# QATAR

## An everyday guide to expatriate life and work.





Together, all the way."

# **QATAR COUNTRY GUIDE**

## Contents

Overview	2
Quick Facts	1
Getting Started	
Climate and weather	3
Visas	3
Accommodation	3
Schools	3
Culture	
Language	3
Social etiquette	5
Eating	5
Drinking	6
Holidays	6
Gotting In Touch	

#### **Getting In Touch**

Telephone	6
Internet	6
Postal services	6

#### Employment

The job market	7
Income tax	7
Retirement	7
Business etiquette	7
Finance	
Currency	7
Banking	8
Cost of living	7
Health	
Private medical insurance	8
Emergencies	8
Pharmacies	8
Health Risks	8

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

Capital: Doha Population: 2.5 million Major language: Arabic Major religion: Islam Currency: Qatari riyal

Time zone: GMT +3

Emergency number: 999

**Electricity**: 240 volts, 50 Hz. Rectangular-blade plugs (three flat pins in a triangle) and round-pin plugs (three round pins in a triangular pattern) are used most often.

Drive on the: Right



1 http://www.expatarrivals.com/qatar/essential-info-for-qatar

#### **Overview**

Home to the planet's third-largest oil reserves, Qatar is a wealthy country in the Arabian Peninsula with an exceptional standard of living and an extravagant lifestyle.

As one of the more Western-friendly nations in the Gulf, expats from across the world flock to Qatar in search of lucrative job opportunities, especially in the petrochemical and engineering sectors. Construction and tourism have also seen huge boosts ahead of the country's hosting of the 2022 FIFA World Cup.

Although governed by Sharia law, foreigners should feel relaxed as social dynamics are some of the least restrictive in the Middle East, especially when it comes to expectations for women.

This guide will help expats adjust to their new life in Qatar and introduce everything from visas, weather, education and accommodation, to healthcare, the cost of living, social etiquette and business norms.

### **Getting Started**

#### **Climate and weather**

Weather in Qatar is characterized by extreme heat, so much so that it will come across as quite a shock for newcomers. Temperatures can soar to 122°F (50°C) during the summer months, while the winter is relatively mild.<sup>1</sup>

Small and flat, Qatar's desert climate is consistent throughout. Rainfall is scarce, regardless of season, and travellers should be wary of sunstroke and heat exhaustion, unfortunate side effects of the warmth and humidity.<sup>2</sup>

1 http://www.expatarrivals.com/qatar/weather-in-qatar

2 http://www.climatestotravel.com/climate/qatar

#### Visas

Qatar has a visa-waiver program for citizens of 80 countries, with regular visiting stays lasting from 30 to 180 days. Tourist visas last for a month and aren't extendable. Those intending to live and work in Qatar will need a Work Residence Permit, the paperwork of which employers usually handle. These can be renewed annually.<sup>1</sup>

This permit allows expats to access many public services, such as signing leases, loan applications and extending licenses. It also allows them to sponsor family members, who can register for Family Residence Visas, which last for one to five years.<sup>2</sup>

Wives on Family Residences Visas may work in Qatar without a permit, as long as they have approval from their husband. $^3$ 

#### Accommodations

Most foreigners settling down in Qatar locate to the capital city of Doha and prefer to stay in expatdominated compounds with terraced or detached houses. The increased security in these compounds, as well as shared values of other tenants, help residents ease into life in their adopted home.

Safely enclosed, these compounds have many amenities such as pools and gyms. Some upmarket ones even have restaurants, small shops and sport facilities. Other accommodation types include villas, perfect for raising families, or apartments in the bustling urban areas, ideal for the single professional.<sup>4</sup>

Accommodation is mostly fully furnished and lease agreements normally last for one year, with an option to extend at the end of this period. However, contract lengths are usually negotiable. More often than not, rent doesn't cover utilities. On a side note, expats should enquire about air conditioning as the sweltering heat can become unpleasant.<sup>5</sup>

#### Schools

Expats usually enroll their children at one of the many international schools in Qatar, as state institutions, called independent schools, only take in Arabic-speaking students. These international schools are mostly found in Doha and are free to choose the curriculum of their home country, such as the American, British, French, German, and Indian curriculum. Also available is the International Baccalaureate.<sup>6</sup>

While public education is free, tuition at international schools is generally very high. There can also be long waiting lists so parents should plan well in advance.<sup>7</sup>

