

# HONG KONG

An everyday guide to expatriate life and work.



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# CHINA COUNTRY GUIDE

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

- Capital:** Hong Kong
- Population:** 7.4 million
- Major language:** Chinese and English
- Major religion:** Chinese folk religion and Buddhism
- Currency:** Hong Kong dollar (HKD)
- Time zone:** GMT +8
- Emergency number:** 999
- Electricity:** 220V, 50 Hz
- Drive on the:** Left

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



## Overview

Once a jewel in the crown of the British Empire, Hong Kong has continued to prosper since it was placed back under China's rule in 1997. The city is a financial hub, with a thriving economy that's consistently ranked as one of the world's freest and most competitive.<sup>1</sup>

Known as the Pearl of the Orient, Hong Kong occupies a unique political position. Though technically still part of China, the city is officially designated as a "Special Administrative Region", allowing Hong Kong to govern itself on most fronts.

Though the cost of living is high, the quality of life in Hong Kong is hard to beat, and expats looking for an exciting and dynamic lifestyle are sure to enjoy their time in this buzzing metropolis. Those in need of a quick break from city life can easily indulge in a quick getaway to a variety of nearby destinations in Southeast Asia.

This guide is filled with everything expats in Hong Kong should know, from practical matters like healthcare, visas and banking, to tips for interacting with locals in social and business settings.

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<sup>1</sup> <http://www.scmp.com/news/hong-kong/economy/article/2096456/hong-kong-crowned-worlds-most-competitive-economy>

## Getting Started

### Climate and weather

The climate in Hong Kong is classified as sub-tropical, with hot, humid summers and mild winters.<sup>1</sup> Summer runs from May to September, with July and August being the warmest months.

Typhoon season begins in May and ends around November, bringing storms and rough weather to the region.<sup>2</sup> The main effect of nearby typhoons on Hong Kong is heavy rains and high winds. The eye of the storm very rarely hits the island itself, so the storms don't pose a serious danger, though any government warnings to remain inside should be heeded.

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<sup>1</sup> <http://www.discoverhongkong.com/us/plan-your-trip/traveller-info/about-hong-kong/climate.jsp>

<sup>2</sup> <https://www.chinahighlights.com/hong-kong/article-typhoons.htm>

### Visas

Many countries around the world have agreements with Hong Kong that allow their citizens to enter the territory without a visa. Depending on nationality, citizens of visa-free countries will be granted entry to Hong Kong for between seven and 90 days. Those who aren't eligible for visa-free entry will need to apply for a visit visa at their nearest Chinese embassy.<sup>1</sup>

Expats moving to Hong Kong to take up employment will need a work visa. There are a few different types of work visa, but the General Employment Policy (GEP) visa is the most commonly used. To be eligible for this visa, applicants will need to have a confirmed offer of employment that includes a suitable salary in line with the market standard.<sup>2</sup>

### Accommodations

Housing in Hong Kong can be expensive, mostly due to the high demand for accommodation outstripping available supply.<sup>3</sup>

Because of limited space, much of the accommodation in Hong Kong is in the form of high-rise apartments,

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<sup>1</sup> <http://www.immd.gov.hk/eng/services/visas/visit-transit/visit-visa-entry-permit.html>

<sup>2</sup> <http://www.immd.gov.hk/eng/services/visas/GEP.html>

<sup>3</sup> <http://www.expatarivals.com/hong-kong/accommodation-in-hong-kong>

especially in the city center.<sup>4</sup> There's a variety of newly built luxury and serviced apartments to choose from. Space comes at a premium, though, and rental prices for apartments with more floor space increase at a rapid rate.

There are also older apartment blocks available which are much more spacious and come at a lower cost, but the apartments may be below the standard many expats will expect, and are often situated far from the center of town. Sometimes outlying areas also offer standalone houses, but living in these areas generally requires a lengthy commute into the center of town for work.

The standard lease length is two years, and a deposit of the equivalent of one to three months' rent is required. Utilities are paid directly by the tenant and, if living in an apartment, there may be an additional expense in the form of building management fees.<sup>5</sup>

### Schools

While public education in Hong Kong is offered at no cost and is considered to be of a high standard, teaching is done entirely in Cantonese, making it a somewhat impractical choice for those that don't speak the language. That said, some public schools in Hong Kong do offer some support to non-Chinese learners.<sup>6</sup> A tailored curriculum is provided for these students, with the aim of an eventual transfer to mainstream Chinese classes. This is a relatively new program, though, and spots are limited as it's only offered at a few schools.

