

CYPRUS

CANDIDATE INFORMATION AND RELOCATION PACK



ABOUT CYPRUS

Cyprus offers a fantastic quality of life. A rich history spanning 7,000 years, a climate offering 310 days of Mediterranean sunshine, and a population that speaks English. Throw in the relaxed lifestyle or modern bars, restaurants and nightlife and you can easily see why the Republic of Cyprus is one of the most famous countries expats choose to live.

Some interesting facts:

- Cyprus has a landmass of 9251 KM²
- Cyprus has joined the EU on 1st May 2004
- Cyprus have a population of 433,245 (2019 statistics)
- Cyprus joined the EURO since 1st January 2008
- Greek and English are our official languages
- Cyprus has mild winters and hot summers

You can read and see what else Cyprus offers here:

- No 1 arrival guide; <https://forkandfoot.com/things-to-do-in-cyprus-holiday-places-to-visit/>
- Cyprus Tourism Authority; <https://www.visitcyprus.com/>
- Cyprus Biggest Newspaper – Ο Φιλελεύθερος; <http://www.philenews.com>

5TH SAFEST
COUNTRY IN THE
WORLD





COST OF LIVING IN CYPRUS

Compared to other European cities, Cyprus is a low-cost country to live in. The cost for general consumption, such as buying food, eating & drinking out and transport are comparably low. During the past years, the rent levels have increased.

You can get a better idea about the cost of living in Cyprus by looking the following two websites:

https://www.numbeo.com/cost-of-living/country_result.jsp?country=Cyprus

<https://www.expatistan.com/cost-of-living/country/cyprus>

Rent Prices Limassol:

- ❖ 750-850 EUR for a one-bedroom apartment (depending on the area)
- ❖ 750-1000 EUR for a two-bedroom apartment (depending on the area)

Rent Prices Nicosia:

- ❖ 450-600 EUR for a one-bedroom apartment (depending on the area)
- ❖ 550-700 EUR for a two-bedroom apartment (depending on the area)

Rent Prices Larnaca:

- ❖ 400-550 EUR for a one-bedroom apartment (depending on the area)
- ❖ 500-750 EUR for a two-bedroom apartment (depending on the area)

Shopping

Expect to spend anywhere between €300 and €400 on food per month depending on how many are in your household. Your monthly food expenses could be much less or about the same as where you are coming from, depending on where that may be.



NICOSIA

THE CAPITAL OF CYPRUS



HEALTHCARE

The healthcare system in the Republic of Cyprus is on par with the international standards. Like in most other places, expats have the choice between public and private healthcare.

The country's National Healthcare System offers free medical care at the point of delivery for everyone. Cypriots on low incomes are entitled to free or subsidized treatments.

Emergency treatment at the government hospitals is provided free of charge to everyone, including foreign nationals; however, subsequent in-patient treatment costs will have to be paid by those who do not qualify for free treatment.

All the main cities have a network of government-run hospitals along with a number of smaller nursing homes, dispensaries and clinics. Doctors running their own practices primarily dominate the large urban private healthcare sector. The best part for expats is that almost all medical professionals have received at least some training overseas and are fluent in English.

While the standard of basic healthcare is excellent, a number of foreign residents in Cyprus prefer to return to their home countries if they need to undergo major surgery.

TRAVELLING TO AND FROM CYPRUS

Republic of Cyprus has two airports, Larnaca International Airport (LCA) and Paphos International Airport (PFO), where many of European large and low-cost airlines travel to major cities in Europe.

You can travel directly to most of Europe's capital cities within 3 hours (wide range of Ryanair destinations).



WORK-LIFE BALANCE

ON THE ISLAND OF CYPRUS





CHILDCARE IN MALTA

As Cyprus is one of the safest countries in the world, you should not have any worries about raising your kids here. Cypriots are very friendly in general; particularly towards children, you will not find many restaurants that will not go out of their way to make your kid feel welcome. Throughout the island, there are many pre-schools, both public and private for your consideration, many of which are English or Russian speaking. You can also opt for a nanny or a childminder.

Public childcare in Cyprus

Children in Cyprus go to preschool around five. Cyprus has many excellent public pre-schools, but the main thing you should be aware of is that the teachers there will speak Greek (Greek, after all, is the official language in Cyprus). Public pre-schools are not free but are indeed much cheaper than private ones, and the amount of money you need to pay is scalable, calculated based on your income (so the less money you make, the less you will have to pay for childcare).

Good to know:

Since many public services in Cyprus close around 13:00 and many people get off work by then, it is very common for pre-schools to be half-day, with the programs ending at 13:00. However, there are pre-school options where your kid can stay until 17:00 or 18:00, so you will need to do your research.

As public pre-schools are quite sought-after, you need to plan to secure a place. For instance, if you want your child to begin pre-school in September, you should have already enrolled them in January.

Private Childcare in Cyprus

If a public pre-school is not possible, or you want a more flexible schedule and a better learning environment for your child, then you should opt for a private pre-school. One distinct advantage private pre-school have over public ones, is that teaching is available in English as well, making them a great option for the expat community.

Good to know:

If you opt for an English-language pre-school, you should know that your kid is going to attend mandatory Greek classes. This will actually give you a distinct advantage as on the one hand, your kid needs to learn the language, but on the other putting them in a Greek-speaking environment from the get-go if they are not familiar with the language, could be stressful for them.

Depending on which pre-school you choose, fees will of course vary. As a rule of thumb, you should expect something like 200 euros monthly for a half-day program, and around 300 euros per month for a full-day program (it is easier to find full day programs in private pre-school). Registration fees also apply, ranging from 100 euros, as does medical insurance and a security deposit if you decide to take your kid out of the program before the year is over. Another advantage of private pre-school is that they are more flexible as they do not have a waiting list, you can enroll your kid anytime you want within the year.



SCHOOLING IN CYPRUS

Education in Cyprus is mandatory for all children aged 12 or younger. Then the sequence is primary school, gymnasium and lyceum – secondary school is composed of the latter two levels.

Public schools in Cyprus

There is no fee for expat children to attend state schools in Cyprus but the curriculum is in Greek.

Private and international schools in Cyprus

Most expats living in Cyprus, especially those whose first language is English, send their children to private international schools. The most obvious benefit of these institutions is that others who speak their language, and will often have a better selection of extra-curricular activities to take part in will surround children.

Private schools are present in all of the country's larger cities (Paphos, Nicosia, Limassol and Larnaca), but the curriculum taught and the standard upheld in each of the institutions vary considerably.

Private schools in Cyprus can be costly, with tuition depending on the age of the child and the requirements of the school. Parents should also anticipate supplementary costs like registration and enrollment fees, books, uniforms and school bus expenses.



TAXES & SOCIAL SECURITY CONTRIBUTIONS

You can use the following calculator to calculate your annual NET income as well as getting a clear idea of how much taxes and social contributions you will pay: <http://www.cyprustaxcalculator.com/>

Tax rates 2019:

Tax Breakdown ▲

Tax Bracket			Tax Deducted
Start	End	Rate	
€0	€19500	0%	€0.00
€19501	€28000	20%	€1,699.80
€28001	€36300	25%	€2,074.75
€36301	€60000	30%	€7,109.70
€60000	-	35%	€11,824.80

For further information about tax and social security contributions you can refer to the following link: http://www.mlsi.gov.cy/mlsi/sid/sidv2.nsf/index_en/index_en



GET IN TOUCH FOR MORE INFORMATION

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