<sup>1</sup> https://www.qatarairways.com/en/press-releases/2017/Aug/qatar-

waives-entry-visa-requirements-for--citizens-of-80-countri.html

<sup>2</sup> http://portal.www.gov.qa/wps/portal/topics/

visas+and+official+documents/residenceandworkpermits

<sup>3</sup> http://portal.www.gov.qa/wps/portal/topics/

Visas+and+Official+Documents/residenceandworkpermits

 $<sup>4\</sup> http://www.expatarrivals.com/qatar/accommodation-in-qatar$ 

<sup>5</sup> https://www.santaferelo.com/news-and-blog/Housing-in-Qatar

<sup>6</sup> https://www.gov.uk/guidance/living-in-qatar#education

<sup>7</sup> https://www.angloinfo.com/how-to/qatar/family/schooling-education



## Culture

Qatari culture is very conservative and adheres strictly to the Islamic faith. Expats should show respect and be considerate to these beliefs, not least because offensive behavior can lead to serious trouble with the law.

There's a large focus on family in Qatari culture, and it's welcome to enquire about those of friends and colleagues. Both men and women should dress modestly, but women are not forced to wear a hijab.<sup>1</sup>

#### Language

The official language is Arabic<sup>2</sup> and the local dialect is Qatari Arabic. English is widely spoken as a second language and is often used in business relations, becoming more important due to the ever-growing expatriate community. It is also taught as a second language in schools.<sup>3</sup> Other minor languages spoken include Urdu, Balochi, Malayalam, Pashto, Hindi, Telugu, Tagalog, Tamil, Sinhalese, Nepali and Bengali.<sup>4</sup>

#### Social etiquette and cultural faux pas

Life in Qatar can be quite different for expats used to living in typically Western societies.<sup>5</sup> Read up on these few tips to help deal with culture shock in all types of situations.<sup>6</sup>

- While not originally customary for men to shake hands, the prevalence of Westerners doing business in Qatar has made it an expected practice in corporate environments. It's not common for men to shake the hands of women so it's perhaps best to wait for them to extend their hands first. Some Qataris will place their hand on their chest instead.
- The left hand is considered unclean and it's rude to eat

- $2\ {\tt https://www.cia.gov/library/publications/the-world-factbook/geos/qa.html}$
- $\label{eq:stars} 3 \ \text{http://www.worldatlas.com/articles/what-languages-are-spoken-in-qatar.html}$
- 4 http://www.studycountry.com/guide/QA-language.htm
- 5 http://www.qatarliving.com/forum/qatari-culture/posts/qatari-cultureetiquette-what-you-need-know
- 6 http://www.expatarrivals.com/qatar/culture-shock-in-qatar

or pass food with it. Always pass food with the right hand.

- Thanks to the predominately Muslim population, Qatari dress is very conservative. There is no obligation for women to wear the ankle-length abaya, but garments are expected to cover the shoulders, upper arms and knees. Men should dress modestly and not wear shorts or vests in the streets.
- Displays of affection in public are frowned upon in the eyes of the mostly conservative Qatari public, even with one's husband or wife.
- Topics of religion and politics should be treated with tact, sensitivity and the respect they deserve.
  Although expats can practice their own religion, it's illegal to convert others. Enquire about family or work as these are safer bets.

#### Eating

Naturally, the dominant cuisine in Qatar is Arabic, with seafood and dates making up a large portion of the diet, as well as lamb, rice and vegetables. But those who want a taste of home will be happy to know there's a wide range of international restaurants.

Indian and Pakistani food is popular throughout Doha, while venturing into a souk, a traditional marketplace, will see expats experience authentic Qatari dishes. It's forbidden to bring pork across the border because of Qatar's identity as an Islamic country and it won't be found in supermarkets and restaurants.<sup>7</sup> It's only available at the Qatar Distribution Company.<sup>8</sup>

Respecting Qatari culture is vital, not least during the holy fasting month of Ramadan. During this time, it's expected that people will not drink or eat in public, as it's insensitive and rude. The feast of Eid al-Fitr marks the end of Ramadan. As mentioned, if eating with Qataris, never eat or take food with the right hand.

