

Stepping Africa

the grass is greener on our side

Relocating to South Africa – A Practical Guide

South Africa has much to offer like stunning weather all year round, natural beauty, active outdoor lifestyle, higher standard of living for the middle to upper income groups, compared to many countries, and a business environment with plenty of opportunities for growth.

People love the wonderful climate, relatively affordable cost of living and access to beautiful homes for affordable prices. The most popular cities for expats moving to South Africa are Cape Town, Durban, Pretoria and Johannesburg.

South Africa is a great destination for expatriates looking for career growth, high net-worth individuals looking for investment opportunities, and retirees, looking for a beautiful place to live.

South Africa has a turbulent and troubled history that has impacted on how the country and its people are today. We recommend that you take a course on the history, politics and cultures of **South Africa** to learn how the country of today was shaped and what to expect in the business and social environment. You should also learn about the country's demographics, doing business, BBBEE, and more.

In this guide, we will focus on practical guidelines and tips to help you relocate and get started your day-to-day life faster.

Recreation and Social Activities

South Africans are super social and constantly going out, getting together or going away on short trips during the weekends or long trips during holidays. The beautiful weather lends itself to a sunny lifestyle, people going camping, hiking, running and cycling. Weekends will also be spent watching sports, braai-ing (barbecue), and going to outdoor venues specifically built with a family-friendly atmosphere.

Dog walking venues are also popular.

Farm markets have become the flavour of the day, you go to an outdoor venue and have access to various fresh farmers' produce as well as food stalls and live music to enjoy a few hours in the open.

Sports

South Africans are passionate about their sports. Among the sports are soccer ("football"), rugby, golf, cricket, cycling, and surfing, to name a few. We have world champions amongst our swimmers, athletes, boxers, tennis players, golf players and more.

Every weekend there is a race of some form – trail running, mountain biking, road running and cycling. Many South Africans join for the fun of the race and others to gain top spots on the podium.

Property in South Africa

Buying

Foreigners and non-residents are allowed to purchase property in South Africa. It is more difficult to finance a purchase with local banks, but it is possible provided you have sufficient deposit and income.

The banks use their internal policies and discretion on the amount they lend to foreigners to purchase a property. This depends on the individual's risk profile, bank's assessment, financial status and duration of contract in South Africa. 50-65% loans are prevalent with the buyer required to pay the balance together with the transfer duties and bond costs which are calculated on the purchase price.

Transfer duties are payable to register the property at the Deeds office in the name of the new purchaser and are calculated on the purchase price. The amount payable is a percentage of the purchase price and various sites provide the calculation valid for the particular year, such as:

<https://www.betterbond.co.za/calculators/bond-and-transfer>

Banks usually lend at the prime interest rate or slightly below, prime minus 0.5-1%, based on the applicant's profile.

The purchaser is also responsible to pay the conveyancer's costs, although the Seller is the one who appoints the conveyancer.

The estate agent's commission is in the region of 2-7% and is payable by the seller.

Foreigners selling their property in South Africa must be aware of withholding tax and capital gains tax. Contact your tax specialist and property expert for details before finalising a deal. It is also important to consult your tax advisor in terms of whose name to register the property into, trust, company or individual, as all will have implications on your tax returns and selling.

VAT

Although not the norm but VAT of 15% may be charged on the purchase of a property depending on the way the property has been registered, you need to ensure you check every potential additional cost in advance.

Municipal / Local Tax

Municipal taxes, or property taxes, are charged for the maintenance of local services and typically vary from province to province as well as individual municipalities. The municipal valuation of the property is used to calculate the amount of tax due.

Tax on Rental Income

Investors in South African property will have to pay income tax on the received income at the normal South African rates after expenses, such as mortgage interest, have been deducted.

The 99 Year Lease

A relatively new addition to the local market, is the property structure under which you do not purchase and register the property into your own name but rather lease the property for a 99-year period with built in extension clause allowing to extend beyond the 99 years. This structure is used in the entire Waterfall area, situated between Johannesburg and Pretoria, and is becoming popular in other areas too. Due the complexity of the deal, you need to ensure you work through a specialist agent who has the training, knowledge and experience in these deals. There are certain benefits and savings when going into this deal and these should be explained in detail.

Renting Property in South Africa

South Africa has a dynamic rental property market where properties are advertised today and are possibly gone tomorrow! Properties are often advertised on the internet to encourage contact with the agents and are not always as stunning as they look on the web page or as well priced.

