



# **EGYPT COUNTRY GUIDE**

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#### Quick facts<sup>1</sup>

Capital: Cairo

Population: 94.8 million Major language: Arabic Major religion: Islam

**Currency:** Egyptian Pound

Time zone: GMT +2

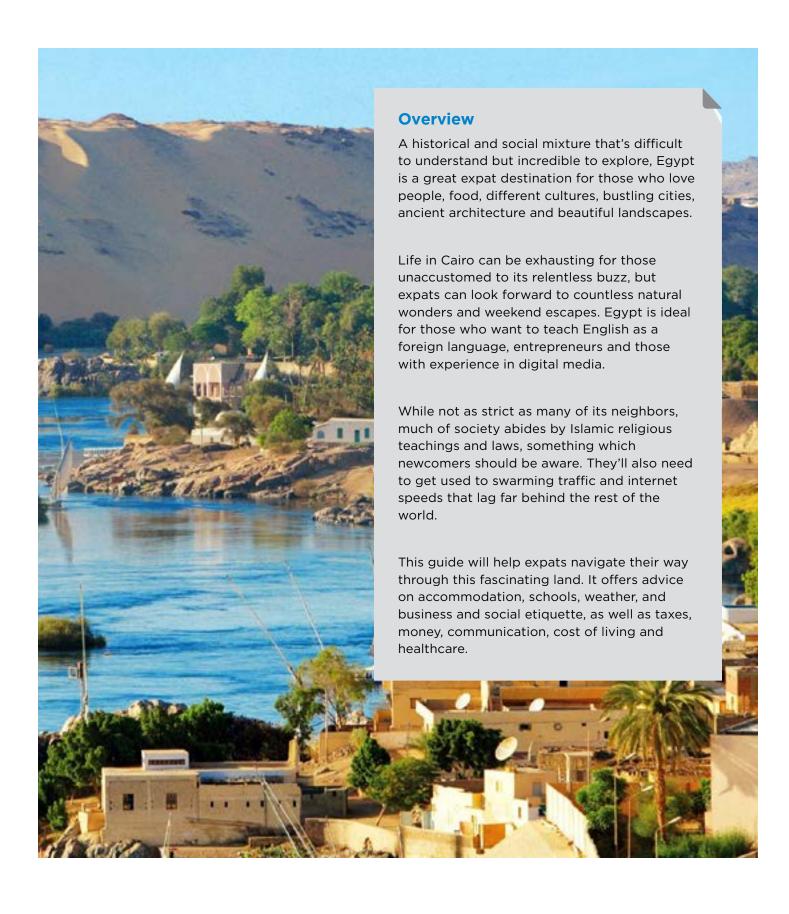
Emergency number: 122 (police), 180 (fire), 123

(ambulance)

Electricity: 220 volts, 50Hz. Standard plugs have two round pins, but some accommodate flat pins.

Drive on the: Right

<sup>1</sup> http://www.capmas.gov.eg/



# **Getting Started**

#### Climate and weather

It goes without saying that Egypt is an extremely hot place. As is typical of desert climates, summers are very warm while winters are cool, with an evening cold that can reach right into the bones. Geographically large, weather can vary drastically across the country.

Cairo experiences an average high of 37°C (98.6°F) and lows of around 26°C (78.8°F) in the summer, with highs of 20°C (68°F) and lows of 11°C (51.8°F) in the winter. Coastal areas like the Sinai Peninsula and the city of Alexandria will experience more frequent rainfall, with the former also reaching a blistering 43°C (109°F) in the summer months.<sup>1</sup>

1 http://www.capmas.gov.eg/Pages/StaticPages.aspx?page\_id=5034

#### **Accommodations**

Expats in Egypt mainly settle in the major cities. Cairo is the favored destination, with ideal neighborhoods including Maadi, Downtown Cairo, Zamalek, Dokki and New Cairo. Employers often place a housing allowance in contracts, assisting in setting up their employees.

If this isn't the case, real estate agents can provide invaluable assistance in locating a place to stay, while Egyptian accommodation-focused social media groups can also be a good starting point. Word of mouth shouldn't be discouraged either, especially amongst expat circles.

Accommodation types are varied. Expats tend to congregate in dedicated expat areas, enjoying shared challenges and beneficial advice in apartments and compounds. Those who can afford it may even choose to rent free-standing homes or villas.

It's important that prospective tenants investigate things such as appliances and the history around electricity and utility reliability of their potential new home. Tenants are responsible for paying utility bills, commonly delivered by way of a monthly invoice left at the door. Some apartment buildings share a communal water bill but it's a topic best discussed with the landlord on an individual basis. Most landlords will rent for one-year periods but some will allow for six-month rental periods as well. Expats should also insist on a written English contract.<sup>1</sup>

#### **Schools**

The Egyptian school system consists of public and private schools. The former follow the national curriculum, taught in Arabic, and aren't ideal for expat children. The private sector tends to have better teaching staff and facilities, and can be divided into four categories: international, religious, language and regular.