7 https://wikitravel.org/en/Qatar#Eat

8 https://dohanews.co/qdc-pork-now-available-for-purchase-in-qatar/



<sup>1</sup> http://www.lifeinqatar.com/Pages/en/article/living/culture-and-etiquette-in-gatar.html

#### Drinking

It's illegal to bring alcohol into Qatar. But it isn't illegal to drink or buy in the country, even though consumption and sale is heavily monitored.<sup>9</sup> Expats will need a permit to purchase alcohol from the sole retail distributor, Qatar Distribution Company, or else drink in licensed hotels and restaurants. Muslims are prohibited from acquiring this license, and it isn't courteous to offer them a drink or offer to buy them one.<sup>10</sup>

#### **Holidays**

As an Islamic state, most public holidays in Qatar are faith-based and occur according to the lunar calendar. Ramadan is an observation of the fast during the ninth month of the Islamic calendar. At its conclusion, Muslims enjoy Eid al-Fitr, with families gathering for feasts and celebrations. National Day honors Sheikh Jassem bin Mohamed bin Thani, considered the founder of Qatar, while Eid al-Adha is another feast which occurs 70 days after Eid al-Fitr.<sup>11</sup>

Sport Day – February Eid al-Fitr – June Eid al-Adha – August or September National Day – 18 December

#### Transport

Getting around in Qatar can be quite manic at times, with the government constantly developing its transport infrastructure in preparation for the 2022 FIFA World Cup. Regulations are strictly enforced, such as everyone in the vehicle having to wear a seatbelt, maintaining a large amount of speed traps and sticking to speed limits, which range from 60 to 100km/h on city streets.<sup>12</sup>

Driving still remains risky and aggressive, and accidents are common. Because it's such a fast-growing country, bilingual road signs can be confusing as new roads and areas are constantly being built up.<sup>13</sup>

Doha's bus system is cheap if one has a redeemable smart card, purchasable at the main station in Old Ghanim or at several grocery shops. While taxis are expensive, they are more direct, as many of the bus routes have changeover stops and subsequently take longer.<sup>14</sup> Expats normally use their own cars or hire a driver.<sup>15</sup>

13 http://www.expatarrivals.com/qatar/transport-and-driving-in-qatar

Those who wish to convert their driving license for use in Qatar will need a residence permit and complete a driving test, dependent on their home country. Ride-hailing apps like Uber and Careem are also popular.<sup>16</sup>

## **Getting in Touch**

Communicating in Qatar isn't difficult, with its telecommunications sector being widely developed. Internet access remains efficient so it's easy for expats to keep in touch with friends and loved ones. Acquiring a mobile phone or landline is also quick and painless.

#### Telephone

Mobile phones are affordable and the main providers are Ooredoo and Vodafone. Both offer prepaid packages and contracts. To acquire a contract, expats will need a letter from their sponsor, while buying a prepaid SIM card requires a residence permit. Ooredoo is also the main installer of landlines, offering additional services such as internet, broadband and TV packages.<sup>17</sup>

#### Internet

Internet connectivity has grown rapidly since the early 2000s, from 3.8% in 2001 to 97.4% in 2016.<sup>18</sup> Much of internet access is censored, however, with violators of a cybercrime law signed in 2014 subject to fines and prison sentences.<sup>19</sup> The main internet service providers are Vodafone Qatar and the state-owned Ooredoo.<sup>20</sup>

#### **Postal Services**

Q-Post is the main postal company in Qatar, providing domestic and international delivery services, express mail service, health card renewals, driving license renewals and storage facilities. Deliveries are made to both home addresses and post office boxes, which up until recently was the only place to collect post.<sup>21</sup>

Post offices are usually open from 7am until 8pm, Monday to Thursday, but this can change depending on the branch. They are also open on Saturdays.<sup>22</sup> Plans are in place for a home delivery service while Connected is Q-Post's ecommerce service, which offers international shipping options. A great help for those who love to shop online.<sup>23</sup>

18 http://www.internetworldstats.com/me/qa.htm

- 21 http://www.lifeingatar.com/Pages/en/article/housing-in-gatar/setting-up-utilities.html
- 22 http://www.gatarpost.ga/BranchLocations.aspx

 $<sup>9\ {\</sup>rm http://www.lifeinqatar.com/Pages/en/article/living/culture-and-etiquette-in-qatar.html}$ 

<sup>10</sup> https://www.gov.uk/foreign-travel-advice/qatar/local-laws-and-customs

<sup>11</sup> http://traveltips.usatoday.com/major-celebrations-qatar-101183.html

<sup>12</sup> http://www.rhinocarhire.com/Drive-Smart-Blog/Drive-Smart-Qatar.aspx

<sup>14</sup> https://dohanews.co/six-things-to-know-about-using-the-bus-system-ingatar/