Rental amounts in South Africa always include the assessment rates/property taxes, and sometimes include home owners levies (security, common area cost, etc.) for homes in gated communities, cluster home complexes/compounds and apartments. Some other costs (DSTV, pool and garden service, water and servicing in apartments) can sometimes also be negotiated in to the monthly rent.

Negotiations

Landlords in South Africa are not particularly negotiable – it is easier to negotiate inclusions into the rental than negotiate the rental down.

Properties can be available for rent furnished or unfurnished. Furnished properties usually come fully equipped with cutlery, crockery and linen.

Deposits

It is customary to pay a deposit when leasing a property. Unfurnished usually command 1-month deposit and furnished 2 months. The deposit and first month rent are usually due for payment as soon as the lease is signed to ensure the landlord truly takes the property off the market. The deposit is due back to the tenant after the lease period ends. Interest on the deposit is also due to the tenant but the landlord may make deductions based on damages to the property. It is crucial that the lease agreement includes good clauses to protect the tenant so please ask your property professional and/or relocation consultant for assistance.

Additional Costs to Consider when Renting

- Appliances are typically not included in unfurnished properties other than stove (oven and hob) which are typically built-in;
- Existing curtains and blinds are should ideally be negotiated into the rent, otherwise not included;
- Water and electricity are payable by the tenant;
- Telephone/Internet installation and usage is payable by the tenant;
- Domestic cleaning, Garden and Swimming pool maintenance is payable by the tenant;
- Home Owners Association Levy (applicable for gated communities and secure cluster complexes) and/or monthly security monitoring fees are payable by the tenant or can be negotiated in the rent;
- The landlord is responsible for insuring the premises only (Home Owner's Insurance) and the tenant is responsible for insuring his/her personal effects (Household Goods and All Risks Insurance);
- Parking is included in the rent.

Ask us for a typical cost breakdown once you have decided on the size and location of your home.

Lease Terms

- Typically, leases are signed for **12 months**.
- Short term lease is also possible, but the landlord is less negotiable.
- Monthly rentals escalate annually. Current asking escalation rate is between 5% - 10% in most cases VAT is not applicable to rentals on residential property.
- The real estate agent's commission is payable by the landlord and is between 5 – 10% of total rental for the lease period.
- An early termination / diplomatic break clause is acceptable to most landlords – on a long-term lease, typically 3 months' notice can be given after 9 months; the shorter the lease, the shorter these periods.

- The CPA (Consumer Protection Act) allows individuals to **cancel a lease with 20 days' notice** but beware of **cancellation costs and penalties** relevant to the particular lease signed. Landlords do prefer a corporate lease to one signed by an individual.

Deciding where to live

Traffic: Can be very congested.

Domestic room:
Should you wish to employ a live-in domestic worker.

Location: Prices can vary drastically depending on location.

Garages



Security: Need good secure home and ideally armed response subscription.

Lifestyle: Many gated communities offer fantastic lifestyle for the family.

We highly recommend that you download our helpful **“How to Choose the Right Home for You”** matrix to assist you in making the right choice of home, found on our website.

Moving into your New Home

Household Help

Household help, domestic workers, gardeners, nannies, au pairs, are very much a part of everyday life, it helps you focus on your job and helps the local economy with job creation.

Hiring household workers is a very important decision because you will be inviting strangers to your home and opening up all your personal life to them. Do your research and ensure you source the right person who can become a part of your life and family.

It is also crucial that you hire in line with our Labour laws and regulations and offer fair remuneration and conditions.

South African legislation requires that employers provide domestic help with a written contract and registers for unemployment benefits (UIF) with the Department of Labour.

As an employer of a domestic worker, you have to pay 1 percent of his/her salary into it on a monthly basis. The employee has to make a contribution (also 1 percent) as well, but in most cases, this is also paid by the employer, making it a total of 2 percent.

All rules and regulations regarding domestic workers can be found on the Department of Labour website: <http://www.labour.gov.za/find-more-info/all-about-domestic-workers>

Please do not remunerate in line with the prescribed minimum domestic wage, ask for assistance in offering a fair wage which is higher than the minimum and ensures your employee has a fair standard of living.

If in doubt, ask your relocation consultant for assistance in this regard.

Please keep in mind that even your household staff is required to have a valid visa to work or be a SA resident.

