# Saudi Arabia

**Relocation Guide** 

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## An introduction to living in Saudi Arabia

Are you planning to relocate for work in 2023? Have you been thinking about working in Saudi Arabia? We've compiled a complete checklist to everything there is to know when moving to Saudi Arabia.

Relocating to Saudi Arabia can be both financially rewarding and culturally enriching. Deeply rooted in their Islamic heritage and traditions, Saudi Arabia is home to some of the holiest cities in the world including Mecca and Medina. It offers expats the chance to work in a truly diverse and globally renowned market across a wide range of different industries. While it may be different culturally from many Western countries - it is home to many cosmopolitan cities that boast futuristic architecture, historic sites and decadent malls.

#### **About Saudi Arabia**

Population:	32 million (Local / Expat Split: 19 million / 13 million)
Capital city:	Riyadh
Size:	2,150,000 km <sup>2</sup>
Time zone:	Arabia Standard Time
Official languages:	Standard Arabic and English
Currency:	Saudi Riyal (SAR)
Government:	Monarchy led by King Salman





#### The economy and work culture

Saudi Arabia has expanded from oil exports, and is fast attracting foreign investment and interest. The Kingdom has already issued licenses for multinationals including Unilever and PepsiCo to relocate their headquarters to Riyadh (their capital). Here every year CEOs at some of the biggest companies converge at the Future Investment Initiative (dubbed Davos in the Desert).

The government has invested in entrepreneurship, prioritising the creation of small and mediumsized enterprises (SMEs) in their <u>Saudi Vision 2030 development plan</u>, and plan to accelerate their economy's integration into the global system. The <u>International Monetary Fund (IMF)</u> predicts 3.1% growth for Saudi Arabia in 2023.

The Kingdom is a conservative country with conservative values, and with many decision makers being Saudi, their business etiquette reflects that. Local business culture values personal relationships, consensus, and cohesion.

Working weeks typically run from Sunday to Thursday. By law, the workweek is 48 hours maximum, and during the holy month of Ramadan, Muslim employees work 30 hours per week. Flexible working is often unheard of in most sectors.





## **Cost of living**

If you're currently considering moving to Saudi Arabia, the good news is that the cost of living is attractive when compared to other international locations thanks to its globally diverse market offering higher wages. Numbeo, a cost of living comparison site, suggests that rent for example, is on average around 60% lower than in the United Kingdom and 73.9% lower than the United States.

The Kingdom is also well known for the fact that it has a zero rate of income tax. Coupled with a high quality of life, any professional relocating can typically look forward to increasing their disposable income if moving to Saudi Arabia.

For individuals moving to Saudi Arabia the only taxation to be aware of is a 15% rate of VAT on purchases made.

It is estimated that a family of four will have average monthly costs of around 10 - 20,000 SAR, while a single person living on their own will experience monthly costs of around 5 - 10,000 SAR.





#### Accommodation

There are many options for accommodation in Saudi Arabia to choose from, including large family homes, modern apartment blocks in the centre of town and family-oriented compounds.

Compounds consist of fully furnished apartments and villas that include a host of added benefits, such as swimming pools, tennis courts and even libraries and shopping centres on-site for residents to enjoy. While the rent prices in compounds tend to be slightly higher, several employers often include a housing allowance as part of their benefits package which may bring you peace of mind.

#### Average monthly rent:

Apartment (1 bedroom) in City Centre: 5,000 - 6,500 SAR Apartment (1 bedroom) Outside of Centre: 2,500 - 5,000 SAR Apartment (3 bedrooms) in City Centre: 8,300 - 12,500 SAR Apartment (3 bedrooms) Outside of Centre: 5,800 - 10,000 SAR





#### **Education**

The school year in Saudi Arabia runs from the month of September to June, and is normally divided into two or three semesters, varying from school to school.

The school week is slightly different to Western countries as Friday and Saturday are the official weekend days, meaning the school week runs from Sunday to Thursday.

Some Saudi Arabian international schools are governed by their embassies while others are privately organised and are happy to host multiple curricula under one single roof. Public schools in Saudi Arabia segregate boys and girls while international schools are usually co-ed.

Due to a large expat community moving to Saudi Arabia, the demand for school enrollment is high. We recommend putting in an application for registration as early as possible to secure a slot. As admission requirements vary between each school, parents are advised to contact the school of their choice directly to find out more about what documents are required for submission.





#### **Transport**

Cars drive on the right hand side of the road and cars can be easily rented or bought if you hold an international visa with a valid driving licence. Both men and women are eligible to drive in Saudi Arabia.

A few local terms that can help with your transition to the Arab state include:

An istimara – this is referred to as your vehicle's registration in the form of a laminated card that should be kept in your car at all times. It will have your name displayed on it and your licence plate. Renewal takes place every 3 years.

Fahs – this refers to a round sticker on your windshield that shows an inspection has taken place to prove your car is safe and roadworthy.

Al Morot - this refers to the local traffic police. Expats that complete their own paperwork when buying or selling a car in Saudi Arabia will need to visit their local traffic police station in order to have the documents signed off.

Exhibition – this refers to a car dealership, both new and used.





### Food and household goods

Supermarkets in Saudi Arabia offer reasonably priced fare compared to other major cities such as London. However, in line with many other countries imported branded products can be a bit pricey. Expats tend to be spoiled for choice when grocery shopping in Saudi with several stores offering a great mix of local and international brands. A few popular stores include Lulu, which is a hypermarket chain, Dawood and Carrefour.





