

# PHILIPPINES

An everyday guide to expatriate life and work.



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# PHILIPPINES COUNTRY GUIDE

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

**Capital:** Manila

**Population:** 104 million

**Major language:** Filipino and English

**Major religion:** Catholic

**Currency:** Philippine peso (PHP)

**Time zone:** GMT +8

**Emergency number:** 911

**Electricity:** 220V, 60Hz. Plugs have two flat or round pins, sometimes with an extra pin for grounding.

**Drive on the:** Right

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

## Overview

A vast archipelago of more than 7,000 islands, the Philippines is a tropical paradise filled with friendly and welcoming locals. Whether moving to buzzing Manila or one of many remote island villages, expats are sure to enjoy their time in what has consistently been ranked as one of the happiest countries in the world.<sup>1</sup>



An idyllic retirement destination with a low cost of living, the Philippines is also a great place for those with specialized skills in the manufacturing, agriculture and tourism industries to find work. Accommodation, food and clothing are all easily affordable, and expats may find themselves able to enjoy more luxuries that they would back home.

Healthcare and schooling are the only potential snags in the idyllic lifestyle offered by the Philippines, with both being of varying quality. In most cases, private schooling and medical care is recommended, though this can be pricey.

Overall, there is little that will be out of reach for expats moving to the Philippines. This guide offers advice on the process of settling into the country as well as tips on adjusting to the local culture and advice on how to make the most of a stay in the Philippines.

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<sup>1</sup> <http://cnnphilippines.com/news/2018/01/02/PH-3rd-happiest-country-in-world.html>



## Getting started

### Climate and weather



Though the climate varies throughout the thousands of islands that make up the Philippines, the weather is usually warm and humid. There are two main seasons: the dry season from December to June, and the wet season from July to November. During the wet season, the monsoon wind blows from the southwest, bringing storms and hot weather. Heavy downpours can last for days at a time.<sup>1</sup>

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<sup>1</sup> <https://www.climatestotravel.com/climate/philippines>

## Visas

Citizens of certain countries are allowed to enter the Philippines for a set period of time – usually up to 30 days – without a visa. Those not eligible for visa-free entry will need a Temporary Visitor's Visa, valid for 59 days. Several countries have agreements that allow their citizens to obtain this visa on arrival, while others will need to apply at their local Philippine embassy in advance of their trip.<sup>1</sup>

To legally work in the Philippines, foreigners will need a Pre-Arranged Employee Visa, which can only be obtained once a job has been secured. The visa is renewable and is valid for one, two or three years.<sup>2</sup>

## Accommodations

There's a great deal of variety in the type of housing available in the Philippines, with condos, free-standing homes, beach houses and apartments all being possible options. Foreigners can legally own a house in the Philippines, but not the land it's built on. So, for the sake of simplicity and flexibility, many prefer to rent accommodation instead.

The easiest way to find somewhere to live is by hiring a real estate agent. Other recommended house-hunting methods include browsing online property portals, asking for advice in expat forums and consulting local newspapers.<sup>3</sup>

The standard deposit is one or two months' rent. However, landlords of high-end properties sometimes also request up to a full year's worth of rent upfront, often paid via post-dated checks.<sup>4</sup> The cost of utilities isn't usually included in the rental price.

## Schools

Though free to attend, public schools in the Philippines are under-resourced and generally offer a low quality of education.<sup>5</sup> Most expats don't see these schools as an option, and prefer to enroll their children in a private or international school instead.

There are private schools following the Philippine curriculum that aren't funded by the government. This typically results in better facilities and higher standards

<sup>1</sup> <http://www.immigration.gov.ph/faqs/visa-inquiry/temporary-visitor-s-visa>

<sup>2</sup> <http://www.immigration.gov.ph/faqs/visa-inquiry/pre-arranged-employee-visa>

<sup>3</sup> <http://www.expattarrivals.com/philippines/accommodation-in-philippines>

<sup>4</sup> <https://www.globalpropertyguide.com/Asia/Philippines/Landlord-and-Tenant>

<sup>5</sup> <http://newsinfo.inquirer.net/426637/education-quality-in-ph-still-wanting>

of teaching, although quality can still vary. Some of these schools operate from a religious standpoint, most often that of Christianity. Though private schools charge fees, they're generally affordable.

Expat parents who have the means usually gravitate towards high quality international schools – these are schools that offer the curriculum of a foreign country, most commonly that of the USA or the UK. The International Baccalaureate, a globally recognized qualification, is also another popular choice. In the case of schools offering the curriculum of a non-English speaking country, such as France or Germany, teaching is usually in the native language of that country.<sup>6</sup>

## Language

English is widely spoken in the Philippines and shares joint official language status with Filipino, a formalized version of Tagalog. In daily life, expats are most likely to hear a dialect known as Taglish, which mixes words or phrases from both English and Tagalog.<sup>7</sup>

## Social etiquette & Cultural faux pas

Though Philippine locals are generally forgiving of any social blunders made by foreigners, it's always a good idea to pick up a tip or two. Here are a few things to remember when in social situations in the archipelago.

