



GREECE

An everyday guide to expatriate life and work.

Together, all the way.®



GREECE COUNTRY GUIDE

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Quick facts*

Capital: Athens

Population: 10.75 million

Major language: Greek

Major religion: Christianity (Greek Orthodox)

Currency: Euro

Time zone: GMT +2 (GMT +3 between the last Sunday in March to the last Sunday in October)

Emergency number: 100 (police), 166 (ambulance), or 199 (fire)

Electricity: 220 volts, 50Hz. European-style two pin plugs are most common.

Drive on the: Right

* <http://www.expattarrivals.com/greece/essential-info-for-greece>

Overview



From its ancient ruins and rich cultural heritage to its scenic beauty and hospitable people, Greece is a fascinating and exciting expat destination. Located at the crossroads of Europe and Asia, it's a country of contrasts, from its modern, bustling cities of Athens and Thessaloniki to its quiet islands and seaside towns, where one might feel they've stepped back in time.

Despite recent economic woes, the country is slowly bouncing back and expats moving to Greece are likely to enjoy a good quality of life that includes a relaxed lifestyle, delicious food and an affordable cost of living. The country's location on the Mediterranean means that expats can also look forward to pleasant weather throughout most of the year, and plenty of opportunities for travel and adventure.

This guide will provide expats with helpful advice so they can make the most of their new life in Greece. Topics such as the climate, visas and cultural and business etiquette are covered. There are also overviews of the country's telecommunications, transport, banking, education and healthcare systems.

Getting started

Climate and weather



Greece has a Mediterranean climate with hot, dry summers and cold, wet winters. Southern Greece and the islands are generally milder, with strong winds, known as the Meltemi, usually blowing through the east coast during July and August. Although they offer a welcome relief from the heat, the winds can cause havoc with public transport, especially ferry boat schedules between the mainland and islands.*

* <https://www.weatheronline.co.uk/reports/climate/Greece.htm>



Visas

Individuals from countries on a visa-waiver list, which includes EU states, will not need a visa to enter Greece for stays of up to 90 days. Nationals of countries not on this list and who wish to visit the country as a tourist require a Schengen visa.

Expats wishing to work in Greece will need a work permit and will have to apply for a Residence Permit for Employment within 30 days of arriving in the country. Before applying, applicants will have to obtain a Greek tax number, called an AFM (Arithmo Forologiko Mitro) from their nearest tax office.

Expats from the EU who want to stay in Greece for more than three months only need to apply for a Registration Certificate (Veveosi Eggrafis) at their local foreign bureau. This requires a valid passport, proof of residence and proof of employment.*

Accommodations

Due to the country's continuing economic woes, renting property in Greece may be cheaper than expected. Prices will nevertheless vary across the country, with Athens home to the most expensive real estate.

Greece generally has something for everyone when it comes to housing, from the much-coveted seaside villas to old apartments with wide ocean vistas, and iconic Santorini blockhouses to quaint townhouses set amongst the hills of Corfu.

The usual length of a long-term residential lease is three years, with tenants paying a deposit of anything from two to three months' worth of rent. Expats will normally be responsible for paying their own utility bills. In some cases, those individuals who don't qualify as Greek residents may be asked by the landlord to pay a deposit to cover future costs.**

Expats can gain automatic residency if they purchase property in Greece which is valued at over 250,000 EUR. However, these don't grant expats the right to work in the country. For this, one needs a work permit.***

Schools

Greek public schooling has suffered in recent times due to financial constraints and limited budget from the Greek government. Education is compulsory from primary to the end of middle school, encompassing

* <http://www.expattarrivals.com/greece/visas-for-greece>

** <http://www.expattarrivals.com/greece/accommodation-in-greece>

*** http://www.giakoumakis.gr/creteproperty/en/property/Residence_Permit_by_Buying_Property_in_Greece_cont_126.htm

children between six and 15 years old. After this, students can continue for three more years in the lykeio stream, similar to Western high schools, or attend vocational colleges.****

Attendance at private schools in Greece is amongst the highest in Europe. The standard of private schools is fairly good and may strike a good balance for expat families who wish their kids to integrate into local culture. However, most lessons are taught in Greek. Expats should note that homeschooling in Greece is illegal, unless children need assistance, such as those with special needs.*****

International schools are common options for expat children, potentially offering curricula from all over the world such as the French, English, German and Japanese, as well as the International Baccalaureate qualification. They are mostly found in Athens, but are also dotted around Thessaloniki, Larissa and Crete. Fees are high, and generally go higher as the children get older.*****



**** <https://www.classbase.com/Countries/Greece/Education-System>

***** <https://hslida.org/hs/international/Greece/default.asp>

***** <http://www.expattarrivals.com/greece/education-and-schools-in-greece>



Culture

With a rich cultural heritage, Greece is a country where traditions are valued, elders are respected and the family forms the center of social life. Greeks are known for their warmth, generosity and hospitality, and expats should be made to feel at home in no time.