<sup>15</sup> http://www.expatarrivals.com/qatar/transport-and-driving-in-qatar

<sup>16</sup> http://fortune.com/2017/02/13/uber-strike-qatar/

<sup>17</sup> http://www.lifeingatar.com/Pages/en/article/housing-in-gatar/setting-up-utilities.html

<sup>19</sup> https://dohanews.co/qatars-emir-signs-law-new-cybercrime-legislation/

 $<sup>20\ {\</sup>rm https://www.angloinfo.com/how-to/qatar/housing/setting-up-home/mobile-phone}$ 

<sup>23</sup> https://www.connected.qa/en/our-services/what-is-connected

## Employment

#### The job market

Expats wanting to work in Qatar need to have a Work Residence Permit, normally organized by their employer. Due to the upcoming 2022 FIFA World Cup, and developments and preparations for the event, there is a need for workers in construction, engineering and real estate, and expats with experience in these areas are likely to find work. Salary packages are normally very good, but at the expense of long working hours. The petrochemical industry remains Qatar's biggest drawcard for expat workers, as does a growing tourism industry.<sup>24</sup>

There is a large expat community in Qatar because of the habit of hiring foreign employees. This is despite the fact that the government is attempting to solve local unemployment through various programs and reforms.<sup>25</sup> For example, the government is committing to a five-year plan, targeting online employment and training portals to increase local job percentage in the private sector to 15%.

#### **Income tax**

There is no income tax in Qatar, but expats should research whether they are liable to pay tax in their home country.<sup>26</sup> However, expats will pay income tax if they operate a business within Qatar.<sup>27</sup>

#### **Business Etiquette**

It's wise to research business culture in Qatar, particularly if coming from a Western country. While there's a large expat population, most senior figures are native Qataris. English is widely spoken, but it's respectable to learn at least a few phrases of Arabic. All documents given should either be in Arabic or have an Arabic translation.

Business structures are hierarchical, with those at the top having all power in decision making. Expats should be prepared for a slower pace of business, a result of negotiations and information being passed up and down through different levels.<sup>28</sup>

There's also a great emphasis on trust, with Qatari businesspeople keen on getting to know their associates. This means lots of informal chats, enquiries after the wellbeing of family and a preference for not immediately going into business discussions.

Shaking hands is the usual form of greeting. One should always shake the hand of the most senior figures in the room first, with a nod the most common address towards women. If unsure, always wait to see what the woman does first. Don't forget the personal titles such as Haj or Sheikh, as these are important. The dress code is modest, so men and women should make sure they are decently covered. Gift giving, especially during initial business meetings, is commonplace. As Qatar is an Islamic country, one should be mindful not to present alcohol, pork or anything made from pig skin. Traditional perfume is an appreciated alternative.<sup>29</sup>

#### Retirement

Only the extremely wealthy retire to Qatar, owing to its high costs of living. Expats aren't eligible for state pension and must renew their work permit every year.<sup>30</sup>

## Finance

#### Currency

The official currency is the Qatari riyal (QAR), which is divided into 100 dirhams. Money is available in the following denominations:

- Notes: 1 QAR, 5 QAR, 10 QAR, 50 QAR, 100 QAR and 500 QAR
- Coins: 0.01 QAR, 0.05 QAR, 0.10 QAR, 1 QAR, 2 QAR

#### **Cost of Living**

According to Mercer, the capital Doha comes in at a respectable 81st out of 209 countries in its 2017 Cost of Living survey, making it more affordable than nearby Abu Dhabi and Dubai.

As can be expected, accommodation will be the biggest burden on the wallet, with rental prices increasing as one gets closer to the city center. A housing allowance by employers is a welcome and common addition to a contract. An unusual thing to factor in will be the increased usage of air conditioning during the very hot weather.<sup>31</sup>

Because many expats send their children to private international schools, tuition fees would be another issue to be aware of. These institutions, while offering great standards of education, can be extremely expensive.

Groceries also might put a dent in the bank account, as Qatar imports an incredible 90% of its food.<sup>32</sup>

In terms of public healthcare, expats will receive subsidized rates as long as they have acquired a health card. But most foreigners opt for the private healthcare, to make use of the best private hospitals, professionals and experts.