- Family plays a central role in the lives of locals, including extended family such as grandparents, aunts, uncles and cousins. Loyalty is valued, and expats may notice that it's common for locally owned companies to hire family members to work for them. Rather than being seen as nepotism, this is considered good practice.
- The concept of dignity is a motivating factor behind much of how locals behave, as maintaining a good reputation and avoiding embarrassment is of utmost importance. This ties into the value of family in Philippine society, as bringing shame upon oneself brings shame upon the family, too.
- If invited to a dinner party, it's appropriate to arrive roughly 15 minutes late. Gifts such as flowers or sweets are welcome, but lilies and chrysanthemums should be avoided. A few days after the dinner, it's polite to send a note thanking one's hosts for their hospitality.<sup>8</sup>

<sup>6</sup> <http://www.internationalschoolsearch.com/international-schools-in-the-philippines>

<sup>7</sup> <https://www.commisceo-global.com/country-guides/philippines-guide>

<sup>8</sup> <https://www.commisceo-global.com/country-guides/philippines-guide>



## Culture

The history of the Philippines and its contact with other nations has influenced the diverse cultural make-up of the archipelago today. Alongside purely local norms, there are hints of Chinese, Malaysian, Spanish and American values throughout the islands - so when interacting with locals, it can be difficult to know which customs to follow.

## Eating

Though Philippine food is often overlooked as a global cuisine, open-minded foodies are sure to enjoy the bold flavors that characterize local cooking. Vinegar, for example, is a popular ingredient that's used in a multitude of ways, including as a glaze, marinade or dip. Calamansi, a local citrus fruit, is also widely used to add a distinctive tangy flavor to cooking.

Without a doubt, the most essential part of the Philippine diet is rice, which is eaten at least once daily, whether for breakfast, lunch, supper or even all three. At mealtimes, plain steamed rice is often served first while the rest of the meal continues to cook. When eating, a fork and spoon are used rather than a fork and knife. The spoon is the primary utensil, while the fork is used to push food onto the spoon.

It's said that the only way to experience authentic Philippine food is to be served a meal in the home of a local – so expats should make sure not to miss out on the opportunity if they're invited.<sup>9</sup>

Those in the mood for a taste of home will find that Western favorites are still easily accessible, with the restaurant scene in the archipelago offering a range of cuisines. Imported products can be found in specialist sections of supermarkets.

## Drinking

There's a lively drinking culture in the Philippines, and nights out almost inevitably involve karaoke. There are plenty of locally brewed and fermented drinks for expats to try out, such as the somewhat sweet rice wine known as tapey, and lambanog, a coconut-based spirit. Locals love to socialize and celebrate, so there should be plenty of opportunities for expats to join in on the fun.<sup>10</sup>

## Holidays

In the Philippines, there are a number of annual celebrations paying homage to significant cultural, religious and historical events. Below is a list of yearly public holidays.<sup>11</sup> The government sometimes adds additional dates, usually towards the end of the year, so that families have more time to spend together during the holidays.

<sup>9</sup> <http://www.seriousseats.com/2014/07/what-is-filipino-food-cuisine.html>

<sup>10</sup> <https://www.tripsavvy.com/drinking-in-the-philippines-1629670>

<sup>11</sup> <https://www.timeanddate.com/holidays/philippines/#!hol=9>

New Year's Day – 1 January  
Maundy Thursday – March/April  
Good Friday – March/April  
Day of Valor – 9 April  
Labor Day – 1 May  
Independence Day – 12 June  
Eid al-Fitr – 1 Shawwal\*  
National Heroes' Day – August  
Eid al-Adha – 10 Dhul Hijja\*  
Bonifacio Day – 30 November  
Christmas Day – 25 December  
New Year's Eve – 30 December

\*Date on the Islamic calendar, based on sightings of the moon



## Getting in touch

The telecommunications industry in the Philippines is dominated by PLDT, which offers fixed line, cellular and internet services throughout the archipelago. PLDT's only major competition in this field is Globe Telecoms, which also has a significant presence in the market.<sup>1</sup>

### Telephone

As landline penetration rates continue to drop in the Philippines, mobile phone usage is increasing rapidly. In part, this is because the infrastructure of mobile networks is better suited to service the archipelago's thousands of islands. Prepaid and postpaid options are available. To take out a contract deal, expats will need to present their passport as well as proof of residence and employment.<sup>2</sup>