Religious learning institutions such as Al Azhar Islamic schools and the plethora of Francophone Catholic schools will base their curricula on religious education systems, with the latter teaching entirely in French.

International schools are the preferred option for expats in Egypt, despite being extremely expensive. They provide education in a variety of languages based on their home curricula of choice, with most using the British, American, International Baccalaureate (IB) or International General Certificate of Secondary Education. The benefits of international schools include better facilities, teachers and opportunities for students.

# **Culture**

Egypt is a diverse nation, with most neighborhoods and social classes having a culture of their own, each uniquely Egyptian in their own right. Expats tend to experience culture shock at the stark contrasts to Western life in the country's major cities and rural villages. But there's also a good chance of discovering Western and expat neighborhoods sitting beside districts traditionally seen as having a "local" flavor. Egyptian society is dominated by the Muslim faith, with many dynamics, views and interactions governed by religious doctrine.

<sup>1</sup> http://www.expatarrivals.com/egypt/moving-to-egypt



#### Language

While Egyptian Arabic is spoken across the country, its colonial history has left its imprint beyond architecture and history, with large Anglophone and Francophone communities existing in the major cities. The growing presence of expats and the impact of globalization means that most restaurant staff, retailers and service providers will speak and understand English to a certain extent.<sup>1</sup>

### Social etiquette and cultural faux pas

Moving to a new country will always require some adjustments. With this in mind, expats should make sure they understand the subtle social nuances and dynamics present in Egyptian society.

- As politics and religion are extremely sensitive topics in Egypt and expats should avoid bringing them up in conversation.
- During the month of Ramadan, expats should not eat or drink in front of those who are fasting. This is a sign of respect, though this will differ from one community to another.
- If invited into somebody's home, guests are expected to remove their shoes before entering. Expats should bring gifts for the hosts, normally consisting of good chocolate, sweets or pastries. Something for the kids is a pleasant gesture. Note that gifts should be given with the right hand.
- Eat with the right hand only as the left is considered unclean. Remember to leave some food on the plate to show one is full, otherwise it's customary for hosts to put more food on the plate.
- Tipping is a common practice in Egypt and is referred to as baksheesh. As there are lots of locals who don't earn a lot of money, expats should tip hard workers

 $1\ http://www.kwintessential.co.uk/resources/guides/guide-to-egypt-etiquette-customs-culture-business/$ 

from waiters to taxi drivers.

 Displays of public affectation and intimacy are extremely frowned upon. Even things such as holding hands may be considered inappropriate.

#### **Eating**

In Egypt, traditional dishes tend to be hearty and filling, with plenty to go round at any gathering. Expats will find plenty of soul food options at restaurants and street vendors, including everything from vegetarian options and tajins to liver, veal and Alexandrian sausage.

Local favorites include ful medames, a slow-cooked stew of fava beans in a copper pot and sometimes seasoned with chili paste and turmeric. It's usually served with pita or Egyptian bread, called baladi. The familiar falafel is ubiquitous, while koshary is a meal of macaroni, lentils, rice, chickpeas and tomato sauce.

Home comforts aren't hard to find as plenty of restaurants have Western options on the menu. There are usually culinary establishments that are representative of cuisines from all over the world, including Indian, Chinese, Mexican and general European fare. During the holy month of Ramadan, most restaurants and cafes won't open until the evening.<sup>2</sup>

#### **Drinking**

Since Egypt is an Islamic country and drinking is prohibited in Islam, alcohol is not as easily accessible as it is in the West. In major cities, the most commonly frequented liquor store is called Drinkies. Expats can stock up on local and international alcoholic drinks. Drinkies has a hotline and can deliver alcohol right to one's doorstep.

2 https://wikitravel.org/en/Egypt#Eat



Alcohol is also available at bars, clubs and selected restaurants. As its purchase and consumption isn't illegal, Egypt is typically more relaxed compared to neighboring Islamic countries. During the month of Ramadan and on any religious holiday, the entire country is dry, meaning no alcohol is sold or consumed.<sup>3</sup>

## **Holidays**

Egypt celebrates historic events of national significance as well as all Islamic holidays. Additionally, Coptic Christmas and Easter are also observed. The weekend for Egyptians is Friday and Saturday, with much of the Islamic calendar dates subject to the lunar cycle.<sup>4</sup>

Coptic Christmas Day - 7 January
Revolution Day - 25 January
Coptic Easter Sunday - April
Sham el Niseem - Monday after Easter
Sinai Liberation Day - 25 April
Labor Day - 1 May
Eid al-Fitr - June or July
Revolution Day - 23 July
Eid al-Adha - August, September or October
Islamic New Year - September or October
Armed Forces Day - 6 October
Mawlid al-Nabi - November

#### **Transport**

While there's a plethora of transport options available across the country, getting around Egypt is hindered by congested traffic in Cairo, Alexandria and other major cities. Taking the Cairo metro system bypasses much of this, although its major downfall is that it doesn't reach newer suburban areas and can be uncomfortably crowded during peak hours.

