

SRI LANKA

An everyday guide to expatriate life and work.



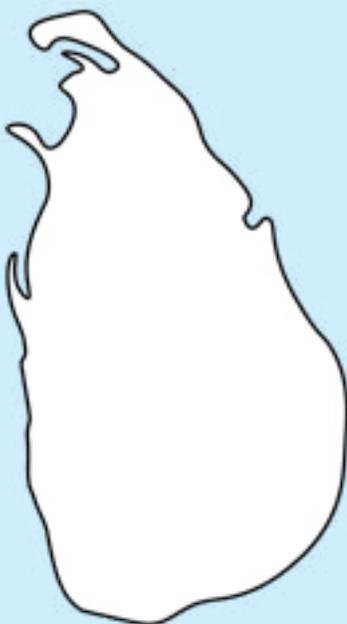
Together, all the way.™



SRI LANKA COUNTRY GUIDE

Contents

Overview	2	Employment	
Quick Facts	1	The job market	7
Getting Started		Income tax	7
Climate and weather	3	Retirement	7
Visas	3	Business etiquette	7
Accommodation	3	Finance	
Schools	3	Currency	7
Culture		Banking	8
Language	3	Cost of living	7
Social etiquette	5	Health	
Eating	5	Private medical insurance	8
Drinking	6	Emergencies	8
Holidays	6	Pharmacies	8
		Health Risks	8
Getting In Touch			
Telephone	6		
Internet	6		
Postal services	6		



Quick facts¹

Capital: Sri Jayawardenepura Kotte (Administrative), Colombo (Commercial)

Population: About 21.1 million

Major language: Sinhala, English and Tamil

Major religion: Buddhism (70%)

Currency: Sri Lankan Rupee (LKR)

