An aerial photograph of a city skyline, likely Jeddah, Saudi Arabia. The image shows a dense urban landscape with numerous buildings of varying heights and styles. A prominent feature is a tall, modern skyscraper with a distinctive spire and a spherical top, which is the Kingdom Tower. The sky is clear and blue, and the overall scene is brightly lit, suggesting a sunny day.

SAUDI ARABIA

An everyday guide to expatriate life and work.

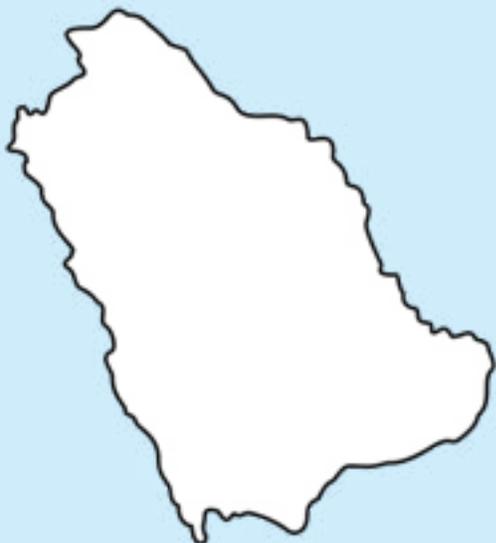
Together, all the way.SM



SAUDI ARABIA COUNTRY GUIDE

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Quick facts¹

Capital: Riyadh

Population: 32 million

Major language: Arabic

Major religion: Islam

Currency: Saudi Riyal

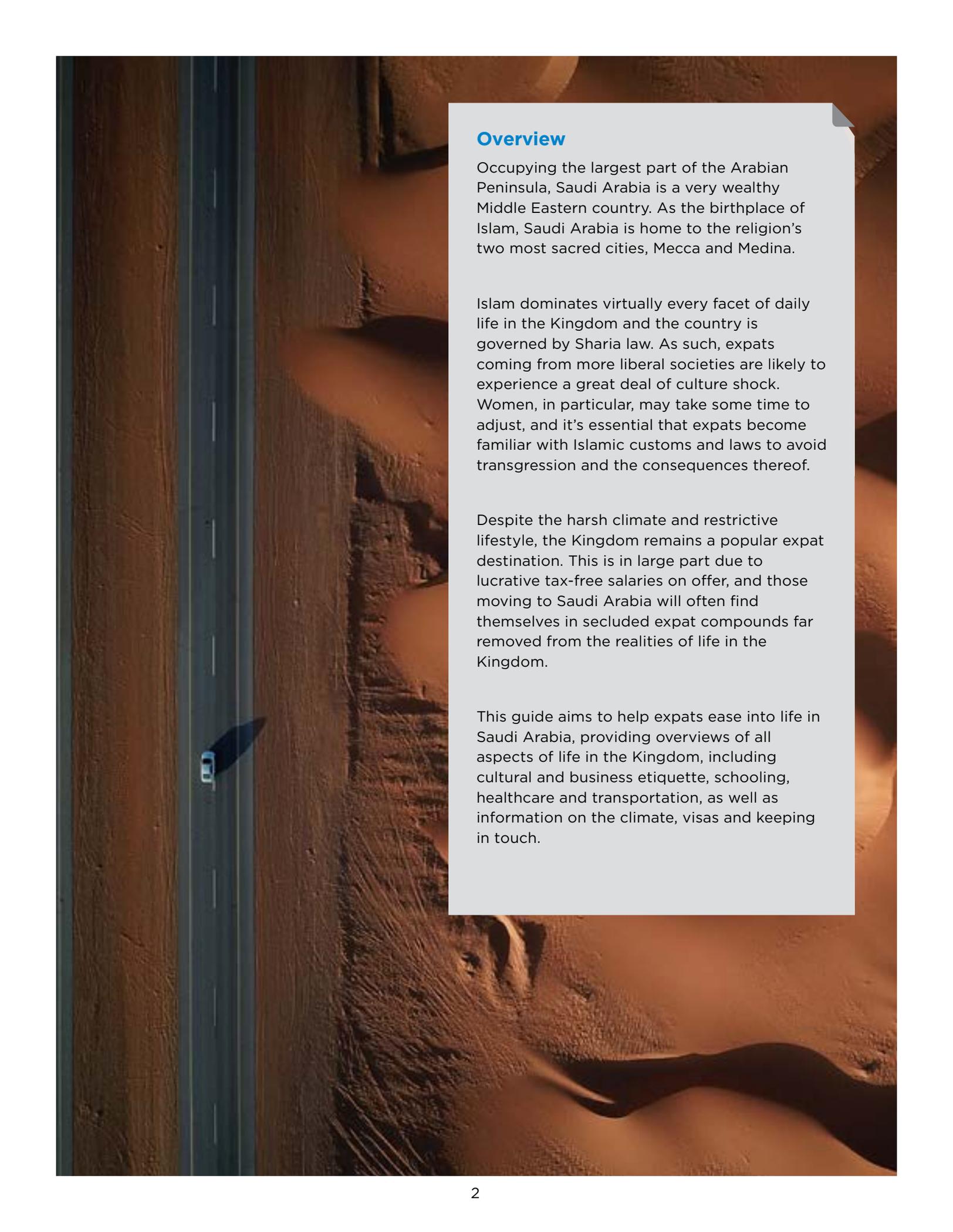
Time zone: GMT +3

Emergency number: 999 (police); 997 (ambulance); 998 (fire)

Electricity: 125 volts, 50Hz in main cities, but expats in remote areas may encounter 215 volts, 60Hz

Drive on the: Right

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

An aerial photograph of a desert landscape. A paved road with a white dashed center line runs vertically through the left side of the image. A small white car is driving on the road, casting a shadow to its right. The surrounding terrain is a vast, undulating desert with various shades of brown and orange, showing signs of erosion and sparse, dry vegetation. The lighting suggests a low sun, creating long shadows and highlighting the textures of the sand and rock.

Overview

Occupying the largest part of the Arabian Peninsula, Saudi Arabia is a very wealthy Middle Eastern country. As the birthplace of Islam, Saudi Arabia is home to the religion's two most sacred cities, Mecca and Medina.

Islam dominates virtually every facet of daily life in the Kingdom and the country is governed by Sharia law. As such, expats coming from more liberal societies are likely to experience a great deal of culture shock. Women, in particular, may take some time to adjust, and it's essential that expats become familiar with Islamic customs and laws to avoid transgression and the consequences thereof.

