

CAMBODIA

An everyday guide to expatriate life and work.



Together, all the way.™



CAMBODIA COUNTRY GUIDE

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Quick facts¹

Capital: Phnom Penh

Population: 16 million

Major language: Khmer

Major religion: Buddhism

Currency: Cambodian riel (KHR)

Time zone: UTC +7

Emergency number: 117 (police), 118 (fire), 119 (ambulance)

Electricity: 230V, 50 Hz. Plugs have two round or flat prongs

Drive on the: Right

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



Overview

As an expat destination, Cambodia is somewhat off the beaten path, often being overlooked in favor of other more well-known Southeast Asian countries such as Vietnam or Thailand. However, those adventurous enough to make Cambodia their new home will find themselves in a society with a complicated and fascinating history. Regardless of past struggles, Cambodians are extremely friendly, welcoming and optimistic, so expats are sure to settle down in no time.

Most expats move to the bustling capital of Phnom Penh – the center of business and commerce, this is where most career opportunities can be found. It's also an excellent base for travel to the rest of the country where expats can visit ancient temples like Angkor Wat, or explore rural areas to catch a glimpse of authentic farm living in Cambodia.

Though the country's economy lags behind others in the region, there are opportunities for work in the education, textile and tourism industries, especially for those with relevant experience and skills. Volunteer opportunities are also plentiful. Alternatively, Cambodia is a fantastic retirement destination, thanks to its pleasant climate and low cost of living.

This guide gives an overview of life in Cambodia, packed with useful information about everything from visas and accommodation to socializing and doing business with locals.

Getting Started

Climate and weather

Cambodia experiences warm and often humid weather year-round, with the only noticeable distinction between seasons being the presence or absence of rain. The dry season is from November to April and the wet season, heralded by monsoon winds, is from May to October.¹ Typhoons are occasionally blown in from the east but they aren't usually very severe. By the time they reach Cambodia via Vietnam, momentum has typically already been lost and there isn't enough force left in the storm to do any significant damage.²

1 <http://www.expatarrivals.com/cambodia/weather-in-cambodia>

2 <https://www.climatestotravel.com/climate/cambodia>

Visas

It's remarkably easy to enter Cambodia for a short visit, as nationals of any country around the world are eligible for an extendable 30-day tourist or business visa on arrival in the country.¹ Those wishing to take up employment should opt for a business visa, though to start their new job they will also need a work permit. With regulations undergoing recent changes, there is some confusion about the process and requirements of applying for a work permit.² Expats should consult their local Cambodian embassy before their trip for more information.

Accommodations

Most expats in Cambodia, especially Phnom Penh, live in apartments. Many opt for fully serviced high-end apartments, which are fully kitted out with everything from furniture to décor and utensils. Perks like cleaning, internet and access to facilities such as gyms, pools and tennis courts are included in the cost of rent. Meanwhile, regular apartments are either only furnished to a basic degree or completely unfurnished. Sometimes basic services are included in the cost of rent, or are available for an additional fee. Electricity, however, is almost always an extra expense on top of rent.³

1 <http://embassyofcambodia.org/Get-a-Visa>

2 <https://www.gov.uk/foreign-travel-advice/cambodia/entry-requirements>

3 <http://www.expatarrivals.com/cambodia/accommodation-in-cambodia>

It's common to make use of a real estate agent to find somewhere to live, and this can be especially helpful for those who don't speak Khmer. Accommodation is also advertised online and in local newspapers.

Rental laws in Cambodia are quite flexible, which can either be to the advantage or disadvantage of the tenant. For example, leases can be long-term, short-term or anything in between. It's even possible to sign a lease for an undetermined period of time – a great option for expats who aren't sure how long they'll be in the country. Rental prices are often negotiable, though, and those planning on staying for a while can use this to leverage a better deal.⁴

On the other hand, there aren't any laws limiting the amount that can be charged for rental deposits, though in practice they're likely to be no more than three to six months' worth of rent. Also, when renewing a contract, increases in rental cost aren't regulated by the state and are entirely at the discretion of the landlord.⁵ That said, with rapidly rising accommodation prices, expats who decide to find somewhere new rather than pay more rent on the same place may lose out and end up paying even higher rent due to inflation.⁶

Schools

With the education system having been completely deconstructed during the Khmer Rouge era of the 1970s, modern public schooling continues to face problems of low rates of enrolment, high rates of dropouts and a lack of resources. In addition, the primary language of instruction for public schools in Cambodia is Khmer – a language that expat children are unlikely to be able to utilize outside of the country.

