schools have a high demand so it's advised that expats apply as early as possible, in case they're put on a waiting list.

³ <http://www.consultchile.com/single-post/2016/08/18/Looking-for-Property-in-Chile>

⁴ <https://www.bretagne.cl/finding-apartment-santiago/>

⁵ https://teachingchile.com/about_chile_overview.htm

⁶ <http://www.expatarrivals.com/chile/education-and-schools-in-chile>



Culture

Expats can expect a warm welcome when meeting locals in Chile. Renowned for their hospitality, they enjoy getting to know foreigners and are generous hosts. It's likely that many aspects of life in Chile will be familiar to expats, especially in the big cities such as Santiago and Valparaíso. Still, living in Chile can take some getting used to, particularly for expats used to strict timekeeping and a defined sense of personal space, neither of which feature much in the Chilean lifestyle.

Language

Spanish is Chile's official language, spoken by 99.5% of the population.¹ However, even expats familiar with Spanish may struggle to understand locals. Chilean Spanish can differ quite radically from Spanish spoken elsewhere, and has a distinctive accent. "S" sounds are often dropped, as are last syllables of words, while some consonants are pronounced very softly. Chilean locals also tend to speak at a rapid pace. Those learning Spanish for the first time would do well to take a course specifically teaching Chilean Spanish, and those who already have a good grasp of Spanish may benefit from a refresher course focusing on Chilean Spanish.²

Though English isn't native to Chile, expats will find that it is spoken to some extent in Santiago, mostly as a natural extension of its status as an international business and tourism hub. However, English proficiency can be very limited in rural areas, so those venturing outside of Chile's larger cities should bear this in mind.

Social Etiquette and Cultural Faux Pas

Socializing in Chile can be somewhat different from what expats may be used to. To avoid any confusion, miscommunication, frustration or social blunders, here are a few pointers on what to expect.

¹ <https://www.cia.gov/library/publications/the-world-factbook/geos/ci.html>

² <http://www.kwintessential.co.uk/resources/guides/guide-chile-etiquette-customs-culture-business/>

- Chileans have a reputation for being extroverted, sociable people and it's a good idea for expats to be friendly and accepting of their hospitality in response. Much of Chilean social life revolves around food, so any invitations to meals are a great opportunity to bond with locals and should always be accepted.
- Time is a much looser concept in Chile than in countries such as the US and the UK. As is common in much of South America, locals have a relaxed attitude towards time and being late isn't considered rude.³
- Expats may notice that locals interact in closer proximity than what would be the norm back home. Chileans will often make direct eye contact when having a conversation with someone. When with friends, they are often affectionate, patting friends on the back or greeting them with a hug and a kiss.⁴
- If invited to a dinner party, bring a gift of wine or chocolates for the host or hostess. Flowers are also a good gift, although yellow roses and purple or black flowers should be avoided.⁵

Eating

Food is an important part of daily life in Chile, with four meals a day being standard. Breakfast is a light and simple meal of bread and tea or coffee, while lunch is the main meal of the day and is often served in two or more courses over one or two hours. Extended afternoon meals are often used as an opportunity to do business over lunch before returning to the workplace. In the early evening, Chileans break for once, a light meal akin to British teatime. Dinner is substantial but not as heavy as lunch, and is eaten in the late evening.⁶

Thanks to Chile's lengthy coastline, seafood is a staple of the country's diet and is eaten grilled, steamed, or fried. Highlights include ostiones a la parmesana (grilled scallops with parmesan cheese), congrito frito (deep-fried

³ <http://www.expatarrivals.com/chile/culture-shock-in-chile>

⁴ <https://www.reachtoteachrecruiting.com/guides/chile/chilean-etiquette/>

⁵ <http://www.commisceo-global.com/country-guides/chile-guide>

⁶ <http://www.everyculture.com/Bo-Co/Chile.html>



eel) and Chilean ceviche (raw fish in lime juice).

Corn is one of the country's indigenous crops and is the core ingredient of many traditional dishes, such as pastel de choclo, a meaty pie with a ground corn crust.⁷

As in many South American countries, empanadas are a popular snack. The most traditional of these pastries comes packed with a filling of pino – a combination of meat, onions, raisins, olives, and hard-boiled egg. Other popular fillings include cheese and seafood.⁸

For expats craving a taste of home, it should also be easy to find familiar favorites, whether in restaurants, fast food joints or grocery stores.