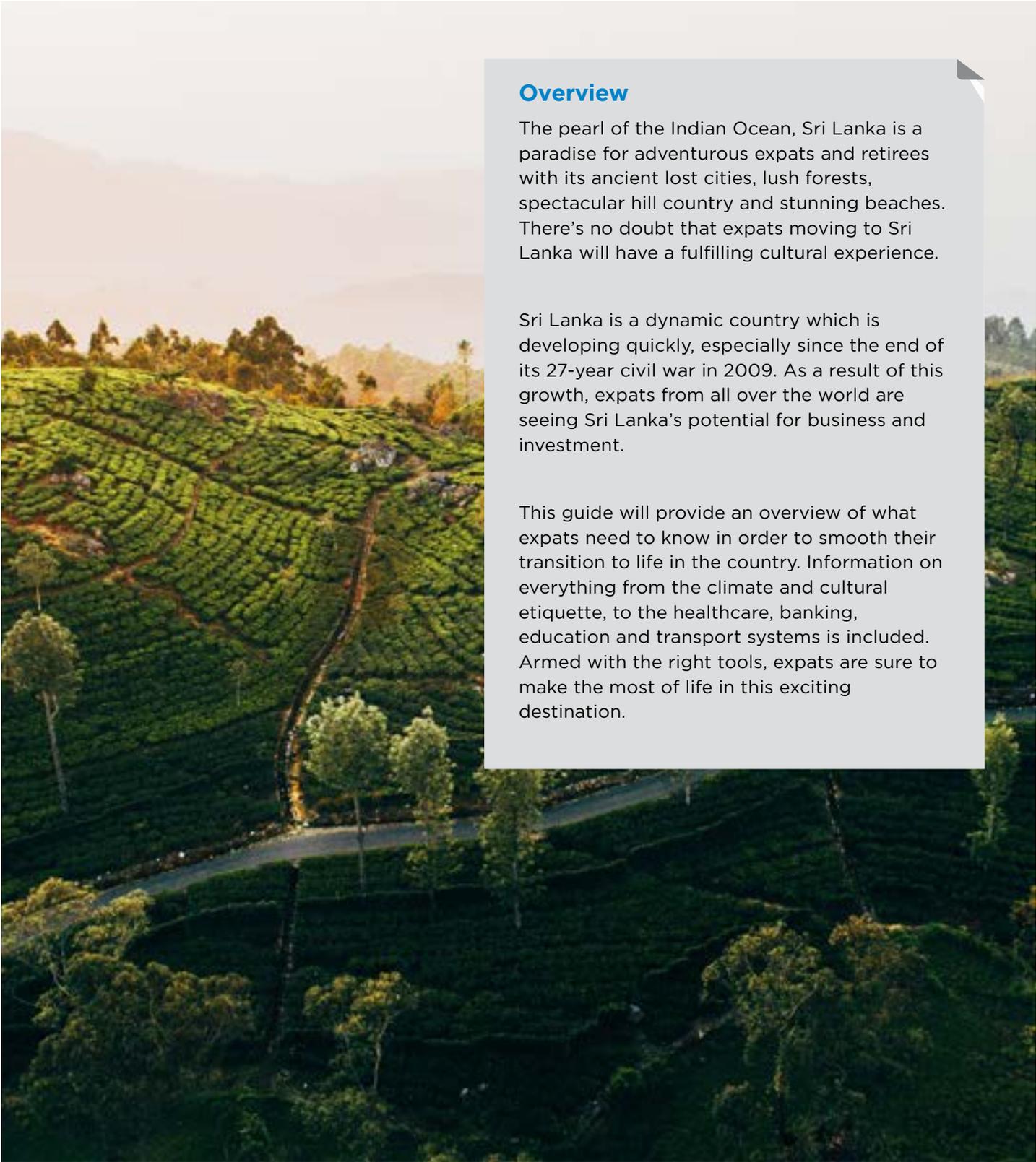
Time zone: GMT +05:30

Emergency number: 110 (ambulance and fire services), 119 (police)

Electricity: Electricity: 230 volts, 50 Hz. Standard plugs in Sri Lanka either have three round pins or three rectangular pins

Drive on the: Left

¹ <https://www.infoplease.com/country/sri-lanka/morefacts&figures>



Overview

The pearl of the Indian Ocean, Sri Lanka is a paradise for adventurous expats and retirees with its ancient lost cities, lush forests, spectacular hill country and stunning beaches. There's no doubt that expats moving to Sri Lanka will have a fulfilling cultural experience.

Sri Lanka is a dynamic country which is developing quickly, especially since the end of its 27-year civil war in 2009. As a result of this growth, expats from all over the world are seeing Sri Lanka's potential for business and investment.

This guide will provide an overview of what expats need to know in order to smooth their transition to life in the country. Information on everything from the climate and cultural etiquette, to the healthcare, banking, education and transport systems is included. Armed with the right tools, expats are sure to make the most of life in this exciting destination.

Getting Started

Climate and weather

For a small island, Sri Lanka's climate varies quite dramatically. The country has a tropical climate with distinct dry and wet seasons. Average temperatures range between 82°F and 89°F (28°C and 32°C). However, temperatures can dip to as low as 60°F (16°C) in parts of the central highlands areas like Nuwara Eliya.¹

Rainfall patterns in Sri Lanka are at the mercy of two monsoon seasons. The first affects the southwest of the country between May and September while the north and east coasts experience the monsoon between October and January.

¹ <https://lanka.com/about/climate/>

Visas

Foreigners (except citizens of Singapore, the Maldives and the Seychelles) are required to apply for an Electronic Travel Authorization (ETA) prior to their arrival in Sri Lanka. This gives them the right to travel or do business in the country for 30 days from the date of arrival.¹ An ETA can be extended twice through the Sri Lankan Department of Immigration. Each renewal is valid for a further 90 days.²

People who intend on living and working in Sri Lanka in the longer term will need to apply for a Residence Visa. This can be obtained by arriving in Sri Lanka on an Entry Visa. A person's intention to apply for a Residence Visa must be declared on the application and all the supporting documents need to be submitted.³

Accommodations

Finding the right home is a key component in a successful expat assignment and it's best to start researching housing options through property portals before arriving in Sri Lanka. Utilizing the services of a reputable real estate agent or relocation company can make the process easier.

¹ <https://www.eta.gov.lk/slvisa/visainfo/shortvisit.jsp>

² <http://www.immigration.gov.lk/>

³ http://www.immigration.gov.lk/web/index.php?option=com_content&id=153&Itemid=198

Expats working in the capital prefer to live in apartments and there are plenty of options available. Outside Colombo there is more choice in terms of types of accommodation and expats will find everything from colonial-style villas to beachfront complexes. Housing will either be fully or partly furnished and in many cases landlords will accommodate requests for certain types of furniture or appliances.