As a result, private international schools are the preferred choice of expat parents. These schools offer foreign and globally recognized curricula such as that of the US, UK and the International Baccalaureate. Teaching is usually in English, sometimes with the option to take Khmer as an additional language. Most of Cambodia's international schools are situated in Phnom Penh, though a handful can also be found in Siem Reap.⁷

4 <http://www.khmertimeskh.com/5080455/rental-agreements-cambodia-pre-agreement-considerations/>

5 <https://www.globalpropertyguide.com/Asia/Cambodia/Landlord-and-Tenant>

6 <http://www.movetocambodia.com/phnom-penh/what-you-need-to-know-about-renting-in-phnom-penh/>

7 <http://www.expatarrivals.com/cambodia/education-and-schools-in-cambodia>



Culture

While friendly and welcoming locals will certainly make it easier to settle in Cambodia, it's important that new arrivals do their best to be respectful and show interest in return. Those already familiar with other Southeast Asian countries such as Thailand and Vietnam will likely have an easier time adjusting to Cambodia's social norms.

Language

Khmer is the official language of Cambodia, with the second language of most city dwellers being either English or French. Although about a quarter of the population can speak English, the level of proficiency varies widely. Those travelling to remote countryside regions should be aware that locals in these areas usually speak only Khmer.¹

Social etiquette and cultural faux pas

When in a new country, it's all too easy to make a social blunder or misstep in the company of locals. Here are a few things to be aware of.

- Although the rule of the Khmer Rouge ended nearly half a decade ago, the legacy of this oppressive era still lingers in the form of poverty and underdevelopment of certain sectors. Expats will need to be sensitive regarding this issue, and it's often best not to bring it up at all.
- Cambodia is one of the poorest nations in Asia. The widespread poverty may come as a shock to those from well-off countries. In impoverished communities, desperation is rife and foreigners are seen by some as easy targets for scams, petty theft or begging. If wanting to help, it's best to donate to reputable organizations.²

¹ <https://www.worldatlas.com/articles/what-language-is-spoken-in-cambodia.html>

² http://factsanddetails.com/southeast-asia/Cambodia/sub5_2c/entry-2888.html#chapter-9

- As in other parts of Asia, the concept of "face" (representing one's personal dignity and status in society) plays a significant role in social interactions. Cambodians will go out of their way to avoid any kind of conflict, embarrassment or confrontation – to engage in this type of behavior would be to lose face and bring dishonor to oneself and one's family.³
- The majority of Cambodia's population is Buddhist, and certain religious concepts play a role in everyday life. For instance, the head is considered a sacred part of the body and should never be touched. Conversely, the soles of one's feet are the least sacred part, so they should never be exposed or used to point at someone or something.⁴

Eating

It's said that the best place to sample authentic Cambodian cuisine is in the kitchen of a local, but in a pinch, food stalls scattered throughout the cities can be a good substitute. Rice is the country's staple food, and also the basis of a significant portion of its economy. Nonetheless, it is prahok that takes the prize as perhaps the most iconic component of Cambodian food. This pungent fermented fish paste is beloved among locals and is eaten on or with just about anything, from green bananas to eggplant, vegetables and meat. Some foreigners find prahok to be a bit too intensely fishy, though, in which case they should try tik trei, a milder but still uniquely Cambodian fish sauce.

Other global cuisines are available like Thai, Vietnamese, Chinese, French and Mediterranean, with restaurants being concentrated in tourist hubs like Phnom Penh.

³ http://factsanddetails.com/southeast-asia/Cambodia/sub5_2c/entry-2883.html

⁴ <https://www.commisceo-global.com/country-guides/cambodia-guide>



American fast food chains such as KFC and Burger King are also gaining prominence.⁵

Drinking

With Cambodia's typically hot and humid weather, it's no surprise that enjoying a locally brewed beer or sipping on a glass of rice wine is a common pastime, not to mention an inexpensive one. Be warned, though: locals are serious about drinking and, if unaccustomed to this, expats might struggle to keep up. On the non-alcoholic side of things, sweet iced coffee in the same style as that served in Vietnam is a favorite, as is iced tea.⁶

Holidays

Cambodians love to celebrate and public holidays⁷ occur frequently, amounting to a total of 27 days off a year.