Drinking

Chile consistently ranks in the world's top ten producers of wine by volume, and locals enjoy socializing over drinks. The pisco sour is considered the national drink of Chile (though neighboring Peru also lays claim to it), and is a combination of sweet Chilean liqueur and bitter lime or lemon juice.⁹ Another cocktail known as the terramoto (“earthquake”) is also extremely popular among locals, and consists of sweet fermented wine mixed with grenadine and topped with a scoop of pineapple ice cream.¹⁰

Holidays

With two thirds of the population belonging to the Catholic Church, Roman Catholicism is widely practiced in Chile. The country's public holidays reflect this and also pay homage to important dates throughout its history.¹¹

New Year's Day – 1 January

Good Friday – March/April

Holy Saturday – March/April

Labor Day – 1 May

Navy Day – 21 May

St Peter and St Paul – June/July

Our Lady of Mount Carmel – 16 July

Assumption of Mary – 15 August

National Day – 18 September

Army Day – 19 September

Columbus Day – October

Reformation Day – October/November

All Saints' Day – 1 November

Immaculate Conception Day – 8 December

Christmas Day – 25 December

⁷ <http://traveltips.usatoday.com/everyday-food-chile-11786.html>

⁸ <http://www.chileculture.org/food-in-chile/>

⁹ <http://eatwineblog.com/2009/07/17/pisco-sour-chile-and-perus-iconic-drink/>

¹⁰ <http://www.chilecooks.cl/portfolio/terremoto/>

¹¹ <http://www.officeholidays.com/countries/chile/index.php>

Transport

Despite Chile's sprawling length, it's surprisingly easy, cheap and efficient to get around. The country has a comprehensive public transport system and roads are generally well maintained.¹² The close proximity of other countries such as Peru and Argentina also offers opportunities for easy travel to other regions of South America.

Buses are the most popular form of public transport among locals and are a cost-effective way to travel within Chile's main cities. Rail transport isn't widely used in Chile as a whole, but the cities of Santiago, Valparaíso and Concepción have clean, cheap and efficient metro systems available.

Though convenient, taxis can be expensive and are notorious for overcharging foreigners. An alternative is colectivos – these are shared taxis that run along a fixed route. They're cheaper than regular taxis and only slightly more expensive than buses.¹³

Expats can drive in Chile with an international driver's permit until permanent or temporary residency status is granted, at which point they'll need to obtain a local license.

If travelling to a neighboring country or going a long distance to the north or south within Chile, taking a plane is usually the best option.¹⁴

Getting in Touch

With one of the most advanced telecommunications sectors in South America, expats will have no trouble keeping in touch with loved ones back home and new friends in the country. The internet is generally fast, easily accessible and widely used.¹⁵

Telephone

Landline usage has been on the decrease in Chile, with mobile phones more commonly used for communication. The main mobile providers are Movistar, ENTEL and Claro. Prepaid plans and monthly subscriptions are available. To sign up for a contract, expats will need a local bank account and temporary or permanent residency status.¹⁶

¹² <http://www.aboutchile.com/info-about-chile/transportation-services-in-chile/>

¹³ <http://www.contactchile.cl/en/discover/santiago/transport.html>

¹⁴ <http://www.expatarrivals.com/chile/transport-and-driving-in-chile>
<https://www.roughguides.com/destinations/south-america/chile/getting-around/>

¹⁵ <https://www.budde.com.au/Research/Chile-Telecoms-Infrastructure-Operators-Regulations-Statistics-and-Analyses>

¹⁶ <https://www.expat.cl/guide-chile/internet-phones/mobile-phones-chile-operators-networks-plans-buy/>

Internet

The internet is widely available in Chile, with close to 80% of the population having access.¹⁷ There's a range of internet service providers to choose from, with the most prominent being VTR and Movistar. On the whole, the country is well-covered, but in rural areas reception can be limited. In cities, WiFi hotspots are ubiquitous, and there are numerous internet cafes available.

Postal Services

Chile's national postal service is CorreosChile. Though generally reliable, postage can sometimes be slow. For important or time-sensitive items, it's best to use a private courier such as FedEx, DHL or Chilexpress.¹⁸

Employment

The Job Market

Driven by strong agricultural, mining and service sectors, Chile is one of Latin America's leading economies and is known for its thriving open market system.¹⁹ Many of the expats moving to Chile do so to pursue opportunities in the country's finance, mining or construction industries, while others find work in the tourism or education sectors.²⁰

Due to work visa regulations, it can be difficult for foreigners to get a job in Chile unless they have a specialized skill that's in demand. Those without a good command of Spanish will be limited to teaching English, working in tourism, or getting a job at an international corporation.²¹

Income Tax

Income is taxed progressively according to earnings and ranges from 0 to 40%. If an expat is living in Chile for six months or more during a twelve-month period, they are considered a tax resident and will be taxed on their worldwide income as well as income from within the country. Non-residents only pay tax on locally earned income.²²

Business Etiquette

In Chile, the business atmosphere tends towards formal. A great deal of importance is placed on appearances, so particular care should be taken to dress neatly and conservatively. Dark suits are appropriate, with the color navy being particularly popular.²³

Though meeting times are set in advance, expats may find that their Chilean counterparts arrive late. However, it would be rude to express disapproval or irritation at the lateness of locals, so it's best to arrive on time and wait patiently.²⁴

¹⁷ <http://www.internetlivestats.com/internet-users/chile/>

¹⁸ <http://santiagotourist.com/chile-post/>

¹⁹ http://news.bbc.co.uk/2/hi/americas/country_profiles/1222764.stm

²⁰ <http://www.expattarrivals.com/chile/working-in-chile>

²¹ <https://medium.com/@hesterborm/how-to-find-a-job-in-chile-and-get-a-work-permit-along-the-way-7b827e596430>

²² <https://home.kpmg.com/xx/en/home/insights/2015/11/chile-income-tax.html>

²³ <http://www.southamerica.cl/Chile/Business.htm>

²⁴ <https://www.communicaid.com/country/chile/>

Relationships are an important part of successfully doing business in Chile. Family and friends in particular tend to get preferential treatment. Business lunches are fairly commonplace and may last more than an hour. In general, the pace of business dealings is slow in Chile, but expats should never try to rush proceedings as this puts the relationship at risk. Showing aggression or going for the "hard sell" are also ill-advised courses of action.