Despite the harsh climate and restrictive lifestyle, the Kingdom remains a popular expat destination. This is in large part due to lucrative tax-free salaries on offer, and those moving to Saudi Arabia will often find themselves in secluded expat compounds far removed from the realities of life in the Kingdom.

This guide aims to help expats ease into life in Saudi Arabia, providing overviews of all aspects of life in the Kingdom, including cultural and business etiquette, schooling, healthcare and transportation, as well as information on the climate, visas and keeping in touch.

Getting Started

Climate and weather

In addition to the intense culture shock that expats are likely to experience in Saudi Arabia, the climate is also likely to be a major factor to contend with for new arrivals. The country has a desert climate characterized by extreme heat and very little rain.¹ Inland temperatures are particularly brutal, with highs that regularly reach above 113°F (45°C) during the day, but the evenings, thankfully, offer some relief with the temperatures dropping quite significantly. Summers are long and dry. Winter temperatures can dip below freezing, but dust storms can make outdoor activities difficult. The coastal regions experience more manageable temperatures – seldom above 100°F (38°C) – but humidity can be as high as 100 percent.²

¹ <https://www.weatheronline.co.uk/reports/climate/Saudi-Arabia.htm>

² <http://www.expattarrivals.com/saudi-arabia/weather-in-saudi-arabia>

Visas

All travelers, except those from the Gulf Cooperation Council (GCC) countries, need a visa to enter Saudi Arabia, and these should be arranged prior to arrival in the country. Whether traveling for a holiday or for business, a formal letter of invitation and a sponsor is required when applying for a Saudi visa – this can be in the form of an individual or a company.