Many, if not all, domestic workers support extended family members and travel from far. They often have to leave home around 4 am and change 2-3 modes of transport to get you to, so please take this into consideration when negotiating working hours and daily wages. In the afternoons, transport to their homes runs within specific hours only, so you should allow them to leave at a fixed time to be able to catch their transport. We should be sensitive to the difficult travel conditions and frequent road traffic jams, strikes on the roads and other factors that can often prevent your staff from getting to work on time or even getting to work all together.

It is customary to offer meals or at least pay a little extra towards food for your household workers, as well as cover their travel expenses separately.

Au-pairs will generally not expect to do housework but will collect children from school and do homework and the shopping.



The best way to find good domestic workers is via referrals and word of mouth, though many good agencies are also available to assist.

Cost of Living

Most expats will find the cost of living in South Africa to be relatively affordable compared to developed countries. Imported goods, especially cars, electronics and sporting equipment tend to be more expensive, while food, drinks, groceries and eating out are well priced compared to the rest of the world.

The prices in South Africa have risen annually in the region of 8-15% in the last years.

The utility prices are soaring at the moment. Council costs (water, waste water and waste collection) must be considered when renting a home.

The fees for the education of your children also have to be taken into account. The fees for South African private and international schools vary depending on the school and ages of children.

Full representative basket of goods and costs can be provided to you on request and at a nominal fee.

Shopping

Shopping Malls offer international brands and you can find everything you need including entertainment facilities and secure parking. Credit cards are accepted.

Shopping bags are not provided free of charge at grocery shops, you may take your own or purchase these at the supermarket.

Shopping hours vary according to the shopping centre and many shops close on Sunday afternoons.

Fruits and vegetables may be pre-packed but will sometimes have to weighed and priced by a shop attendant. You will often see 'car guards' who direct you into a parking space even in the paid parking areas. You can decide whether to tip them for their service.

Liquor Stores

There are restrictive laws regarding the sale of alcohol such as no one under 18 may purchase alcohol. Alcohol is not sold on Sundays. Wine can be purchased at select supermarkets.

Importation of Pets

Quarantine is usually not required when bringing pets into the country, but it will depend on the country of origin, type of pet and arrival day of the week. It is important to check in advance for the flight details and determine whether the state vet will be available to inspect the pet on arrival. If not, the pet may stay in a state kennel for a few days until the vet can inspect and clear it.

You will be required to apply for a pet import permit, this is done via the Department of Agriculture in South Africa, your relocation consultant can also do it on your behalf. Once the permit is issued it will include a list of tests and vaccinations that your pet is required to have before travelling to South Africa. Your vet will need to complete a series of test and vaccinations and complete a Health clearance document, which must be done only 10 days before the departure for South Africa.



**agriculture,
forestry & fisheries**

Department:
Agriculture, Forestry and Fisheries
REPUBLIC OF SOUTH AFRICA

The pets have to fly cargo, unless special permission is granted to accompany people with special needs. The flight tickets for pets are very expensive and connecting flights can cause delays. Ideally, use a specialist and try book flights with pet hotels in between or travel on the same flight.

Public Holidays

South Africa has 13 public holidays. Besides Christmas, New Year, Easter and the 1st of May, they differ from European holidays. Pentecost is not celebrated in South Africa. The Jewish and Asian religious communities have days of celebration which are not public.

The dates on which Good Friday and Easter Sunday fall are determined according to the ecclesiastical moon. That varies each year, but they fall at some point between late March and late April.

The Public Holidays Act (Act No 36 of 1994 [PDF]) determines whenever any public holiday falls on a Sunday, the Monday following on it shall be a public holiday. Religious Holidays.

Schools in South Africa

South African schools are either **public** or **independent**.

Public Schools

These schools are state controlled and prepare students for the National Senior Certificate (commonly called the Matric Certificate), awarded in Grade 12. Independent schools are free to follow other curriculums but must be accredited by and meet the standards of the state's education council.

Independent Schools

These schools are often distinguished further as either private schools or international schools. Usually, private schools are independent schools run by religious organisations or education companies, which write the South African state examinations and the Independent Examinations Board (IEB).

International schools such as the German, French, Chinese, American and British international schools are independent schools which follow the curriculum and educational ethos of another country or of the International Baccalaureate organisation.

By law, all children must start Grade R at the year they turn six years old.

Although many private schools have religious origins and a culture that reflective of it, neither public nor independent schools in South Africa may exclude pupils on the basis of race or creed.

Most private schools follow the state curriculum and the IEB curriculum, and senior students graduate with a South African high school diploma called the National Senior Certificate (also commonly referred to as the Matric certificate). The IEB National Senior Certificate is internationally recognised and has been found by UK assessment bodies to be broadly comparable with the Cambridge A-level examinations.