New Year's Day - 1 January

Victory over Genocide Day - 7 January

Meak Bochea Day - January/February*

International Women's Day - 8 March

Khmer New Year Day - April** (three days long)

Visak Bochea Day - April/May*

International Labor Day - 1 May

Royal Plowing Ceremony - May

King's Birthday - 13 to 15 May

International Children's Day - 1 June

King's Mother's Birthday - 18 June

Constitutional Day - 24 September

Pchum Ben Day - September/October* (three days long)

Commemoration Day of King's Father - 15 October

Paris Peace Agreement Day - 23 October

King's Coronation Day - 29 October

Independence Day - 9 November

Water Festival Ceremony - November (three days long)

International Human Rights Day - 10 December

*Date varies according to lunar cycle

**Date varies according to solar cycle

5 http://factsanddetails.com/southeast-asia/Cambodia/sub5_2c/entry-2890.html

6 <https://www.gapyear.com/articles/288296/food-drink-cambodia>

7 https://www.acledabank.com.kh/kh/eng/md_publicholiday_2018

Transport

It's possible to drive oneself in Cambodia or hire a driver, but there are a few caveats. Firstly, if planning on driving, it's necessary to obtain a local license. Secondly, the roads are dangerous, so expats will need to drive defensively and expect erratic driving from locals. And finally, when driving in Cambodia, an encounter with the police is almost inevitable. Corruption is rife among police officers, and some things may be impossible to obtain without offering a bribe (for instance, a police report for an insurance claim after an accident).⁸

Public transport in Cambodia is generally not expat-friendly, and taking a taxi cab is usually the best option. Tuk tuks (auto rickshaws) and motos (motorcycle taxis) are also available, but both are on the dangerous side. There aren't any passenger train services in Cambodia, but taking a bus is an option and is a cheap, if somewhat uncomfortable, way of getting around.

For traveling long distances within Cambodia or to neighboring countries, flying is the quickest and most convenient way to get around. Domestic flights can be surprisingly expensive, though. For those on a budget, luxury long-distance buses are a good alternative.⁹

Getting in touch

The telecommunications industry in Cambodia has been expanding in recent years and consumers have increasingly wider options available to them, particularly in the mobile phone sector. Broadband infrastructure is still being developed, so although internet access is limited in rural areas, this should change in the coming years.

Telephone

Landline use in Cambodia is gradually declining as mobile phone usage continues to grow. With six mobile providers for consumers to choose from, the market is extremely competitive and, as a result, it's cheap and easy to keep in touch. Expats can obtain a local pay-as-you-go SIM card simply by showing their passport. Postpaid contracts are also available.¹⁰

Internet

In comparison with neighboring countries, Cambodia has a relatively low rate of internet penetration, which is rising slowly but steadily. Many of those who do access the internet in the country do so using their mobile phones.

8 <https://www.business-anti-corruption.com/country-profiles/cambodia>

9 <http://www.expattarrivals.com/cambodia/transport-and-driving-in-cambodia>

10 <https://www.budde.com.au/Research/Cambodia-Telecoms-Mobile-Broadband-and-Digital-Media-Statistics-and-Analyses>

That said, internet access is still easily available in the major cities that expats are most likely to reside in. It's common for hotels, restaurants and cafés in the city center to offer free WiFi.¹¹

Postal Services

The national postal system in Cambodia isn't entirely reliable – expats have reported mail being opened or packages arriving with items missing – so it's best to use a private courier instead wherever possible, especially if sending or receiving important goods or documents.¹²

Employment

The job market

Though Cambodia's economy is relatively small compared to others in the region, there is steady growth and opportunities for skilled expats to find work in the country. The main industries are textiles, tourism and agriculture.¹³ There are also opportunities in NGOs, especially for those who can afford to volunteer rather than working a paid job.

As is the case with much of Southeast Asia, there's a thriving market for teaching English in Cambodia. While salaries in this industry are modest, the country's low cost of living makes it possible to still enjoy a good quality of life, plus perks like lots of public holidays and easy travel to neighboring countries.¹⁴

Income tax

The amount of tax expats are liable for will depend on whether or not they are considered a resident for tax purposes. A tax resident is someone who is in Cambodia for 182 days or more a year. Tax residents must pay income tax on both locally and internationally sourced income. In this case, income tax is charged on a progressive scale from 0 to 20%. However, those in the country for 182 days or fewer a year aren't considered as resident for tax purposes. They are only liable to pay tax on their locally earned income at a flat rate of 20%.¹⁵

Business etiquette

When doing business in Cambodia, it's important to be mindful of local customs and conventions. There's usually a strict hierarchy in the workplace, with decisions being made at the top.

As in social situations, the concept of "face" should always be kept in mind in business. "Hard sell" tactics should be

avoided, as any type of confrontation or conflict will result in a loss of face and a poor outcome. Rather, take the time to get to know fellow business associates and don't rush negotiations. Generally, meetings will continue until the matter at hand is resolved. Communication is indirect as Cambodians don't like to say "no" outright, because it would cause them to lose face. Often, disagreement is simply indicated by silence instead.¹⁶

Business dress is formal, with dark suits being standard. Women should dress conservatively and ensure that shoulders and knees are covered. It's a good idea to have business cards printed in English on one side and Khmer on the other. Present the card with both hands, with the Khmer side facing up.¹⁷