Language

Greek is the official language in Greece. Many Greeks, especially in cities and tourist areas, are able to speak English. But at the same time, they're extremely proud of their own language, and expats should make the effort to try to learn Greek if wanting to fully integrate into their new society.*

Social etiquette & Cultural faux pas

Moving countries will always require some adjustments. Here are some tips on Greek cultural etiquette to avoid making a social blunder.

- When greeting, it's customary to shake hands, while good friends and family may embrace and kiss each other on both cheeks.
- Greeks have a different view on personal space to what many expats may be used to and it's not unusual for Greek acquaintances to stand close and offer affectionate nudges while speaking. They may also ask very personal questions about a person or their family. This should not be viewed as being offensive or invasive, but rather as a way of trying to build a relationship.
- It's generally considered rude to nod one's head up and down if answering yes to something - it's more polite to verbalize an affirmative answer and accompany this with a slight downward nod of the head. If answering no, a slight upward bow of the head is accepted.**
- Greeks are generally quite superstitious and beliefs can vary from family to family and village to village. A popular superstition is that a person can catch the "evil eye", or matiasma, from someone else's jealous remark or envy. This will cause the person to feel physically and mentally ill and they will need an expert in xematiasma to say a special prayer over them to relieve them from the ailment. In order to avoid catching the evil eye, many Greeks wear a special charm, which consists of a blue bead with an eye painted on it.***
- Time is often a relaxed concept in Greece and it's not unusual to arrive at least half an hour late to a social occasion. However, expats should endeavor to be on time for any business meetings, even if their Greek counterparts are likely to be late.

Eating

Greek cuisine is world famous for its delicious flavors and use of fresh, colorful ingredients. With its favorable

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

** http://www.ediplomat.com/np/cultural_etiquette/ce_gr.htm

*** www.greeka.com <https://www.greeka.com/greece-culture/traditions/>

climate, the food is typically Mediterranean, with popular ingredients including grains, olives, olive oil, yogurt, cheese, lamb, goat and a variety of fresh fruits and vegetables. With a long coastline and hundreds of islands, it's no surprise that seafood is very popular.****

Salads are served with most meals, while sides such as tzatziki (made from yogurt, cucumber and garlic), melitzanosalata (a dip made from egg plants), and fava (a creamy puree made from split peas), are also common accompaniments. Dolmadas, which are parcels of vine leaves stuffed with a variety of ingredients such as meat, rice and herbs, are a delicious addition to any meal. A classic Greek dish which expats are bound to enjoy is moussaka, which consists of layers of sautéed egg plant, minced meat, tomatoes, onion, garlic and spices, and topped with cheese and béchamel sauce. Another Greek classic not to be missed is baklava, a delicious sweet dessert made from honey, filo pastry and ground nuts.*****

Drinking

The Greeks enjoy socializing and this often involves alcohol. Wine, beer and spirits are popular, with Ouzo being the most famous of Greek drinks. It can be served with most meals and is an extremely strong liqueur that can be drunk straight, with ice or a bit of water.***** Although Greeks enjoy drinking, and may use alcohol to attain kefi, a sense of relaxation and high spirits, it's considered disgraceful to be drunk. Greek coffee, known as ellinikos, is another regular feature of the Greek social scene and is traditionally served in a long-handled copper pot called a briki.

Holidays

Public holidays in Greece***** coincide with important dates in the country's history as well as significant dates on the Christian, and more specifically Greek Orthodox, calendar.