International schools are independent schools which choose to follow the curriculums of other countries and write examinations overseen by international bodies, such as the International and Baccalaureate, the Cambridge examinations (O- and A- levels) from the UK, or the Scholastic Aptitude Tests (SATs) from the USA.

There are several alternative learning options which are becoming increasingly popular with expat parents, especially those with younger children. These include Montessori and home schooling.

Admission to private & international schools is dependent on availability with many top schools being fully booked for years in advance. School choice is usually the first step an expatriate family should take before deciding on where to live.

Students who are moving to South Africa will need to apply for a Student's visa.

If in doubt, ask your relocation specialist for help with required immigration and school admission documentation.

Tertiary Education

There is a range of tertiary education institutions in South Africa.

There are 23 publicly funded universities divided into those that offer a traditional theory-orientated degree, vocational universities of technology (or "Technikons") which offer more practical diplomas and degrees, and universities which offer a combination of the two courses.

There are also a number of private designs, film, theology and business colleges in the cities including branches of institutions overseas.

All legitimate universities, Technikons and colleges are accredited by the Department of Higher Education in South Africa.

Tips for Choosing a School for your Child



Change – ideally choose a school that is as close to the style of your child's current school as possible;



Curriculum – must be in line with the long-term plan for the child;



Teachers and Class Sizes;



Proximity to work and home;

Check out our "Choosing the Right School" blog for more tips and ideas on schools.

Food and Cuisine



South African food favourites vary greatly due to the influx of the many cultures.

The “**braai**” (barbeque) is widely popular and enjoyed by all cultural groups. The braai includes meat (lots of it) and **boerewors** (seasoned beef sausage) accompanied by salads, “pap” (corn meal) and beers. **Mielie-meal/pap** is often served as

porridge and is a staple food of many black South African.

Pastries such as “**koeksisters**” (which look like crullers) and **melktert** (milk tart) introduced by the Afrikaners are universally enjoyed.

A favourite snack is “**biltong**” (similar to beef jerky) which is a form of dried meat made from beef or game. Indian food like curry is widely popular.

Another local Indian specialty is the “**bunny chow**” (which contains no rabbit) and is a hollowed-out loaf of bread filled with curry. There are many Cape Malay dishes that have their origin in Southeast Asia.

“**Bobotie**” is a popular dish-originating in Europe, it was adapted to suit the Cape Malay palate: It is made from curried lamb, fruit and bread, served with rice and “**sosatie**” (a type of barbecued meat).

“**Slap chips**” are French fries, usually soft, oily and vinegar-drenched, bought in a brown paper bag.

The Portuguese community has also made its mark with “**peri-peri**” **chicken** being a favourite. African dishes have not commonly been served in restaurants (specialty restaurants have sprung up in recent years) and are a cheap purchase at stalls in most towns.

Shipping, Imports and Removals

Importing motor vehicles

Including motor cycles) can be extremely expensive due to high shipping costs and entry duties and taxes. Import Permit (from the Department of Trade and Industry) and Letter of Authority (from the South African Bureau of Standards) are required to ship a vehicle. Most expats choose to rather purchase a vehicle once in South Africa.

Some of the costs can be claimed back if you leave the country and take the vehicle out with you, though then you will be paying for the transportation of the vehicle Out of the country, so it still remains expensive.

The process is somewhat easier, and costs are lower if you are bringing a vintage vehicle just for show and do not intend to register it to drive on the roads.



Important: We drive on the left side of the road and our steering wheel is on the right. Any vehicles set up for the other side of the road are practically impossible to register and drive here.

Household Goods

Overall, it is easy to import your household goods, as long as it is clear that they are for personal use and not for resale. It usually takes about 4 weeks for the shipment to arrive on sea and approximately 1-2 weeks to clear customs and travel on land to your destination.

Customs can choose to spot-check a container. This choice is made while the container is still at sea, so it is completely random. This can add another week to the time you need to receive it.

Insuring your consignment is important and so is your physical presence or that of a representative, when receiving delivery and unpacking.

Importation of Pets

In most cases, quarantine is not required when bringing pets into South Africa. A pet import permit and all prescribed vaccinations are needed. Depending on the country of origin, quarantine may be necessary, please check in advance.

A pet import permit is applied for at The Department of Agriculture. Once ready, it allows you to bring the relevant pet and lists the vaccinations, test and checks that must be in place before travel. These can be done at your local vet clinic and stamped in the pet passport.