Rent in Sri Lanka is usually paid monthly or annually, but the arrangement can be negotiated with the landlord. A security deposit, equivalent to six months to a year's rent, is also payable upon signing a lease. Most utilities are excluded in the rental price, but water is generally included.⁴

Schools

Education is highly valued in Sri Lanka and this is demonstrated by the right to a free education being enshrined within the constitution. Despite the disruption caused by the civil war, Sri Lanka has maintained some of the highest literacy rates in South Asia and the government continues to invest significantly into public education.

Expats moving to Sri Lanka may be surprised to find they have many viable schooling options that suit a variety of needs and budgets. Both public and private schools in Sri Lanka are open to expat students, and with English being the primary language of instruction, many won't have the language barrier to worry about. Public schools offer the most diverse experience for students but the best ones are oversubscribed and priority goes to local children. Private and international schools are more likely to have the capacity to accept expat students, but fees are higher, especially at more exclusive establishments.

Despite this variety, international schools remain the most popular choice among expats because they offer a range of different curricula and cater more specifically for the expat population. For those who don't plan on relocating to Sri Lanka for the long term, these schools offer the most stability for expat children through a familiar curriculum. It also gives them the opportunity to mix with other expat students who face similar challenges.⁵

⁴ <https://www.crownrelo.com/en-us/moving-to-sri-lanka/colombo-accommodation>

⁵ <https://www.classbase.com/Countries/Sri-Lanka/Education-System>



Culture

Sri Lanka's history of colonization and immigration has contributed to creating a unique culture that incorporates various influences from the country's different ethnic and religious groups. While the crowds, traffic congestion and climate may be a little overwhelming for new arrivals, the warm, friendly people will certainly help expats have a fruitful experience in Sri Lanka.

Language

Sinhala and Tamil are the official languages of Sri Lanka. However, English is commonly used in government and business circles. Furthermore, Sri Lankans learn English at school from an early age so expats, especially those living in the cities, won't struggle when it comes to communicating with the locals.

Social etiquette and cultural faux pas

Sri Lankans are accommodating but taking some time to learn about cultural norms will certainly help expats integrate with the locals. Here are a few things to keep in mind when trying to assimilate into Sri Lankan society¹:

- Sri Lankans communicate in an indirect manner so expats will need to become attuned to reading body language.
- It's unlikely that Sri Lankans will give an outright negative answer to a question. To avoid miscommunications, expats can ask open-ended questions.
- Respect and a desire to maintain harmony drive social interactions in Sri Lanka. Never become confrontational or cause embarrassment to another person in public.
- Although life in Sri Lankan cities is becoming more cosmopolitan, most people still hold conservative values. Women should dress modestly, especially if they want to avoid attracting unwanted male attention.
- Religion plays a significant role in Sri Lankan society. Expats should always show respect for local religious norms and customs.

Eating

A spice island and historically prominent trading hub, Sri Lanka is home to a melting pot of cuisines. Sri Lankan cooking draws influences from a host of cultures, including Dutch, Portuguese, English, Arab, Malay, Moors and Indian.²

Rice served with some variation of curry accompanied by an

array of spiced vegetable dishes and lentils is a staple. Other delicacies that should be sampled include kiributh (milk rice), hoppers (a dish-shaped pancake made from fermented rice flour), pittu (a mix of steamed coconut and rice flour) and watalappam (a steamed pudding flavored with jaggery).

Locals say that it's not possible to fully enjoy the flavors and textures of Sri Lankan food unless eating with one's hands. As is the case elsewhere in Asia, meals should be eaten with the right hand. Although things may get a little messy, finger bowls are usually provided to clean up once the meal is finished.³

When the fiery nature of Sri Lankan cuisine gets too much, expats can rest assured they'll find restaurants dishing up a range of international cuisines, including Chinese, Thai, French and Italian. Furthermore, some supermarkets stock a range of imported goods and while these might cost a little more, expats can get their hands on their favorites from home.

Drinking

Perhaps somewhat surprisingly, Sri Lanka has a strong drinking culture with lager and arrack (fermented coconut liquor) being local favorites. Predictably, imported beers and spirits are expensive, but locally produced versions of most alcoholic beverages are cheap. In most large towns and cities, alcohol can be purchased at supermarkets.