Retirement

Cambodia is a popular retirement destination and there's relatively little red tape involved. Much of the country's appeal to retirees is due to its low cost of living, especially for those who receive their pension payments in a foreign currency such as the US dollar. Cambodia is also an excellent base for traveling around Southeast Asia.¹⁸

Finance

Currency

The official currency is the Cambodian riel (KHR).¹⁹ Coins are very rarely used, if ever, due to high inflation. Notes are available in the following denominations:

- 50 KHR, 100 KHR, 500 KHR, 1,000 KHR, 2,000 KHR, 5,000 KHR, 10,000 KHR, 20,000 KHR, 50,000 KHR and 100,000 KHR

Cost of living

Inflation has caused the cost of living in Cambodia to rise over the past few years. It's a little cheaper than neighboring Vietnam and Thailand, though significantly more expensive than Laos to the north.²⁰

That said, the cost of living in Cambodia can vary greatly depending on one's lifestyle. Expenses can rack up quickly if expats choose a riverside apartment and load up their grocery baskets with imported goods. On the other hand, if one spends as the locals do – shopping at local markets, using public transport and living in the suburbs rather than by the river – money goes much further.²¹

11 <http://www.expattarrivals.com/cambodia/keeping-in-touch-in-cambodia>

12 <http://www.movetocambodia.com/living-in-cambodia/what-to-do-when-you-first-arrive/mail/receiving-mail-in-cambodia/>

13 <http://www.expattarrivals.com/cambodia/working-in-cambodia>

14 <http://www.movetocambodia.com/working-in-cambodia/employment-in-cambodia/>

15 <https://home.kpmg.com/xx/en/home/insights/2011/12/cambodia-income-tax.html>

16 <https://www.commisceo-global.com/country-guides/cambodia-guide>

17 <http://www.expattarrivals.com/cambodia/doing-business-in-cambodia>

18 http://seniors.lovetoknow.com/Retire_in_Cambodia

19 <http://www.canbypublications.com/cambodia/money.htm>

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

21 <http://nomadcapitalist.com/2013/09/23/the-cheap-cost-of-living-in-cambodia-or-is-it/>

A few things are likely to be essential expenses, however, and are worth spending a bit extra to access better services. Two examples are international school fees, for those that have children, as well as private healthcare.²²

Banking

For day-to-day transactions, and to avoid the hefty banking fees associated with using international cards at local ATMs, most expats find it worthwhile to open a local bank account. To do so, expats will need to present certain documents. This varies from bank to bank but will usually include one's passport, visa, proof of employment and proof of address. Local banks popular with expats include Aceda Bank, Canadia Bank and ANZ Royal Bank.²³

Health

As with many of the major institutions in Cambodia, public healthcare has struggled to regain the ground lost during the rule of the Khmer Rouge. Today, public hospitals are understaffed and under-resourced, with equipment being limited or outdated. Needless to say, private healthcare is the only viable option for expats in Cambodia. However, there are only a handful of private hospitals in the country, mostly in Phnom Penh.

Private Medical Insurance

Expats are strongly advised to invest in comprehensive private medical insurance. It's vital that this covers the cost of not only local treatment, but also medical evacuation to a nearby city such as Bangkok or Singapore should it be necessary.

Emergencies

In an emergency, expats can dial 119 – however, calls aren't always answered and public ambulances generally offer a low level of service. Instead, it's best to contact the nearest private hospital directly or arrange one's own transport.²⁴

Pharmacies

Medication in Cambodia is affordable and widely available. Pharmacies are easy to find in cities, though small independent pharmacies are best avoided as some have been implicated in selling counterfeit medication. Pharmacies part of a larger chain also generally have a wider and more modern selection of medication available.²⁵

Health Risks

Mosquitoes in Cambodia can carry dengue fever and malaria, even in the cities. Expats should make appropriate use of prophylaxis, insect repellent and mosquito nets, and should keep windows closed when asleep at night.²⁶

Vaccinations

There aren't any specific vaccination requirements to enter Cambodia, but it's recommended that expats are up to date on all routine vaccinations, including those for mumps, measles, rubella, polio and tetanus. In addition, it's a good idea to get vaccinations for hepatitis A and typhoid.²⁷

22 <http://www.expattarrivals.com/cambodia/cost-of-living-in-cambodia>

23 <https://www.realestate.com.kh/news/bank-in-cambodia-expat-banking/>

24 <http://www.expattarrivals.com/cambodia/healthcare-in-cambodia>

25 <https://www.canbypublications.com/phnompenh/ppemerg.htm>

26 <http://www.movetocambodia.com/living-in-cambodia/health-and-medical-care/common-ailments/>

27 <https://wwwnc.cdc.gov/travel/destinations/traveler/none/cambodia>