Special crates are needed for your pets, please check with your airline.

South Africa does require pets to arrive in cargo, thus you will not be able to fly them in the passenger compartments of the airplane. Exceptional circumstances apply for the blind, mentally challenged, and a few other cases.

The process can be a little complicated when it comes to clearing on arrival, we recommend a specialist pet import company that is able to send a person on the ground to welcome your pet and ensure there are no delays in getting the pet through.

Working in South Africa

You need to have a valid work visa to allow you to do any form of work in South Africa. Many types of visa exist, and it is crucial to do an individual assessment before applying for the relevant visa that will be most suited to your circumstances.

Having a work visa allows for your immediate family members to apply for and join you on dependent visas but does NOT allow automatically your dependents to work or study, they will need to apply for their own work/study visas. In all cases, family members have to submit applications and will not automatically receive visas as part of yours.

Unlike other countries, you do not need to apply for a separate residence permit, and you do not need to report to a local authority, once you have arrived. It is, however, recommended that you notify your local country representative.

South Africa immigration regulations are extremely complex and their application changes frequently, often with no prior notice, it is therefore crucial to consult with a reputable professional to ensure you follow the correct process.

Another aspect that expats will need to understand is the government policy of Broad Based Black Economic Empowerment (BBBEE). It is crucial when working on large projects, government deals, and more. More on this in the South Africa KnowItOwl course.

Foreign Embassies and Consulates

Most countries have embassies or consulates in South Africa, usually located in the capital, Pretoria, a short drive north of Johannesburg. Johannesburg is the home of many consulates and commercial attachés. Some also have representation in Cape Town.

It is recommended that you register your presence in South Africa with your embassy or high commission. Should you lose your passport, the re-issuing process may be faster if they already have all your details in place.

Find the list of diplomatic representation in South Africa and other organisations' representation on the official Department of International Relations and Cooperation DIRCO page:

<http://www.dirco.gov.za/foreign/forrep/index.html>

Money and Banking in South Africa

The currency in South Africa is the South African Rand, which is divided into 100 cents. The currency code for the rand is ZAR, but you will also often see it abbreviated as "R".

The South African banking system is well developed and regulated. The banking sector comprises a central bank (South African Reserve Bank), a few large, financially strong banks and investment institutions and a number of smaller banks.

Opening a Bank Account

For convenience and due to wide country coverage, most people select one of South Africa's biggest banks that have international affiliations. The largest and most popular banks in South Africa are:

Standard Bank	www.standardbank.co.za
First National Bank	www.fnb.co.za
Nedbank	www.nedbank.co.za
ABSA	www.absa.co.za
Investec	www.investec.co.za

Most banks will send a consultant to you to complete all the necessary documentation.

The documents you will need to open an account are: your passport, valid work visa, copy of employment contract, proof of income, proof of residence in South Africa and letter of reference from your home bank or employer.

Visa and Master Card Credit Cards are accepted in South Africa. Diners Club can be a challenge in many places, American Express less so but also problematic.

South Africa has currency control restrictions which the bank should explain. All money transferred into South Africa can be repatriated, so it is important to keep a record of transactions.

VAT on certain purchases can also be claimed on exit so keeping invoices is important.

There are many additional payment and transactional methods worth considering:

Mobile banking – payments can be done to a cellphone number and the receiving person can withdraw from an ATM machine.

Zapper and SnapScan – online app, linked to your credit card. Vendors who are registered with Zapper and SnapScan can be paid using your smart phone.

Cryptocurrency is still very new and mostly used to trade and not for purchases.

Some foreign citizens choose to open a foreign currency account which can have limited functionality in South Africa but adds different features, ask your banker to explain the difference and pro's and con's of opening a local account versus a foreign currency non-resident account.

FICA

As soon as you start living in South Africa and apply for your first account, or big purchase, you will inevitably encounter FICA.

FICA stands for Financial Intelligence Centre Act, which was implemented in 2001 to assist with fighting crimes, money laundering, tax evasion and other unlawful financial activities.

When buying a car, opening a bank account, applying for a lease or cellphone contract and in many other instances you will be asked to present a valid, original document proving your identification, ID, drivers licence or passport are generally accepted, as well as proof of physical residence which can be in the form of a recent utility bill in your name, bank statement, in your name, or an affidavit from a person whom you reside with.

It can become a bit tedious and annoying, but FICA is here to stay and you will do best to ensure you receive at least one account in your name that can be used for these purposes, as you will be required to show this often.