Although things are changing, drinking has traditionally been a male pastime in Sri Lanka and it's rare to see women drinking in local bars. Technically, the sale of alcohol is not allowed on full moon (poya) days. In reality, many tourist bars and hotels are willing to discretely overlook this rule and serve their guests.⁴

Holidays

Sri Lanka is said to have one of the busiest calendars in the world and with up to 25 public holidays a year, expats may find that the country grinds to a halt quite frequently.

As home to four major religions, most of the festivals in Sri Lanka tend to have a religious affiliation and follow the lunar calendar. Buddhism is the most prominent religion on the island and festivals revolve around full moon days. On

¹ <http://www.commisceo-global.com/country-guides/sri-lanka-guide>

² <http://www.sbs.com.au/food/article/2008/07/01/about-sri-lankan-food>

³ <https://www.roughguides.com/destinations/asia/sri-lanka/eating-drinking/>

⁴ <https://www.roughguides.com/destinations/asia/sri-lanka/eating-drinking/>



these days, Buddhists perform religious rites at their local temple while others treat it simply as a relaxing day off from work. The most significant Buddhist festivals are celebrated with spectacular parades, with the most famous being the Esala Perahera in Kandy, where scores of beautifully adorned elephants walk the street accompanied by traditional drummers and dancers. Hindu festivals rival their Buddhist counterparts in terms of color, while Muslim festivals tend to be more modest affairs.⁵

The dates of most public holidays in Sri Lanka vary each year as they are based on sightings of the moon.⁶

Duruthu Full Moon Poya Day – January
Tamil Thai Pongal Day – January
Adhi Duruthu Full Moon Poya Day – January
National Day – 4 February
Mahasivarathri Day – February
Good Friday – March/April
Adhi Madin Full Moon Poya Day – March/April
Sinhala and Tamil New Year – April
Bak Full Moon Day – April/May
May Day – 1 May
Vesak Full Moon Day – May/June
Id Ul Fitr – June
Posom Full Moon Poya Day – June
Esala Full Moon Poya Day – July
Id Ul Adha – August
Nikini Full Moon Poya Day – August
Binara Full Moon Poya Day – September
Vap Full Moon Poya Day – October
Deepavali – November
Milad un-Nabi – November
Ill Full Moon Poya Day – November
Unduvap Full Moon Poya Day – December
Christmas Day – 25 December

Transport

Despite being a small island, getting around Sri Lanka can be time consuming. Roads are often poorly maintained, narrow and congested with pedestrians, cyclists and tuk-tuks all vying for space. Bus travel in Sri Lanka can be tedious and uncomfortable. While the rail network is slow and not particularly extensive, there are some scenic rail routes through the hill country and along the coast which are well worth the effort.⁷

By far the most comfortable way to travel is hiring a vehicle with a local driver who is experienced enough to contend with erratic driving conditions. If time is an issue, there are a limited number of domestic flights connecting Colombo to various destinations across the island. However, due to limited competition, domestic flights in Sri Lanka remain

⁵ <https://www.theuniquetravel.co.uk/festivals-and-celebrations-in-sri-lanka>

⁶ <https://publicholidays.lk/2018-dates/>

⁷ <https://www.lonelyplanet.com/sri-lanka/transport/getting-around/local-transport>

expensive.

Taxis are available in most of the bigger Sri Lankan cities while tuk-tuks are prevalent all over the island.

Getting in touch

Communications infrastructure in Sri Lanka is developing fast but it doesn't compare to standards in Western countries. While expats in the cities won't struggle to keep in touch with those back at home, technology in rural parts of Sri Lanka is very limited.

Telephone

Sri Lankan Telecom (SLT), Dialog and Lanka Bell are the most prominent fixed line providers. They offer a range of competitive prepaid or postpaid packages. While the telephone network in rural Sri Lanka is relatively undeveloped, getting a line installed in the cities is pretty simple.

Mobile phone usage has increased rapidly in Sri Lanka since the end of the civil war. The leading mobile phone providers are Dialog, Mobitel and Etisalat. Various pay-as-you-go and contract packages are available to suit different budgets and requirements.⁸

Internet

The internet infrastructure in Sri Lanka is still developing. The number of service providers and connections is on the rise but coverage and accessibility are still somewhat limited outside major cities. Expats are likely to find internet speeds slow compared to what they are used to back at home.