Most expat parents send their children to international schools. Though often pricey, they offer curricula from countries outside of Hong Kong, and teaching is in the language of the curriculum's origin.<sup>7</sup> Hong Kong is home to more than 50 international schools, including American, British and French schools. The International Baccalaureate is also commonly offered.<sup>8</sup>

Places at international schools can be limited, and those held in high regard tend to have long waiting lists. For this reason it's best to get started as early as possible. Most international schools have a rigorous admissions process which may include entrance tests and interviews.

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<sup>4</sup> <http://asiabc.co/blog/2015/06/guide-to-renting-an-apartment-in-hong-kong/>

<sup>5</sup> <http://www.homenet.com.hk/renting-info/renting-in-hong-kong-faqs>

<sup>6</sup> <http://www.edb.gov.hk/en/student-parents/ncs-students/about-ncs-students/index.html>

<sup>7</sup> <http://www.itseducation.asia/education-system.htm>

<sup>8</sup> <http://www.edb.gov.hk/en/student-parents/ncs-students/useful-school-list/international-school.html>



## Culture

While it may take some time to get used to life in Hong Kong, the distinctly international feel of the city can certainly ease the adjustment. That said, expats can benefit from being aware of a few social and cultural nuances unique to Hong Kong.

## Language

Given its history as a British colony, it's commonly assumed that English is spoken widely and fluently in Hong Kong. Although Cantonese and English have joint official language status, expats may be surprised to find that, beyond the city's tourist areas, English proficiency can be limited.<sup>1</sup> So those wanting to integrate with locals would do well to take a course in basic Cantonese. Mandarin is spoken by some locals, but it's primarily associated with mainland China and isn't nearly as prominent as Cantonese in Hong Kong.

## Social etiquette and cultural faux pas

While Hong Kong is very much a Westernized city, there are still certain concepts specific to Eastern culture that predominate social etiquette. Here are a few things to be mindful of.

- Understanding the concept of “face” is one of the most fundamental aspects to getting along well with locals. “Face” is an intangible quality that relates to one’s dignity, honor and reputation.<sup>2</sup> Through a person’s actions, they can lose face, keep face or save face. Face is of particular importance when dealing with difficult or potentially awkward situations. To “keep face”, expats should avoid losing their temper with a local, pointing out shortcomings or cause them embarrassment in public. If they do so, both parties will lose face. “Saving face” occurs when one almost loses face but avoids it by reacting with humility and grace.

<sup>1</sup> <https://www.hongkongfp.com/2015/08/25/only-around-6-of-hongkongers-speak-english-well-hku-study-shows/>

<sup>2</sup> <https://www.tripsavvy.com/saving-face-and-losing-face-1458303>

- With such a high population density, the hustle and bustle of living in Hong Kong can be tiring and especially overwhelming to new arrivals. There’s a sense that “time is money” in Hong Kong, so it’s not uncommon to be caught in a crowd full of people rushing to get to their destination. To avoid evoking the ire of locals, it’s best to try to match the crowd’s pace. If an expat is invited over to a local’s home for dinner, they should bring a small gift for the host. This could be anything from wine, flowers, books or chocolate. Chocolate or sweets for kids are welcomed.
- Gift giving in Chinese culture is complex and loaded with significance. It’s common practice for someone to refuse a gift once or twice before accepting it, as a show of humility. Attention should be paid to gift wrapping – the more elaborate the better. Gold and red are considered good luck and are especially good colors for gift wrapping. Never give four items together, or items of an odd number, as these are considered inauspicious. This includes gifts such as flowers. However, eight is the preferred number as it signifies a wish of good fortune.<sup>3</sup>

## Eating

Hong Kong’s local cuisine is an intriguing mix of traditional Cantonese food and British influences.<sup>4</sup> Western dishes with a distinct Hong Kong flavor are also a well-loved part of local cuisine, from Hong Kong-style French toast to egg tarts and milk tea (a blend of black teas and sweet milk). Cantonese classics such as pork buns, roast goose and fish balls are also still immensely popular and are easily found throughout Hong Kong.

Today, the city’s position as a global hub is reflected in its widely varied restaurant scene. Cuisines from all over the

<sup>3</sup> <http://www.commisceo-global.com/country-guides/hong-kong-guide>

<sup>4</sup> <http://edition.cnn.com/travel/article/hong-kong-food-history/index.html>  
<http://www.discoverhongkong.com/eng/dine-drink/what-to-eat/must-eat/index.jsp>



world are represented, so it shouldn't be too hard for expats craving a taste of home to find something familiar to satiate their appetite.