Expats who want to work in Saudi Arabia need a work permit. The employment contract, academic or professional credentials, medical exam results and police clearance must be presented to the Saudi embassy or consulate in the applicant's home country, or to the authorities in Saudi Arabia via their sponsor. The visa will usually be valid for the length of time that the sponsor company has requested. Expats will need their sponsor's permission to travel out of the country.

It's important to note that there are a number of restrictions when it comes to women traveling to Saudi Arabia. All women arriving in the country must be met by their sponsor at the airport, and they also need the permission of their husband or sponsor to leave the country.

Accommodations

The majority of expats in Saudi Arabia are housed in expat compounds. These can range from small housing complexes to sprawling collections of luxury villas, which can either be furnished or unfurnished.

Compounds usually have many amenities such as swimming pools, shops, restaurants and even schools, which allow for a communal atmosphere and largely shelter expats from the realities of life in Saudi Arabia. Many of the rules that govern everyday life in Saudi Arabia are non-existent within the walls of these compounds – with women being able to drive cars and not required to wear an abaya.

Accommodation in Saudi Arabia is expensive and rent is usually expected to be paid upfront, sometimes a year or more in advance. Tenants are also responsible for paying for their own utilities. Fortunately, for most expats, the costs of housing are included in part or full as part of their employment contract. Expats in Saudi Arabia are usually also spared the stress of finding accommodation as their employer will make all the necessary arrangements to secure housing for their expat staff. Those who are not as fortunate can search for properties using local online portals, although a better option is to utilize the services of a real estate agent.¹

Schools

Public schools in Saudi Arabia are not a viable option for Western expats as they are only open to locals and naturalized Arabs. Expat children are nevertheless well catered for with a good selection of private international schools. These are mostly found in the capital, Riyadh, and the coastal city of Jeddah.

International schools in Saudi Arabia are usually run by their home country's embassy or private organizations, with the most popular offering the British and American curricula, while a number of schools also offer the International Baccalaureate. With a growing expat community, demand for places at these schools is high, and many have long waiting lists, with children from a school's respective home country often given preference. International school fees can be exorbitant, and as expats have no real option but to send their children to these institutions, it's important to consider these costs when negotiating an expat contract to Saudi Arabia.²

¹ <http://www.expattarrivals.com/saudi-arabia/accommodation-in-saudi-arabia>

² <http://www.expattarrivals.com/saudi-arabia/education-and-schools-in-saudi-arabia>



Culture

Saudi Arabia is a conservative country where Islam dominates across all facets of society. As such, many aspects of everyday life are restricted, and women, in particular, may face many challenges in both the social and professional spheres.

An expat's experience of culture shock may be somewhat tempered if living amongst fellow Westerners in an expat compound, which often becomes a secluded expat cocoon, far removed from the realities of life in the Saudi kingdom.

Language

Arabic is the official language of Saudi Arabia. However, English is widely spoken in business circles and is a compulsory second language in Saudi schools.¹

Social Etiquette and Cultural Faux Pas

Expats may take a while to adjust to the restricted way of life in Saudi Arabia and there are many social nuances that they'll need to familiarize themselves with. Here are some tips to help ease the adjustment.

- Women are legally required to wear an abaya, a long flowing robe, when out in public. Women should also avoid making eye contact with men when out in public and displays of affection are most definitely frowned upon.
- For many years, women were not allowed to drive in Saudi Arabia. However, changes are being implemented to allow women to drive, but this may be a slow process. Expat women are usually driven around by their husband or a personal driver.
- As a strict Muslim country, proselytizing of any other religion is strictly forbidden in Saudi Arabia and those caught trying to spread alternate religious beliefs will be harshly dealt with. Non-Muslims are allowed to practice their religion in the privacy of their own homes, but

¹ <https://www.commisceo-global.com/country-guides/saudi-arabia-guide>

should avoid openly speaking about religion and should not wear any overtly religious symbols or jewelry.