There are two mobile providers: Smart (owned by PLDT) and Globe Telecoms, each of which has subsidiary companies operating in the market. Coverage is good throughout major cities and there are a number of cost-effective mobile plans available.<sup>3</sup>

### Internet

Though PLDT and, to a lesser extent, Globe Telecoms have been pushing to provide more fiber services in the Philippines, it's still not commonly used or widely available. Internet speed and reliability remains low compared to neighboring countries, and public WiFi hotspots aren't particularly common. That said, the Philippine population loves social media, and locals are known for patiently persisting through any slow or spotty connections to upload the perfect post.<sup>4</sup>

### Postal services

National postal services are provided by PhilPost, a government-owned entity. Estimates of international delivery time can be found on their website and parcels can be tracked online.<sup>5</sup> After living in the Philippines for six months, expats will be eligible to apply for a Postal ID, which can be

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

2 <http://www.expatarrivals.com/philippines/keeping-in-touch-in-philippines>

3 <http://primer.com.ph/business/2016/09/28/mobile-service-providers-in-the-philippines/>

4 <https://philihappy.com/internet-in-the-philippines/>

5 <https://www.phlpost.gov.ph/page.php?id=27>

used not only for postal services but is also accepted by several institutions as positive proof of one's identity and residential address.<sup>6</sup>

6 <https://www.phlpost.gov.ph/page.php?id=16>

## Transport

With the Philippines being made up of thousands of islands, the ease of getting from place to place depends on one's departure point and destination. For example, it's much easier to get around within larger regions like Metro Manila (or the city of Manila located within) than to reach small, more remote islands.

Driving in the Philippines is not for the faint of heart. Fellow drivers are often erratic and unpredictable, and road fatalities have been continually rising for the last decade.<sup>1</sup> More than 50% of fatal accidents involve motorcycles, so although they're a convenient way to weave through traffic, they aren't a safe means of transport.<sup>2</sup> If traveling by car is a must, it's best to be driven by a local, either by taking a taxi or hiring a permanent driver.

Rail is one way to get around Metro Manila, with both Metro Rail Transit (MRT) and Light Rail Transit (LRT) being available. Though an affordable mode of transport, lines can be long and trains packed. There's currently only one regional train line, which is closed indefinitely, so buses are used instead. To get from island to island, boats and ferries are used.<sup>3</sup>

## Employment

### The job market

The Philippines has an economy largely based on the manufacturing, agriculture, forestry and fishing industries, and it's in these sectors that expats are most likely to find work in the archipelago. There may also be opportunities in tourism and teaching English.<sup>4</sup>

Due to high levels of unemployment, it can be difficult for foreigners to secure a position unless they have specialized or sought-after skills. Employers will also have to prove that a local cannot fill the position being taken up. In some cases, the easiest route to working in the Philippines may be to find a job with a multinational company that has a branch in the Philippines, and then

1 [http://injuryprevention.bmj.com/content/22/Suppl\\_2/A191.2](http://injuryprevention.bmj.com/content/22/Suppl_2/A191.2)

2 <https://www.rappler.com/nation/110789-road-safety-report-2015-who-philippines>

3 <https://philihappy.com/getting-around-the-philippines/>

4 <http://www.expatarrivals.com/philippines/working-in-philippines>

request to be transferred.<sup>5</sup>

## Income tax

In the Philippines, income tax is determined on a progressive scale from 5 to 32%. The tax system is complex, and expats will be classified as falling into one of five categories which will determine whether they pay tax on only locally earned income, or their worldwide income.<sup>6</sup>

## Retirement

The Philippines is a popular retirement destination thanks to its idyllic beaches, low cost of living and welcoming locals.<sup>7</sup> Those wishing to live out their golden years in the archipelago will need to apply for the Special Resident Retiree's Visa (SRRV), which is divided into four subtypes depending on age and retirement income bracket.<sup>8</sup>

## Business etiquette

Personal relationships are of utmost importance when doing business in the Philippines, and the best way to get a foot in the door is to be introduced by a mutual connection. When meeting, first impressions will make a significant impact, so expats should take extra effort to present themselves well. Dress is generally neat and conservative, with dark suits being standard business wear for men. For women, smart dresses or pantsuits can be worn, also preferably in dark colors.

The people of the Philippines love to socialize and often do so over meals, so business lunches and dinners are a regular occurrence. If offered any kind of refreshment during a meeting, it should be accepted to avoid offense.