New Year's Day - 1 January

Epiphany - 6 January

Clean Monday - February/March

Independence Day - 25 March

Orthodox Good Friday - April/May

Orthodox Easter Sunday - April/May

Orthodox Easter Monday - April/May

Labor Day - 1 May

**** <http://www.everyculture.com/Ge-It/Greece.html#ixzz57XQPh3xd>

***** <https://www.bbcgoodfood.com/howto/guide/top-10-dishes-try-greece>

***** <https://www.greeka.com/greece-culture/food-wine/>

***** <https://www.timeanddate.com/holidays/greece/>

Holy Spirit Monday – May/June
Assumption of the Virgin Mary – 15 August
Ochi Day – 28 October
Christmas Day – 25 December
Synaxis of the Mother of God – 26 December

Getting in touch

Although not the best when it comes to internet connectivity and speed, expats will manage just fine when it comes to landlines and mobile phones in Greece. There's a fair amount of choice in terms of service providers, meaning expats will be able to pick packages to suit their needs.

Telephone

OTE has been the historically dominant provider of landlines, but has recently had to make space in the market for companies like Vodafone, WIND, CYTA and Nova. The biggest mobile service providers include WIND Hellas, Vodafone Greece and OTE, offering both prepaid and contract packages.*

Internet

Internet speed isn't good, even though it tops other nearby European countries such as Italy and Cyprus. Athens and the more northern territories generally enjoy better quality of speed and connection.** The most popular and efficient internet service providers are OTE, WIND Hellas, Vodafone and CYTA.***

Postal services

The postal service in Greece is called Hellenic Post, providing postal delivery, financial services and the ability to pay utilities and bills. A post office is referred to as a tachidromeio, with the usual opening hours being from 7.30am until 2pm, Monday through Friday. Addresses are written on the bottom right of the envelope or package and can be written either in Greek or with Latin letters using transliteration.****

Private international courier services operating in Greece include DHL, FedEx and TNT, amongst others.

* <https://www.budde.com.au/Research/Greece-Telecoms-Mobile-and-Broadband-Statistics-and-Analyses>

** <http://greece.greekreporter.com/2015/02/04/which-greek-cities-have-the-best-internet-speed/>

*** <https://www.broadbandspeedchecker.co.uk/isp-directory/Greece.html>

**** <http://www.elta.gr/en-us/personal.aspx>

Transport

The largest public transport network in Greece is the Athens Mass Transit System, which serves areas in and around the Greek capital. It consists of bus and trolley bus routes, the Athens Tram network, and rail and subway networks which serve the city and link it to other regions of the mainland. Expatriates can take advantage of regional railway lines which link most of the country as well as the urban rail networks in some of the larger cities.

Buses are the primary form of public transport on land in Greece. With a network that connects large cities like Athens and Thessaloniki to small villages and towns, expats shouldn't have much of a problem getting around. The majority of the mainland is linked to Athens or, alternatively, Thessaloniki. Islands such as Corfu can also be accessed by bus from the Greek capital.

Greece's ferry services are arguably its most famous mode of transport, carrying millions of passengers annually. To catch a ferry, expats can travel to the main port in Piraeus (a short trip south of Athens). From here, they can ferry to Cyclades, the Dodecanese Islands, the Northeastern Aegean Islands, the Saronic Gulf Islands and Crete. Alternatively, there are ferries available at Rafina, Port of Lavrio and Thessaloniki.*

Employment

The job market

It's not always easy for expats to find work in Greece as Greek legislation requires employers to prove that any position filled by a foreigner cannot be filled by a Greek citizen. Added to this, unemployment is high in Greece, and thus competition for jobs is high. Expats who are working there have normally moved over as part of an inter-company transfer or found a position teaching English.**

Income tax

Income tax in Greece is charged along a progressive scale from 22 to 45%, with employees falling into different bands according to their income. Non-tax residents are subject to paying tax only on their earnings generated in Greece, while tax residents pay tax on both their local and worldwide income. A person is considered a tax resident in Greece if they live in the country for 183 days or more. Tax in Greece can be quite a complex matter as there are certain reductions and exemptions depending on a person's circumstances, and expats are advised to seek the assistance of a

* <http://www.expattarrivals.com/greece/transport-and-driving-in-greece>

** <http://www.expattarrivals.com/greece/working-in-greece>

qualified tax consultant.”

Business etiquette

With an emphasis on building close relationships, business in Greece is very personal and businesspeople prefer face-to-face encounters over more impersonal phone calls or emails. They're generally friendly and curious, so it's not unusual for meetings to be extended affairs which involve lots of discussions on both business and personal matters. Business structures tend to be hierarchical, while family also plays a central role, and, as such, nepotism is a prominent and accepted feature of Greek business culture.