Telecom companies such as SLT, Dialog and LankaCom offer a range of packages, some of which combine fixed line and TV with broadband internet connection. In addition to ADSL broadband, there is also the option of using mobile dongle devices to get online. These use 3G mobile signal to connect and are a great option for those that travel around. However, mobile signal isn't reliable outside the major cities so connecting using a mobile dongle may be frustrating at times.⁹

Postal Services

Postal services in Sri Lanka are run by Sri Lanka Post. Operations are fairly efficient and domestic post is delivered within two to three days, with international mail taking anything from five to 10 days depending on the destination.¹⁰ However, it's better to use an international courier service for sending any important documents or express delivery.

Employment

The job market

Sri Lanka is home to a highly educated and industrious population. Each year, thousands of locals enter the job market as newly qualified graduates. Finding a job in Sri Lanka as a foreigner isn't easy, but it is possible for those with the right skill-set.

⁸ https://en.wikipedia.org/wiki/Telecommunications_in_Sri_Lanka

⁹ <http://www.trc.gov.lk/internet-service-providers.html>

¹⁰ <http://www.slpost.gov.lk/international-mail/>

Since the end of the civil war, opportunities have grown considerably. Expats with experience in areas such as commerce, hospitality and tourism, customer relations, engineering, finance and textiles and apparel are the most likely to find opportunities. Many also volunteer for an NGO or teach English.

Local salaries in Sri Lanka are low in comparison to Western countries. However, those hired on an expat contract can negotiate a solid benefits package. The cost of living in Sri Lanka is considerably lower than other expat destinations, which allows a comfortable lifestyle.

Income tax

Expats resident in Sri Lanka will be liable to pay income tax on their net income. Employers are required to use a PAYE system to deduct taxes from their employees' wages on a progressive scale which ranges between 4 and 24%. Profits and earnings derived elsewhere will also need to be assessed by the Sri Lankan Inland Revenue.¹¹

Business etiquette

Business structures in Sri Lanka are hierarchical. Respect is afforded to those that are not only senior in terms of age but also colleagues that are highly qualified or experienced in a given field. As such, titles are almost always used. For those without a professional title, honorific terms such as 'Sir' or 'Madam' are used. One should only use a person's first name when invited to do so.

Expats doing business in Sri Lanka will need to get used to an indirect form of communication. The concept of maintaining face is very important so avoid putting business associates in awkward positions. Criticizing colleagues is also not looked upon favorably. Because Sri Lankans tend to be non-confrontational, expats will need to learn to read between the lines and take note of non-verbal cues.

Networking and personal recommendations are essential for those looking to progress in the business world. If invited to visit a colleague's home, expats should take the opportunity to build personal relationships and experience Sri Lankan hospitality.

Business dress in Sri Lanka is conservative. Men usually wear formal, dark colored suits. Sri Lankan women may dress in traditional attire such as sarees or salwar kameez or Western-style business dress, depending on the company they are working for. Regardless, expat women should avoid tight-fitting clothes and sleeveless items.¹²

Retirement

Pristine beaches, beautiful coconut groves, a tropical climate and a low cost of living make Sri Lanka an ideal retirement destination. Add the country's good private healthcare facilities and a population that can communicate well in English, and it's easy to see the appeal.

¹¹ <http://www.ird.gov.lk/en/sitepages/default.aspx>

¹² http://guide.culturecrossing.net/basics_business_student.php?id=190

For those looking to retire in Sri Lanka, the government has a program called 'My Dream Home' which allows those that fulfill certain financial criteria to become a long-term resident in Sri Lanka. The visa is issued for a period of two years and is renewable.¹³

Finance

Currency

The official currency is the Sri Lankan Rupee (LKR), which is divided into 100 cents.

Money is available in the following denominations:

- Notes: 10, 20, 50, 100, 200, 1,000, 2,000 and 5,000 LKR
- Coins: 1, 2, 5, 10 LKR

Although 25 and 50 cent coins are in circulation, they are hardly ever used as their value is negligible.

Cost of living

The cost of living in Sri Lanka is fairly low compared with other popular expat destinations. The Mercer Cost of Living Survey placed the Sri Lankan capital, Colombo, 132nd out of 209 cities surveyed in 2017.¹⁴

Naturally, the biggest expense is accommodation. However, expats can look forward to a high standard of housing.