## Drinking

Drinking is a vital part of socializing and doing business in Hong Kong, and it's important for expats (particularly men) to partake in the rituals. A night out with locals is likely to consist of frequent toasts, usually culminating with "ganbei" – the Chinese equivalent of "cheers". Its literal meaning is "drink dry", and everyone is expected to drain their glass after each toast.<sup>5</sup>

The national drink is baiju, a strong and fiery white liquor that shouldn't be underestimated. Beer, such as the ever-present Tsingtao, is also popular, as is red wine.

## Holidays

Hong Kong's holidays are reflective of its rich history and religious roots. Most public holidays are traditional Chinese days and are thus based on the lunar calendar – because of this, the exact dates vary from year to year. Christmas and Easter are also celebrated, as are the independence days of China and Hong Kong.<sup>6</sup>

New Year's Day – 1 January

Lunar New Year – January/February\*

Good Friday – April/March\*

Holy Saturday – April/March\*

Easter Monday – April/March\*

Ching Ming Festival – April\*

Labor Day – 1 May

Buddha's Birthday – May\*

Tuen Ng Festival – June\*

Hong Kong Special Administrative Region  
Establishment Day – 1 July

National Day of the People's Republic of China – 1  
October

Day after Mid-Autumn Festival – September/October\*

Chung Yeung Festival – October\*

Christmas Day – 25 December

Boxing Day – 26 December

\*Date varies

## Transport

Hong Kong has an excellent public transport infrastructure, with the Mass Transit Railway (MTR) being its backbone.<sup>7</sup> Serving more than 80 stations, the MTR is clean, fast, and connects all of the main islands, as well as providing a network of on-island transport. Areas not covered by the MTR usually have bus, minibuses or tram

<sup>5</sup> <https://www.tripsavvy.com/how-to-say-cheers-in-chinese-1458379>

<sup>6</sup> <https://www.gov.hk/en/about/about/hk/holiday/2017.htm>

<https://www.timeanddate.com/holidays/hong-kong/>

<sup>7</sup> <http://www.hongkong.net/transportation>

services available, and taxis are another affordable and convenient option. Outlying islands can be reached via ferry.<sup>8</sup>

Hong Kong is a rapidly evolving hub of technology, and expats should find it easy and cost effective to keep in touch with family back home and new friends in the city alike.<sup>9</sup> The city's telecommunications industry is constantly advancing and consumers have plenty of choices when it comes to service providers.<sup>10</sup>

Needless to say, it's not necessary to own a car in Hong Kong, and the cost of parking and maintaining a vehicle in the city is somewhat off-putting, but those who do intend to drive will need to convert to a local license.<sup>11</sup> Nationals of certain countries can do this without needing to take a local drivers' test, while others need to apply for a temporary Hong Kong license on arrival and take the test within three months.

## Getting in touch

Hong Kong is a rapidly evolving hub of technology, and expats should find it easy and cost effective to keep in touch with family back home and new friends in the city alike.<sup>12</sup> The city's telecommunications industry is constantly advancing and consumers have plenty of choices when it comes to service providers.<sup>13</sup>

## Telephone

Though fixed-line usage has dropped in favor of mobile services, landlines are still relatively popular and are a cost-effective way of keeping in touch within Hong Kong, as all local calls are free of charge apart from the subscription fee.

With over 16 million mobile subscribers – more than double its population – Hong Kong has one of the highest mobile penetration rates in the world. There are four major mobile networks: 3 Hong Kong, SmarTone, China Mobile Hong Kong and CSL. Expats can choose between two-year contract packages, which often include a free phone, or pay-as-you-go plans.