#### **Safety and Security**

When moving to Saudi Arabia, you can look forward to enjoying an extremely safe way of life. The city boasts some of the lowest crime rates globally.

#### Banking

The Saudi currency is known as SAR and is divided into 100 halala. Featuring a well-established banking system, you can easily apply to open a local bank account when moving to Saudi Arabia.

Overall banking in Saudi Arabia is similar to most countries across Europe and the Middle East as it offers a standard range of bank accounts and access to ATMs across the country. Major credit cards such as Visa, MasterCard and Diners Club are widely accepted at shops, hotels and restaurants throughout Saudi.

To open a bank account in Saudi Arabia you will need to have a letter of introduction from your employer and a copy of your visa known as an Iqama.





### Healthcare

Saudi Arabia offers locals and expats excellent medical facilities. The King Fahad Medical City in Riyadh has one of the best obstetric/gynaecological and paediatric departments in the world, while the King Khaled Eye Specialist Hospital is recognised as one of the best eye hospitals in the world.

In Saudi Arabia, employers are required to provide health insurance to their employees. However, it's important that you understand what your individual policy covers and what you're responsible for.

International health insurance companies such as APRIL International and Globality Health are able to offer more information on available policies.





#### Fun things to do

When looking to explore the city of Riyadh we recommend making a stop at the iconic Kingdom Centre Tower which features a sky bridge unrivalled by its remarkable views of the town.

If you're looking for an authentic place to top up on souvenirs, head down to Makkah Mall. There's over 400 stores spread across four floors featuring everything from traditional perfumes and jewellery to clothing and prints of the city.

Notable events include the Saudi Cup horse races, held at the King Abdulaziz Racetrack in Riyadh. Known as the richest horse race held worldwide, the \$20 million purse is something to behold. For context, that's around three times more than that of Europe's richest race - the Prix de l'Arc de Triomphe which takes place in France.

For those hoping to visit a pilgrimage site, we recommend climbing to the top of Mount Uhud, the largest mountain in the north of Saudi Arabia's Medina. Consisting of volcanic rocks it plays host to historic monuments such as castles and rock engravings and is certainly worth a visit.

## Shopping

From upscale malls to affordable shopping centres and local markets, Saudi Arabia offers an abundance of endless shopping opportunities when it comes to indulging in a bit of retail therapy.

A few luxury malls in Riyadh include the Centria Mall in Olaya Street which includes international luxury brands such as Louis Vuitton.

For high end boutiques and memorable views of the world's third-tallest building we recommend visiting the Kingdom Centre.





# Dining

A few common ingredients you may come across are wheat, rice, lamb, chicken, yoghurt, potatoes, seafood and dates.

One of the most popular dishes expats are encouraged to try is Kabsa, which is a mixture of rice and meat and a few side dishes. Other popular local dishes include Tharid, which is a spicy lamb stew.

Saudi offers every imaginable cuisine and has an extremely vibrant restaurant market. Expats can also buy food from home in most supermarkets.





#### **Dress code**

Both residents and tourists are encouraged to dress modestly to respect the local culture of Saudi Arabia. This means avoiding revealing clothing, such as tank tops or mini-skirts.

While women are no longer required to wear an abaya (loose, long-cut modest covering) or hijab (religious head covering) at all times, you are however expected to wear one if you plan to visit a religious building as you won't be allowed in without one. Wearing heavy make-up is also generally considered inappropriate.

### Culture

#### Daily prayer times in Saudi Arabia:

An important factor to note is that the country of Saudi is heavily regulated by 5 daily prayer times. Most shops and office blocks close during each prayer for a period of around 20 minutes. Taxis and public transport systems continue to run normally during these periods.





## Visas for working and living in Saudi Arabia

Anyone who wishes to enter Saudi Arabia will require a visa. The only exception to this is for citizens of countries that are members of The Cooperation Council for the Arab States of the Gulf, which includes United Arab Emirates, Bahrain, the Sultanate of Oman, and Kuwait.

There are multiple visas to suit differing needs which we outline below:

- Sponsor
- Visitor
- Work or residence visa

Usually, the company employing the individual will be responsible for securing the visa and the associated administrative costs. Our team of expert consultants will be able to take you through all of the steps that are associated with securing a visa.

#### **S**ponsor

Your invitation to live and work in Saudi Arabia will need to be provided by your sponsor – this is normally your employer. Your sponsor will also be able to help arrange your Iqama which is your residency permit.

Sponsors are responsible for your welfare and conduct during your stay in Saudi and they may be fined heavily if you break the terms of your visa, and may pass these fines on to you as a result.





#### Visitor visa

In order to obtain a visitor visa, you will need to be invited by an individual or company, who will qualify as your sponsor. The sponsor is the person who applies for your visa and will be issued with a serial number. Following this you will need to visit the Saudi embassy to add a visa stamp on your passport. There is a small fee to be paid for the visa stamp.

#### Work or residence visa

The process of applying for a work or residence visa in Saudi Arabia may take a few months to complete due to the protocols and paperwork required to submit your application.

Once you have a contract of employment to work in Saudi Arabia, you will be required to produce your academic or professional qualifications as well as full medical examination results to the consulate in your home country.

You will then receive a visa number, which you will submit to the Saudi embassy to get a stamped residence visa, which will become your residence permit once



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#### Moving to Saudi Arabia is easy with Salt

Thinking of a new adventure in Saudi Arabia?

Reach out to our specialist digital recruitment team at rsmith@welovesalt.com to find out how we can help you find your ideal career in Saudi Arabia.



Richard Smith Regional Director

# Creating Futures

Saudi Arabia