There's a definite hierarchy in Chilean businesses, with respect and status being of the utmost importance. Employees at various levels throughout the company may contribute to the decision-making process but ultimately those at the top make all final decisions.

Retirement

Chile is a popular retirement destination, offering the attractive combination of a relatively low cost of living and a high quality of life.²⁵ Expats planning on retiring in Chile will need to apply for a temporary residence permit, in the Retirement and Periodical Income category. Proof of a recurring source of income is required.²⁶

Finance

Currency

The official currency of Chile is the Chilean peso (CLP), subdivided into 100 centavos. The following denominations are available:

- Notes: 1,000, 2,000, 5,000, 10,000 and 20,000 CLP
- Coins: 1, 5, 10, 50, 100 and 500 CLP

Cost of Living

The cost of living in Chile is among the highest in South America, outdone only by the other continental economic powerhouses Brazil and Argentina.²⁷ That said, it's still much cheaper to live in Chile than in many European or North American countries, and it offers a similar quality of life.

Accommodation isn't particularly expensive and with a bit of shopping around, expats can find some great deals, particularly outside of city centers. Generally, food and groceries are reasonably priced and eating out is an affordable luxury. However, those sending their children to an international school can expect fees to be a fairly hefty expense.²⁸

²⁵ <https://money.usnews.com/money/blogs/on-retirement/2015/01/08/8-reasons-to-retire-in-chile>

²⁶ <http://www.visahunter.com/visa/chile/how-to-get-a-temporary-resident-visa-for-chile/>

²⁷ <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

^{7 28} <http://www.expattarrivals.com/chile/cost-of-living-in-chile>

Banking

Opening a bank account in Chile is no easy feat, especially for new arrivals. Most Chilean banks won't allow a foreigner to open an account before they've been a resident in the country for at least two years. Expats will also need to have a RUT (Rol Único Tributario) number to open an account, as the RUT number functions as a tax and identity number.²⁹ Obtaining this number can be time-consuming.

There are other options when opening a full local account isn't feasible, but they have their own downsides. For instance, expats can investigate the possibility of setting up a *cuenta vista* account in the meantime. This is a very basic account allowing local transactions of limited quantity. Otherwise, another option is to maintain an existing account with an international bank instead of immediately trying to open an account with a local bank.³⁰

29 <http://www.expatarrivals.com/chile/banking-money-and-taxes-in-chile>

30 <https://transferwise.com/gb/blog/opening-a-bank-account-in-chile>

Health

The standard of healthcare in Chile is generally excellent. The country's healthcare system is divided into public and private sectors, both of which offer good quality medical treatment.

Private Medical Insurance

By law, anyone working in Chile is automatically subscribed to health insurance, though they have a choice between public and private insurance.

Public healthcare services are administered through the Fondo Nacional de Salud (FONASA), which is partially funded through monthly contributions of 7% of one's salary. Expats can opt to use the private sector instead for a slightly higher cost. Private healthcare is largely managed by a group of local private insurance providers known as Instituciones de Salud Previsional (ISAPRES).³¹

Emergencies

In an emergency, expats should dial 131. Both public and private ambulance services are reliable. For those living in more remote areas of Chile, it is advisable to ensure coverage for medical evacuation to the nearest major city, such as Santiago.³²

Pharmacies

Pharmacies are widely available and many city-center pharmacies are open 24 hours a day. Expats will find that many drugs that were prescription-only back home are available over the counter in Chile.³³

Health Risks

Pollution is the main health concern for those moving to Chile. Santiago, in particular, is prone to smog, and high levels of pollution have caused city-wide shutdowns in the past. Children, the elderly and those with respiratory conditions should take extra care to heed all government warnings regarding air quality.³⁴

Vaccinations

No specific vaccinations are required to enter the country, but vaccinations for typhoid and hepatitis A are recommended. Routine vaccinations, such as those for mumps, measles, rubella, polio, chickenpox and tetanus, should be kept up to date.³⁵

31 <https://vula.uct.ac.za/access/content/group/9c29ba04-b1ee-49b9-8c85-9a468b556ce2/HealthEconomics/ALPS%20case-studies/chile.html>

32 <http://www.expatarrivals.com/chile/healthcare-in-chile>

33 <http://www.vivatravelguides.com/south-america/chile/chile-services/pharmacies-in-chile/> 34 <http://www.coha.org/the-battle-to-breathe-chiles-toxic-threat/>

35 <https://wwwnc.cdc.gov/travel/destinations/traveler/none/chile>