Above ground, buses aren't recommended as they're uncomfortable and their routes are often confusing for expats. Taxis are a much better alternative and can be identified through their orange license plates, which signal public transport vehicles. In terms of rates, it's always best to check with the driver prior to departure in case the meter isn't working.

Owning a vehicle makes things a little more convenient, although the general traffic and lack of parking make driving a daunting experience. Sometimes there are roadside valets to help with the parking issue, while downtown Cairo has recently introduced Rakna, a

personal valet app.

Ride-hailing apps like Uber are also in operation, as is its local competitor, Careem. Both are very popular amongst expats, particularly those seeking hassle-free journeys with a driver who has a basic understanding of English. In terms of intercity and cross-country travel, trains and chartered buses are a good option. Stations are conveniently located within every big city and tickets can be booked at these stations prior to departure.

# **Getting in touch**

Compared to the West, telecommunications in Egypt leaves much to be desired in terms of dependability. The majority of the country is digitally connected, be it through smart phones or an at-home internet connection, but the connection quality will leave expats frustrated at dropped video calls and rather interrupted streaming experiences.

### **Telephone**

In Egypt, landlines are an option in any home but are growing far less common as mobile phones gain popularity. Purchasing and setting up a mobile phone is also easy. Currently, there are four mobile service providers: Vodafone, Orange, Etisalat and WE. Each provider offers a variety of contracts and pay-as-you-go options that can be set up at any branch.

#### Internet

Unfortunately, the country is subject to very slow internet speeds. While some days are better than others, many instead tend to rely on mobile data packages and the use of hotspots.<sup>5</sup>

The main internet service providers in Egypt are TE Data, Vodafone, Etisalat and Orange. Each offers various options and bundles, with ADSL as the prevalent choice for homes and offices. Another possibility is a prepaid USB data line that can be used on an individual device. It can simultaneously function as a hotspot for other devices.

#### **Postal Services**

Egypt's National Post has been around for some 150 years and is still used by many individuals and corporations across the country. However, the traditional postal system has recently been rivaled by companies such as DHL and Aramex. Offering a wider array of courier services, they are deemed far more reliable.

<sup>3</sup> https://wikitravel.org/en/Egypt#Eat

<sup>4</sup> https://www.officeholidays.com/countries/egypt/index.php

<sup>5</sup> http://www.egyptindependent.com/egypt-s-internet-speed-among-world-s-slowest-ranking-146-out-150/

# **Employment**

### The job market

Most expats will end up in Egypt as a result of relocation through a multinational corporation or to teach English at one of the country's various private international schools. Both of these options offer more financially rewarding opportunities compared to the overall job market in Egypt. Beyond these options, many expats find a home in Egypt's booming creative and entrepreneurial sectors, with a heavy focus on content creation, social media and digital marketing.

#### Income tax

Expats are liable for income tax in Egypt depending on their residency status. While non-residents don't need to file taxes, the income they receive in Egypt is still taxed progressively based on gross income.

In order to qualify as a resident for tax purposes, an expat must reside in Egypt for a period of 183 days or more within a 12-month period. Upon qualification as a tax resident, an expat is then taxed solely on income obtained within Egypt and not on worldwide revenue.

It's worth noting that Egypt has tax treaties with a number of countries, which protect expats from having to pay income tax in multiple countries.<sup>6</sup>

## **Business etiquette**

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Egyptian business etiquette reflects the country's warm culture, with a friendly yet professional undertone to all interactions. Relationships are key to corporate culture, with a lot of emphasis placed on networking and social standing. Direct eye contact is a sign of honesty and sincerity, both necessary qualities in the country's business world.

Given Egypt's conservative Islamic culture, women dress modestly and interaction with the opposite sex should be kept very formal and respectful. On the other hand, men also dress in a restrained fashion. They wear regulation business suits, often dark in color. Looks and appearance matter, so expats should make a special effort with both.