- Life in Saudi Arabia revolves around Muslim prayer, which occurs five times a day. Most activities come to a standstill and businesses close during prayer time. Carrying out simple daily tasks and scheduling meetings and appointments can be a frustrating endeavor, and patience is needed.
- The left hand is considered unclean. Only shake hands or receive a gift with the right hand, and avoid eating with the left hand.²
- The weekend in Saudi Arabia is on Friday and Saturday. Friday is the Muslim holy day and virtually all shops and businesses are closed.³

Eating

Saudi cuisine is typically Arabic, with traditional ingredients including lamb, chicken, vegetables, fava beans, nuts, rice, and dates. Expats are sure to be in for a feast for the senses thanks to the use of rich aromatic spices. Flat breads such as fatir (a flat bread cooked over a curved metal pan) and kimaie (a type of pita bread) are eaten with most meals and are often used to scoop up food in place of a knife and fork. Popular dishes include thick soups, stuffed vegetables, bean salads and tabbouleh, which is a salad made with bulgur wheat, as well as hummus, made from chick peas.⁴

Expats should note that Islamic law forbids the consumption of pork, so those fond of this protein will have to find an alternative. During the holy month of Ramadan, Muslims refrain from eating and drinking from sunrise to sunset, and expats should avoid eating or

² <http://www.expattarrivals.com/saudi-arabia/culture-shock-in-saudi-arabia>

³ <http://www.bbc.com/news/business-23031706>

⁴ <http://www.foodbycountry.com/Kazakhstan-to-South-Africa/Saudi-Arabia.html>



drinking in public; restaurants will also only open late in the day when it is time to break the fast.

Saudis are hospitable and generous hosts who enjoy entertaining family and friends at home. Expats should be sure to take up the offer if invited to a Saudi home for a meal as there is no better place to enjoy all the wonderful flavors of the Kingdom. For those wanting a taste of home, there are some take-out options and numerous international restaurants in the main Saudi cities, although these will all be Halaal and there may be restrictions on how certain foods are prepared, and of course no pork products.

Drinking

As a strict Muslim country, the sale and consumption of alcohol is strictly forbidden in Saudi Arabia. Nevertheless, alcohol is consumed inside Western compounds with many expats having taken to making their own beer, wine and spirits. Although some smuggle alcohol into the country from abroad, the risk is high, with the penalty for importing alcohol potentially involving detention and/or public flogging.⁵

Holidays

Public holidays in Saudi Arabia center on important days on the Islamic calendar.

Eid-al-Fitr – June/July*

Eid-al-Adha – August/September*

Saudi National Day – 23 September

*Changes annually depending on the lunar calendar.

Transport

Public transport in Saudi Arabia is not extensive and the majority of expats get around with their own vehicle or by taxi. Cars and petrol are relatively cheap in Saudi Arabia, so expats often find that they can afford a much more luxurious vehicle than they would have had back home. The country's roads are extensive and well maintained, but local drivers are notorious for being reckless, so it's not unusual for expats to hire a personal driver. Although positive changes are underway, with new legislation in the pipeline to change this, women are currently not permitted to drive in Saudi Arabia.

Buses operate in Saudi cities and travel to and from neighboring countries, but they're not a popular option for most Western expats. There are also restrictions when

it comes to women using buses, with some buses having screened-off sections for female passengers. Taxis are widely available in Saudi cities and are the only viable option for women.⁶

Getting in touch

Communications infrastructure in Saudi Arabia has improved markedly in recent years and with a competitive market, expats will have numerous options when it comes to service providers, although they will have strict censorship to contend with.