<sup>8</sup> <http://www.expattarrivals.com/hong-kong/transport-and-driving-in-hong-kong>

<http://www.hongkong.net/transportation>

<sup>9</sup> <http://www.expattarrivals.com/hong-kong/keeping-in-touch-in-hong-kong>

<sup>10</sup> <http://hong-kong-economy-research.hktdc.com/business-news/article/Hong-Kong-Industry-Profiles/Telecommunications-Industry-in-Hong-Kong/hkip/en/1X000000/1X003VIX.htm>

<https://www.gov.hk/en/about/about/hk/factsheets/docs/telecommunications.pdf>

<sup>11</sup> [http://www.td.gov.hk/en/public\\_services/licences\\_and\\_permits/driving\\_licences/how\\_to\\_apply\\_for\\_a\\_driving\\_licence/driving\\_in\\_hong\\_kong\\_for\\_overseas\\_driving\\_licence\\_/index.html](http://www.td.gov.hk/en/public_services/licences_and_permits/driving_licences/how_to_apply_for_a_driving_licence/driving_in_hong_kong_for_overseas_driving_licence_/index.html)

<sup>12</sup> <http://www.expattarrivals.com/hong-kong/keeping-in-touch-in-hong-kong>

<sup>13</sup> <http://hong-kong-economy-research.hktdc.com/business-news/article/Hong-Kong-Industry-Profiles/Telecommunications-Industry-in-Hong-Kong/hkip/en/1X000000/1X003VIX.htm>

<https://www.gov.hk/en/about/about/hk/factsheets/docs/telecommunications.pdf>

## Internet

Hong Kong has some of the fastest internet speeds in the world and, thanks to the city's compact size, coverage is comprehensive. Consumers have a choice of over 200 internet service providers, with various types of internet, including fiber and ADSL, on offer. WiFi hotspots are also prominent and there are more than 40,000 across Hong Kong, including free-to-access government-sponsored hotspots. These can be found at libraries, hotels and onboard the MTR.

## Postal Services

The national postal service is Hongkong Post, and it can generally be relied on to deliver post in a fast and efficient manner. International courier companies such as FedEx and DHL also have a presence in the city and are good alternatives.

## Employment

### The job market

Widely considered one of the world's most competitive economies, Hong Kong's reputation as a financial giant seems here to stay.<sup>14</sup> It follows that most expats moving to the city do so to work in the finance and banking sector, though expats also flock to other strong industries such as education, marketing and media.<sup>15</sup>

One downside of moving to Hong Kong in search of career opportunities is that it can be difficult to secure a job.<sup>16</sup> Competition is tough and expats are advised to try to secure a position in advance of relocating. Recruitment agencies and online job portals are the best way to start a job search. Being able to speak Cantonese is a good way to get a jump on the competition.

Once expats have secured a position, they'll need to make sure that their salary will cover the high cost of living in Hong Kong, particularly when it comes to the city's notoriously pricey accommodation.

### Income tax

Those working in Hong Kong will be pleased to know that the city enjoys some of the lowest income tax rates in the world. Income tax is charged progressively from 2 to 17%, with generous tax-free allowances for family needs, self-education and investing in retirement funds.<sup>17</sup>

### Business etiquette

Understanding appropriate business conduct in Hong Kong is a vital aspect of establishing good connections. The city's business culture is rather formal, and this is reflected in business dress which tends to be smart and conservative.

<sup>14</sup> <http://www.scmp.com/news/hong-kong/economy/article/2096456/hong-kong-crowned-worlds-most-competitive-economy>

<sup>15</sup> <https://www.go-globe.hk/blog/hong-kong-expats/>

<sup>16</sup> <http://www.expattarrivals.com/hong-kong/working-in-hong-kong>

<sup>17</sup> <https://home.kpmg.com/xx/en/home/insights/2011/12/hong-kong-income-tax.html>

As with social interactions, "face" plays an important part in business dealings. To negotiate successfully, a "hard sell" technique should be avoided. Subtlety and nuance are the best way to proceed in order to avoid offence and loss of face. For the same reason, also bear in mind that local business partners tend not to answer directly, especially if the answer is "no". They're much more likely to say that the idea should wait until another time, or that it will be difficult to implement. Similarly, "yes" doesn't necessarily mean agreement has been reached – often, it's simply an acknowledgment of having heard what's been said.

Business cards should have English on one side and Cantonese on the other. "Classic" Chinese characters should be used, as opposed to "simplified" characters. When giving or receiving business cards, do so with both hands, and offer them with the Chinese side up. Business cards should be treated with care and shouldn't be written on or shoved directly into a pocket.

### Retirement

Most expats in Hong Kong move there to pursue career advancement rather than retire, and due to the city's high cost of living, it's not a typical retirement destination. That said, those who can afford it will be living out their golden years in a prosperous city that's a great base for regional travel.