While many Greeks do speak English, having a working grasp of the Greek language will go a long way to successfully doing business in the country. Business dress differs depending on the industry one works in, with bigger firms often requiring formal business attire while many smaller businesses are relatively casual. Female expats should dress conservatively in the business environment.

Shaking hands is the most common business greeting in Greece, for both men and women. Close acquaintances may embrace or kiss each. When greeting a person, a simple kaliméra (good morning) or kalispéra (good afternoon) is appreciated.

Corruption has been an unfortunate reality in the Greek corporate world, so gifts are best avoided and reserved rather for friends, family and close acquaintances.”

Retirement

Greece's sunny skies, beautiful beaches and laidback lifestyle are big draw cards for international retirees. Added to this, the affordable cost of living and welcoming population both add to the appeal. In order to retire in Greece, expats will need a residency permit, and will need to show that they have the financial means to live there. It's possible to automatically receive residency if purchasing a property in Greece worth 250,000 EUR or more.”

*** <https://www.taxexperts.eu/en/2016-2017-greek-tax-facts/>

**** <http://www.expattarrivals.com/greece/doing-business-in-greece>

***** <https://transferwise.com/gb/blog/guide-to-retiring-in-greece>

Finance

Currency

The official currency of Greece is the Euro (EUR), which is divided into 100 cents.

Money is available in the following denominations:

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

Cost of living

The cost of living in Greece has decreased in recent years. This nevertheless varies across the country, with the mainland generally cheaper than the islands when it comes to basics such as fuel and food. Accommodation, while reasonably priced, is likely to be the largest expense for new arrivals.

Greek food is generally quite cheap. However, austerity measures have resulted in some of the highest VAT rates in the EU, meaning that the costs of basic products aren't as low as one might expect. Expats should also be aware that salaries are also much lower in Greece compared to the rest of Europe. Those with children will also need to factor in the high costs of private or international schooling, which can be high. On the other hand, public transport is reasonably priced.”

Banking

The Greek financial crisis has had a major impact on the country's banking sector, with many international banks pulling out of the country, and some smaller banks being bought out or shutting down. As a consequence, many expats choose to maintain their bank accounts outside of Greece. However, those wishing to buy property in the country will need to have a Greek bank account. The most popular banks in Greece include The National Bank of Greece, Alpha Bank, Eurobank Ergasias and Piraeus Bank.

Those who wish to open a bank account in the country will need a Greek tax number. In addition, they'll need to provide documents such as their passport and proof of address. They may also need to show bank statements and a letter of reference from their bank in their home country.”

***** <http://www.expattarrivals.com/greece/cost-of-living-in-greece>

***** <http://www.expattarrivals.com/greece/banking-money-and-taxes-in-greece>

Health

The healthcare system in Greece has been praised for its high quality; however, the country's economic woes have meant decreased spending on public healthcare in recent years and the system has suffered from mismanagement and corruption.

The Greek public healthcare system can be difficult to navigate, but generally expat residents have access to public healthcare if they contribute to the Social Insurance Institute (IKA). As soon as expats start working, they will need to apply for national health insurance, which is administered by IKA. They will receive an IKA health booklet and will also be given a social security card known as AMKA. Medical care by IKA-approved practitioners is generally free, although patients are required to pay a fee for all prescribed medicines.

Private medical insurance

Cover in the public health sector is not as comprehensive as it used to be and many Greeks take out private health insurance as gap cover. In addition, expats who prefer to have access to private healthcare in Greece should have comprehensive private health insurance. Private facilities are likely to offer better standards of care, shorter waiting periods, and more doctors able to speak English.

Emergencies

Expats can dial 112 in the case of an emergency. Public ambulances are widely available in larger cities, but access may be restricted on some islands and rural areas.

Health Risks

There are no major health risks associated with relocation to Greece.

Vaccinations

Expats should ensure that all routine vaccinations are up to date and should consider also having vaccinations for hepatitis A, hepatitis B and rabies.*****

Pharmacies

Pharmacies are widely available in Greek towns and cities, although they may be more limited on the islands. Expats who contribute to IKA generally receive a percentage off of the cost of prescription medication, and patients go to an IKA-approved doctor, who provides them with a prescription that is then taken to a pharmacy.

***** <https://wwwnc.cdc.gov/travel/destinations/traveler/none/greece>