Telephone

Mobile services in Saudi Arabia are extensive, even in remote areas of the country. Pre- and post-paid packages can be bought from providers like Saudi Telecommunication Company (STC), Mobily and Zain. Many expats opt for pre-paid SIM cards, which can be bought at provider outlets or the airport. Credit can either be purchased in card form or electronically in shops. Post-paid accounts can also be set up at provider outlets.⁷

Internet

Broadband is widely available via ADSL, fiber and wireless, but ADSL subscriptions still account for the largest proportion of fixed broadband subscriptions.⁸ The largest service providers include Integrated Telecom Company, Mobily and Zain. Expats will generally need their work permit to set up an internet account.

Censorship is extremely tight in Saudi Arabia, and anyone accessing or publishing information can't be seen to criticize or contradict the values of Islam and the state. Many pages relating to health, religion, education, reference, humor and even entertainment have been banned. Censorship of content relating to pornography, drug use, gambling, and religious conversion of Muslims is especially harsh.

In the past there have also been strict regulations and the banning of VoIP and messaging services. However, bans have recently been lifted, with services such as Skype, WhatsApp and Viber now easily accessible in the country.⁹

Postal Services

Saudi Post is responsible for postal delivery in the country.¹⁰ Although services are good, expats wanting to send priority post also have the option of private courier services such as DHL, FedEx and Naqel.

⁶ <http://www.expattarrivals.com/saudi-arabia/transport-and-driving-in-saudi-arabia>

⁷ <http://www.expattarrivals.com/saudi-arabia/keeping-in-touch-in-saudi-arabia>

⁸ <https://www.budde.com.au/Research/Saudi-Arabia-Telecoms-Mobile-and-Broadband-Statistics-and-Analyses>

⁹ <https://www.budde.com.au/Research/Saudi-Arabia-Telecoms-Mobile-and-Broadband-Statistics-and-Analyses>

¹⁰ <https://sp.com.sa/en/Pages/default.aspx>

⁵ <http://www.bbc.com/news/uk-34516143>

Employment

The job market

While the oil and gas sectors are the cornerstones of Saudi Arabia's economy, expansion in the logistics sector as well as retail and consumer goods provide expats with a larger variety of employment opportunities to pursue.

Additionally, engineering, construction, IT and telecommunications have been historically active areas of employment, while English teachers are always in demand and can earn quite well working in Saudi Arabia. Nurses and doctors are also actively recruited. Planned development of an integrated public transport network in Riyadh in the coming years is also likely to present numerous employment opportunities for both skilled and unskilled workers from abroad. In addition to Riyadh, Saudi Arabia's Red Sea cities of Jeddah and Yanbu and the Eastern Province cities of Al Khobar, Damman, Jubail and Al Hasa attract a large number of foreign workers.

Income tax

There is no personal income tax in Saudi Arabia. Expats should investigate whether they may still be liable for paying taxes in their home country.

Business etiquette

Islam dominates every facet of life in Saudi Arabia, and this extends into the business world. Expats should familiarize themselves with local customs and traditions and should approach business in Saudi Arabia with an open mind and extreme patience.

Great emphasis is placed on relationships and doing business with those one trusts – the Saudi business culture is no stranger to nepotism as Saudis prefer to do business with those they know and trust.

The management style is paternalistic and strictly hierarchical. Decisions are made at the top level and clear, direct instructions are then filtered down. Business dress is smart and conservative. Local businessmen may wear Western attire or a dishdasha, a flowing robe.¹¹

Retirement

With a harsh climate, a conservative and restrictive society, and tight immigration legislation, Saudi Arabia is not a typical destination for international retirees.

Finance

Currency

The official currency of Saudi Arabia is the Saudi Arabian Riyal (SAR), which is divided into 100 halala.