There isn't a specific visa for retiring in Hong Kong, so expats wanting to do so will have to plan in advance. The first option is to attain permanent residency status by living in the city for at least seven years, usually on a work-related visa. The second option is for expats to make a sizeable investment into a local business, thus becoming eligible for an investment-based visa.<sup>18</sup>

## Finance

### Currency

The official currency of Hong Kong is the Hong Kong dollar (HKD), subdivided into 100 cents. The following denominations are available:

- Notes: 10, 20, 50, 100, 150, 500 and 1,000 HKD
- Coins: 10, 20 and 50c, and 1, 2, 5 and 10 HKD

### Cost of living

Hong Kong is consistently ranked as one of the world's most expensive cities, alongside other pricey destinations like Singapore, Tokyo and Zurich.<sup>19</sup> For the most part, Hong Kong's soaring property prices are behind its high cost of living, with accommodation taking up anywhere from 25 to 50% of the average salary.

That said, low income taxes relieve some of the financial burden and excellent public transport is available at a low price. Expats with kids can school their children for free if they choose the public system, or will otherwise have to fork out

<sup>18</sup> <http://www.retireinasia.com/visa-requirements-to-retire-in-hong-kong/>

<sup>19</sup> <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/>



for international school fees.

Thanks to the proximity of China, clothes and electronics are cheap, and provided that one shops locally, grocery bills aren't too high. On the other hand, the cost of buying imported Western goods stacks up fast.<sup>20</sup>

## Banking

As one of the world's most prominent financial hubs, it goes without saying that expats in Hong Kong have easy access to a sophisticated and efficient banking system. Services are generally available in English as well as Cantonese, and it's easy to open a bank account – to do so, expats simply need their passport and proof of address.

<sup>20</sup> <http://www.expatarrivals.com/hong-kong/cost-of-living-in-hong-kong>

A number of international banks have a strong presence in Hong Kong, and there are also several good local options. The top banks in the city are HSBC, Bank of China, Hang Seng Bank, CitiBank and Standard Chartered Hong Kong.<sup>21</sup>

## Health

Hong Kong's healthcare system is widely regarded as being of excellent quality. Both public and private institutions offer good care, but private facilities are more luxurious and have much shorter waiting times.<sup>22</sup> They're also expensive, so those wanting to make use of them should purchase private health insurance. On the other hand, public healthcare services bear low costs to holders of a Hong Kong Identity Card.<sup>23</sup>

### Private Medical Insurance

Most expats will have access to public healthcare, but it's commonly felt that the luxuries provided by private hospitals, such as private rooms, are well worth the extra health insurance costs. Employers sometimes provide private health insurance for employees, but coverage isn't always extensive. For this reason, it's common practice to top up existing insurance for extra coverage.

## Emergencies

In the case of a medical emergency, expats should dial 999.<sup>24</sup> Public ambulances are run by the Hong Kong Fire Services Department and response times are generally fast. In less serious situations, other means of transport, such as taxis, can be used to get to the hospital.

## Pharmacies

There are hundreds of pharmacies throughout Hong Kong. Each district also has at least one 24-hour pharmacy, usually attached to a hospital. Pharmacists on duty should be able to speak English, and expats should be able to find local equivalents of medicines they commonly use with relative ease.

## Health Risks

The main health risk facing expats in Hong Kong is the level of pollution. It's best to keep an eye on pollution levels and avoid strenuous outdoor exercise when levels are high. Those with pre-existing respiratory conditions such as asthma should take extra precautions.

## Vaccinations

There aren't any required vaccinations for entering Hong Kong, but hepatitis A and typhoid shots are recommended, since these illnesses can be contracted via contaminated food or water throughout Hong Kong. Routine vaccinations for mumps, measles, rubella, polio, and tetanus should also be kept up to date.<sup>25</sup>

<sup>21</sup> <https://transferwise.com/gb/blog/opening-a-bank-account-in-hong-kong>

<sup>22</sup> <http://hk.localiiz.com/public-or-private-a-comprehensive-guide-to-healthcare-in-hong-kong/#.WdXnOGiCyM8>

<http://www.expatarrivals.com/hong-kong/healthcare-in-hong-kong>

<sup>23</sup> [http://www.immd.gov.hk/eng/services/hkid/general\\_info.html](http://www.immd.gov.hk/eng/services/hkid/general_info.html)

<sup>24</sup> [http://www.hkfsd.gov.hk/eng/amb\\_info.html](http://www.hkfsd.gov.hk/eng/amb_info.html)

<sup>25</sup> <https://wwwnc.cdc.gov/travel/destinations/traveler/none/hong-kong-sar>