#### Banking

Most banks operate both in English and Arabic, so expats don't have to fear a language barrier. Local banks include Ahli Bank, the Commercial Bank of Qatar, Doha Bank, Qatar International Islamic Bank, Qatar Islamic Bank, International Bank of Qatar and the Qatar National Bank. The presence of

<sup>24</sup> http://www.expatarrivals.com/qatar/working-in-qatar

<sup>25</sup> http://www.everyculture.com/No-Sa/Qatar.html

<sup>26</sup> https://tradingeconomics.com/qatar/personal-income-tax-rate

<sup>27</sup> http://www.expatarrivals.com/qatar/banking-money-and-taxes-in-qatar

<sup>28</sup> https://www.careeraddict.com/master-business-etiquette-in-qatar

<sup>29</sup> http://www.expatarrivals.com/qatar/doing-business-in-qatar

<sup>30</sup> http://portal.www.gov.qa/wps/portal/topics/

Vis as + and + Official + Documents/residence and work permits

<sup>31</sup> https://www.santaferelo.com/news-and-blog/Housing-in-Qatar

<sup>32</sup> https://theconversation.com/qatar-blockade-is-a-warning-to-all-desert-

<sup>7</sup> countries-that-rely-on-imported-food-80283

large international banks, like Standard Chartered and HSBC, proves especially convenient for those with accounts already open in their home countries.

Operating hours normally run from Sunday to Thursday, with doors opening from 7.30am until 1pm. Some might open in the afternoon or on Sunday mornings.

Opening an account is easy, provided expats have the correct documentation. They will require a letter from their bank confirming their employer may make payments into the account.<sup>33</sup>

## Health

The standards of healthcare in Qatar are excellent, with both government and private facilities operating at high levels.<sup>34</sup> Most expats choose to use private healthcare services to avoid the bureaucratic headaches of the government system.<sup>35</sup>

33 http://www.expatarrivals.com/qatar/banking-money-and-taxes-in-qatar

34 http://www.expatarrivals.com/qatar/healthcare-in-qatar

35 http://nordic.businessinsider.com/the-16-countries-with-the-worlds-best-healthcare-systems-2017-1/

Expats may receive public healthcare by applying for a health card, ensuring they only pay small amounts for treatments. These applications can be done at either a general post office or a health card office, while the card can be renewed online.

#### **Private Medical Insurance**

Because of the high costs of private medical care, private healthcare insurance is essential.<sup>36</sup> As more than half the hospitals in Qatar are privately run, it is a must for those wanting to skip the queues of public hospitals and clinics. There are also many English-speaking staff members which may prove helpful for those who won't be staying long enough to learn the language.<sup>37</sup>

#### **Emergencies**

Expats can dial 999 for emergency medical services, which include the police, fire department and ambulance services. Emergency operators will usually be able to speak both English and Arabic, although it's best to learn a few basic words and phrases in Arabic just in case.

#### **Pharmacies**

Pharmacies are common in Qatar, often staying open late into the evening or some on a 24-hour schedule. Operating times are usually around 9.30am until 1pm, and then from 4.30pm to 8.30pm, Saturday through Thursday.

Some drugs only available with prescription in Western countries can often be bought over the counter. However, it goes both ways, as some over-the-counter drugs are only available with a prescription in Qatar.<sup>38</sup>

#### **Health Risks**

Sand storms and constant construction can be harmful to-wards those with respiratory diseases such as asthma. The heat can also be debilitating for some, with temperatures soaring up to scorching in the months of June, July and August.<sup>39</sup> Expats should ensure that they are always well hydrated.

#### Vaccinations

Routine vaccinations such as measles, mumps, rubella, teta-nus, polio, pertussis, diphtheria and chickenpox should be completed, as well as one's annual flu shot.<sup>40</sup> Vaccines for hepatitis A and typhoid should also be completed, as well as precautionary vaccinations for hepatitis B and rabies.

36 http://lifeingatar.com/Pages/en/section/healthcare.html

- 37 https://www.expatriatehealthcare.com/gatar-healthcare-for-expats/ 38 http://www.expatarrivals.com/gatar/healthcare-in-gatar
- 39 http://www.expatarrivals.com/qatar/weather-in-qatar
- 40 https://wwwnc.cdc.gov/travel/destinations/traveler/none/qatar?s\_ cid=ncezid-dgmq-travel-single-001



"Cigna" and the "Tree of Life" logo are registered service marks, and "Together, all the way." is a service mark, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, including Connecticut General Life Insurance Company and Cigna Health and Life Insurance Company, and not by Cigna Corporation. All models are used for illustrative purposes only.