Much of Sri Lanka's appeal as an expat destination is tied to the lifestyle on offer. Expats can enjoy eating out for a fraction of the price they'd pay in Europe or North America. Recreational time can also be enjoyed without breaking the bank. Sri Lanka is famed for its beautiful beaches and taking to the hiking trails of the hill country can be done with minimal expense.

Expat parents need to factor in the cost of schooling. While their children may attend a local school for minimal fees, most expats prefer to send their children to international schools where fees are notoriously high. In addition, parents are often expected to pay for uniforms, textbooks, extra-curricular activities and field trips.

Banking

Expats with a work visa or residence permit should have no difficulty opening a bank account in Sri Lanka. International banks such as Citibank, Deutsche Bank and Indian Bank all have a presence in Sri Lanka. Local banks such as Sampath Bank, Bank of Ceylon and Hatton National Bank also provide options for expats.

Documents needed to open an account in Sri Lanka vary from one institution to another. However, expats should expect to be asked for copies of their passport, visa and employment contract stating their salary and start date. Some banks in Sri Lanka will also ask for a minimum deposit when opening an account.¹⁵

¹³ <http://www.immigrationlanka.com/Info-2-7.html>

¹⁴ <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html><https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

¹⁵ <http://www.ybs.lk/opening-a-bank-account-in-sri-lanka-for-foreign-investors/>

Health

While the Sri Lankan healthcare system may not be quite in line with Western standards, new arrivals are often surprised to learn that it compares favorably to other lower-to-middle-income economies.

Public healthcare is open to everyone and almost all basic treatments are free. The number and density of hospitals is high for such a small country, but the quality of care can vary quite dramatically. Because of this uncertainty, as well as long waiting times, many wealthier Sri Lankans and expats opt to use private services.

Private Medical Insurance

The Sri Lankan government is continuously investing in improving accessibility to public healthcare, but standards remain variable. While expats can access treatment at public facilities, they will be expected to pay for the medication.

Some employers provide health insurance cover for their foreign employees. It's worth checking exactly what is covered by the policy because some companies will only provide the most basic coverage for hospitalization. Expats moving to Sri Lanka are advised to explore comprehensive international health insurance packages that cover medical evacuation to another country in case local hospitals are unable to treat a patient adequately.¹⁶

Emergencies

In the event of a medical emergency call 199 for assistance. Some private hospitals have their own ambulance services which allow patients to be transported much faster. Regardless, using a private vehicle is often the most reliable way to get to a hospital in an emergency.

Pharmacies

Pharmacies are readily available in bigger Sri Lankan cities and are usually found along major shopping streets or in malls. In rural areas, pharmacies may be harder to find.

While essential medicine can be purchased fairly cheaply, supply of more specific medication may be limited. Expats who take regular prescription drugs are advised to bring an adequate supply when moving to Sri Lanka. Furthermore, it is wise to order further supplies ahead of time.¹⁷

Health Risks

Food and water hygiene are some of the biggest health risks in Sri Lanka and standards are often lower than what most Western expats are accustomed to. Foreigners often complain about stomach bugs. Be cautious when purchasing food from local street food stalls and restaurants.

Expats should only consume bottled water, even when brushing teeth, as tap water in Sri Lanka is unsafe to drink.

Sri Lanka is in a malaria region so expats should take preventative measures against being bitten by mosquitos such as repellent and nets. Those planning on spending long periods of time in rural areas should consider taking a course of prophylaxis.

As a tropical country, the soaring temperatures can be a source of discomfort and expats should ensure they drink plenty of water to avoid heat stroke and dehydration. Similarly, it is advisable to wear high SPF sunscreen when spending time outdoors to avoid getting sunburnt.

Vaccinations

Expats should ensure that all routine vaccinations are up to date before traveling to Sri Lanka. Proof of yellow fever vaccination is required upon entering the country if one is travelling from a yellow fever region, and vaccinations are recommended for hepatitis A, hepatitis B, Japanese encephalitis, typhoid, cholera, measles, mumps and rubella (MMR), influenza and rabies.¹⁸

¹⁶ <https://www.justlanded.com/english/Sri-Lanka/Sri-Lanka-Guide/Health/Health-insurance>

¹⁷ <https://www.justlanded.com/english/Sri-Lanka/Sri-Lanka-Guide/Health/Hospitals-clinics-and-pharmacies>

¹⁸ <https://www.nc.cdc.gov/travel/destinations/traveler/none/sri-lanka>