Money is available in the following denominations:

- Notes: 1, 5, 10, 50, 100 and 500 SAR
- Coins: 5, 10, 25, 50 and 100 halala

Cost of living

The cost of living in Saudi Arabia is on par with most expat destinations in the Middle East. Riyadh ranked 52nd in Mercer's 2017 Cost of Living Survey; although the city is a lot more affordable than cities such as Dubai and Abu Dhabi, it ranked as more expensive than other regional cities like Manama, Amman and Doha.¹²

The affordable cost of living along with lucrative tax-free salary packages are a big drawcard for expats moving to Saudi Arabia. While housing is expensive, this is usually sponsored in full or part by the employer. Other benefits may include schooling, transport and health insurance.

Transport is cheap thanks to low fuel and car prices and most expats find that they can afford a far more luxurious vehicle than they would have back home. While local products are affordable, imported Western products are expensive, as is eating out.¹³

Banking

Saudi Arabia has a robust banking sector and expats should find it easy to manage their finances in the kingdom. Both local and international banks operate in the country, with the largest being National Commercial, Al Rajhi, Samba and Riyadh Bank.

It's important to note that banks in Saudi Arabia operate according to Sharia law and don't pay interest on balances, don't lend at high interest rates and don't let account holders accumulate debt. Non-payment of debt is, in fact, a criminal offence that can lead to imprisonment – and this doesn't discharge the debt.

Expats' salaries will be secure in local banks, but if they want to earn interest on their income, it's best to periodically transfer their earnings to an offshore account.

In order to open a bank account in Saudi Arabia, expats will need a letter from their employer and their work permit.¹⁴

¹² <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

¹³ <http://www.expattarrivals.com/saudi-arabia/cost-of-living-in-saudi-arabia>

¹⁴ <http://www.expattarrivals.com/saudi-arabia/banking-money-and-taxes-in-saudi-arabia>

¹¹ <http://www.expattarrivals.com/saudi-arabia/doing-business-in-saudi-arabia>

Health

Saudi Arabia offers expats an excellent standard of healthcare, and ongoing investment in the sector has seen consistent improvements. There are numerous different types of hospitals in Saudi Arabia, which can broadly be categorized into private, public and military hospitals, all of which provide excellent services. Many of the staff at private hospitals in Saudi Arabia are in fact expats themselves and a number of medical centers are affiliated with well-known foreign facilities, so there shouldn't be any major language barrier for expats.

Private Medical Insurance

It's compulsory for non-Saudi nationals to have private medical insurance in Saudi Arabia. The sponsoring employer usually provides their foreign employees with medical cover. If this is not included, expats should try to negotiate this into their contract.

Emergencies

Expats can dial 997 in an emergency. Ambulances in Saudi Arabia are normally operated and controlled by police and government hospitals.

Pharmacies

Pharmacies are easily accessible in Saudi Arabia, with most open from 9.30am to 1pm and from 4.30pm to 10.30pm. Hospitals often have a 24-hour pharmacy. It's important to note that there are strict customs regulations for bringing medicines into the country, especially with regards to tranquilizers, anti-depressants and sleeping pills, which are banned. Expats who require such medications may be able to bypass this with a doctor's note but should do their research thoroughly before departure.

Health Risks

The hot desert climate is something expats may struggle to adapt to. With extreme temperatures that can soar above 113°F (45°C), heat stroke and exhaustion are common, especially during the hottest months from May to September. Dust storms can also make outdoor activities difficult, and can be hazardous to those with respiratory problems.¹⁵

Vaccinations

There are no required vaccinations for travel to Saudi Arabia, although the government requires proof of a yellow fever vaccination from those arriving from affected countries. Expats should ensure that all routine vaccinations are up to date, and vaccinations for hepatitis A, hepatitis B, typhoid, meningitis and rabies are also recommended.¹⁶

¹⁵ <http://www.expattarrivals.com/saudi-arabia/healthcare-in-saudi-arabia>

¹⁶ <https://wwwnc.cdc.gov/travel/destinations/traveler/none/saudi-arabia>