Handshakes are the most common form of greeting, extending to two alternating kisses on the cheek once a rapport is established. This doesn't apply to interactions with the opposite sex. In many client-orientated work environments, work doesn't stop at close of business and expats should expect to work extra hours.<sup>7</sup>

# 6 http://www.expatarrivals.com/egypt/banking-money-and-taxes-in-

## 7 https://www.commisceo-global.com/country-guides/egypt-guide

#### Retirement

Egypt isn't regarded as a popular place to retire. Although the country's favorable climate and affordable cost of living may be attractive prospects for international retirees, while political and security concerns are major deterrents.

#### **Finance**

### **Currency**

The official currency is the Egyptian pound (EGP), which is divided into 100 piastres or 1,000 millimes.

Money is available in the following denominations:

- Notes: 25 and 50 piasters, 1, 5, 10, 20, 50, 100 and 200 EGP
- Coins: 25 and 50 piasters, 1 EGP

Vendors are often lacking in coins and small bills, so carrying change is highly recommended over having larger bills. Given that the smallest denomination is EGP 0.25, prices are rounded up accordingly, usually to the nearest EGP.

# **Cost of living**

By Western standards, and for those earning in a foreign currency, the cost of living in Egypt is relatively low. Cairo ranks 183 on Mercer's Cost of Living Survey for 2017, making it one of the least expensive cities for expats to live in.8

Expats will find that the bulk of their earnings will go to rent, imported goods and social outings. Expats may quickly tire of some of the local grocery options and may seek out imported options at higher costs. Egypt is also a very social country with plenty of outings, events and places to eat and spend money.

Local grocers and supermarkets sell local goods at reasonable prices, but for those in search of imported products or goods of a higher quality, there are many supermarkets that offer these at higher prices. Most expatfriendly neighborhoods will have one of the following supermarkets with imported goods: Metro, Dina Farms, Seoudi, Alfa Market, Mariam Market, and Gourmet.

## **Banking**

MaThe bureaucratic nature of banks in Egypt can be frustrating for expats who are accustomed to rapid customer service and digitized processes, which is why many expats turn to international banks with local branches, such as HSBC and Citibank.

Although locals advise one another to avoid these banks, as alternatives like the National Bank of Egypt offer higher interest rates and lower fees, many expats are willing to sacrifice these things for convenience and ease of mind.

<sup>7 8</sup> https://www.mercer.com/newsroom/cost-of-living-2017.html

Services at international banks are available in English, and opening an account is usually as simple as providing ID, proof of employment (HR letter), proof of address and an initial cash deposit.

The prevalent use of cash in Egypt makes budgeting and tracking expenses difficult, but more places are on their way to becoming card-friendly. Local and international debit and credit cards are accepted at most major restaurants and retailers, and ATM machines are conveniently located throughout big cities. Acquiring a card is easy.

## Health

Public healthcare in Egypt is available to locals and expats alike, with a wide range of facilities in Cairo and most other big cities. Unfortunately, public healthcare is considered poor in comparison to Western standards. This means expats generally turn to private healthcare facilities and will find doctors and hospitals through word of mouth recommendations, usually from other expats.

#### **Private Medical Insurance**

Expats will often find that healthcare is included in their employment packages. However, if that isn't the case, having private medical insurance is essential for expats in Egypt. Most private facilities expect cash payment for appointments and procedures. It's important to ask for receipts and other necessary paperwork to ensure reimbursement by insurance companies.<sup>9</sup>

### **Emergencies**

In case of an emergency, expats should dial 123. Due to congestion on Egyptian streets and in medical facilities, it's difficult for emergency services to arrive in a timely manner. It's best to handle urgent situations by organizing personal transport to a hospital or contacting a nearby private hospital and requesting an ambulance.<sup>10</sup>

#### **Pharmacies**

There's no shortage of pharmacies in Egypt, with some of the larger chains like Ezaby offering 24-hour service. Most offer home delivery services, which can be arranged via the telephone. Since a few international brands aren't available in Egypt, it would benefit expats to research local equivalents.

#### **Health Risks**

The two major health risks in Egypt are poor sanitation and extremely high temperatures. Expats should stay well hydrated during the summer months. But they should only drink bottled or filtered water.

Upon first moving to Egypt, expats should avoid eating from street vendors and should limit their salad intake dur-ing any outdoor dining experience that's not at an upscale restaurant. This is because the food may be unclean or contain meat that isn't properly cooked. At home, be sure to wash and inspect fruits and vegetables thoroughly.<sup>11</sup>

#### **Vaccinations**

Most travellers should be up to date with routine vacci-nations for measles, mumps, rubella, diphtheria, tetanus, pertussis, chickenpox, polio and influenza. It's also wise for expats to get vaccinations against hepatitis A and typhoid.<sup>12</sup>

9 http://www.expatarrivals.com/egypt/healthcare-in-egypt

10 http://www.expatarrivals.com/egypt/healthcare-in-egypt

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