It can take some time for negotiations to come to a conclusion due to the typically indirect style of communication in the Philippines. Confrontation is always avoided out of sense of obligation and to maintain dignity, and this applies to business too. Local businesspeople will almost never simply say "no". Likewise, if a business partner says "yes", it may simply mean "maybe". It can take some time for the true intention behind the answer to become clear either through action or lack of action. To speed this process up and avoid confusion, ask local associates for written summaries after the conclusion of each meeting.<sup>9</sup>

<sup>5</sup> <http://work.chron.com/job-philippines-18433.html>

<sup>6</sup> <https://home.kpmg.com/xx/en/home/insights/2011/12/philippines-income-tax.html>

<sup>7</sup> <https://www.zipmatch.com/blog/best-places-to-retire-in-the-philippines/>

<sup>8</sup> [http://www.pra.gov.ph/main/srrv\\_program?page=1](http://www.pra.gov.ph/main/srrv_program?page=1)

<sup>9</sup> <https://www.commisceo-global.com/country-guides/philippines-guide>

# Finance

## Currency

The official currency in the Philippines is the Philippine Peso (PHP), subdivided into 100 centavos. Money is available in the following denominations.

- Notes: 20, 50, 100, 200, 500 and 1,000 PHP
- Coins: 1, 5 and 10 PHP, and 1, 5, 10 and 25 centavos

## Cost of living

Most expats find living in the Philippines to be generally affordable. The cost of living is well below that of nearby Singapore, Hong Kong and Taipei.<sup>10</sup> Expenses can vary significantly throughout the archipelago, with Manila being the most expensive city to live in. That said, foreigners who find work in the Philippines are often well-paid, and earn somewhat higher salaries than locals. As a result, finances aren't likely to be a major concern.

Food, clothing and public transport are easily affordable, with accommodation likely to be one's main expense. Buying a car can be surprisingly pricey, though, and international school fees can be high.<sup>11</sup>

## Banking

For expats wanting to open a bank account in the Philippines, there are several good local options, with the most popular being Banco de Oro, Philippine National Bank, Metrobank and Bank of the Philippine Islands. Several international banks also have a presence in the Philippines, including Citibank and HSBC.

Opening a bank account in the Philippines can be a somewhat daunting process, with a number of documents being necessary to do so. Among these is one's passport, proof of address and proof of the right to be in the country, with the latter usually being in the form of a registration certificate. References from a previous bank may also be required.<sup>12</sup>

<sup>10</sup> <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

<sup>11</sup> <http://www.expatarrivals.com/philippines/cost-of-living-in-philippines>

<sup>12</sup> <https://transferwise.com/us/blog/opening-a-bank-account-in-the-philippines>

## Health

The quality of medical treatment and facilities varies significantly across the Philippines, with those in large cities being superior to those in outlying islands or rural areas. All Philippine citizens are covered by the national healthcare plan, as well as working foreigners with an Alien Certificate of Registration Identity Card. A premium is charged for access to the service.<sup>13</sup> However, most expats prefer to use private facilities.

### Private medical insurance

Although many expats will find that private healthcare in the archipelago is generally cheaper than back home, it's still important to be well insured as costs can quickly rack up. Payment is usually expected upfront.<sup>14</sup>

Some companies will provide private health insurance to their foreign employees, while others will not. If relocating for work, it's always a good idea to enquire if this is included as part of an employment package.

### Emergencies

In a medical emergency, expats can dial 141 for an ambulance. However, services are limited outside of major cities and public ambulances may provide inadequate care. It's best to have the nearest private hospital's number on hand and call directly for advice in an emergency.<sup>15</sup>

### Health Risks

Mosquito-borne illnesses are a concern in the Philippines, particularly during the rainy season. Expats should take appropriate precautions to avoid being bitten, including applying insect repellent and sleeping under mosquito nets.

### Vaccinations

There aren't any required vaccinations for entering the Philippines, but routine vaccinations such as those for mumps, measles, rubella, tetanus, polio and chickenpox should be kept up to date. Vaccinations for typhoid and hepatitis A are also recommended as it's possible to contract these illnesses through food and water consumption in the Philippines.<sup>16</sup>

### Pharmacies

In a medical emergency, dial 911. The quality of emergency care is generally good within major cities, though emergency patients in rural areas may need to be airlifted to a better equipped hospital. This can be an expensive endeavor, so expats should ensure their health insurance policy covers medical evacuation.<sup>17</sup>

<sup>13</sup> [https://www.philhealth.gov.ph/news/2017/expands\\_coverage.html](https://www.philhealth.gov.ph/news/2017/expands_coverage.html)

<sup>14</sup> <https://transferwise.com/gb/blog/healthcare-system-in-the-philippines>

<sup>15</sup> <https://www.trekmedics.org/database/morocco/>

<sup>16</sup> <https://wwwnc.cdc.gov/travel/destinations/traveler/none/philippines>

<sup>17</sup> <https://transferwise.com/gb/blog/healthcare-system-in-the-philippines>