Where and How to Pay Monthly Bills

Your monthly utility accounts can be paid by electronic fund transfer online or cash at the various outlets noted on the bottom of your account (any branch of Pick 'n Pay, Checkers, banks). Some banks offer very easy ways of paying bills, this should be one of your

We strongly recommend that you keep all receipts of payment and that you monitor monthly billing and consumption online as the local authorities accounting systems are not as efficient as they should be.

Tax System in South Africa

Tax information provided exclusively for Stepping Africa by Maya Nikolova from Tax Advise Pty. (Ltd), www.taxadvise.co.za

Taxation of Foreign Persons in South Africa

South Africa has a residence-based tax system and persons who are residents in the Republic are taxed on their worldwide income, subject to certain exclusions. Non-residents are only taxed on their income from a source within the Republic.

A natural person can become a resident for income tax purposes by:

- being ordinarily resident in the Republic (1); or
- complying with all the requirements of the physical presence test.

Expats would not automatically fit the "ordinarily resident" description and accordingly would be subject to paragraph (a) (ii) of the definition of a "resident" in section 1(1) of the Income Tax Act, which refers to a natural person who is not at any time during the relevant year of assessment ordinarily resident in the Republic.

The requirements of paragraph (a) (ii) state the number of days that a natural person must actually be present in South Africa, during a year of assessment and also during the five years of assessment preceding the year of assessment under consideration.

The person must be physically present in the Republic for a period or periods exceeding –

- 91 days in aggregate during the year of assessment under consideration;
- 91 days in aggregate during each of the five years of assessment preceding the year of assessment under consideration; and
- 915 days in aggregate during the five preceding years of assessment.

A natural person who complies with all the requirements referred to above is a resident of the Republic, for tax purposes, for the year under consideration.

A foreign national living in South Africa may therefore become resident in the Republic for income tax purposes. However, if a person who is exclusively a resident of a country other than South Africa for purposes of the application of a tax treaty is not a resident of the Republic under our Income Tax Act.

A natural person who meets the ordinary residence test or the physical presence test will therefore not be a resident of South Africa if, notwithstanding having met those tests, that person is held to be exclusively a resident of a country other than South Africa for purposes of the application of any tax treaty. For example, the tax treaty

might include a principal definition of “resident” that differs from the definition in section 1(1) or the application of the tie-breaker rules might result in the natural person being held to be exclusively a resident of the other contracting state.

It is thus extremely important that a registered tax practitioner evaluates and considers the tax position and residency of an expat. TaxAdvise Consulting offers an exclusive, personalised and cost-effective professional tax and related services for resident and non-resident individuals and corporate entities.

It is important to ensure compliance at all times and following the right advise. We recommend contacting the right tax professional who has knowledge of expatriate tax:

<http://taxadvise.co.za>

Keeping Connected

International dialling code to South Africa: +27

When calling from abroad, you will dial +27 and drop the 0 before the actual number.

Therefore, my number which is 083 384 0619, can be dialled as is from within SA, from abroad, will be dialled as follows: +27 83 384 0618.

Internet

South Africa reasonable internet connectivity however it is still more expensive than in many other parts of the world and much slower due to the limitations in infrastructure.

- **Fibre optic cable:** This is becoming widely available, check the area once you have selected a house for coverage and costs. The standard speeds available for home use are 10 MB, 20 MB, 50 MB and 100 MB. Costs vary from around R650 up to about R2000 per month. Ask for contention ratios on the line, installation lead time and SLA, not many companies offer SLAs.
- **LTE:** Very fast but with limited coverage and the most expensive, consider Telkom, Vodacom, Afrihost or MTN;
- **Microwave wireless internet:** Fast, reliable and cost-effective alternative to fibre, using radio waves, thus, faster to connect and get you started.
- **DSL** fixed line must have a fixed line for ADSL which is dependent on Telkom. Might take long to connect if there is no existing telephone line. It is slower and can be frustrating if you require service which will lead you to a call centre with long waiting queues;

Cell / Mobile Phones

There are four major cellular service providers in South Africa. The standard of service is reasonable, although reception in certain (especially remote locations) can be patchy and data usage can be very expensive, ensure you cap it and do not run out of bundle for data.

- Vodacom: www.vodacom.co.za
- MTN: www.mtn.co.za
- Cell C: www.cellc.co.za
- Telkom: www.telkom.co.za

2-year cell phone contracts are widely used, for a fee you would receive a certain number of minutes to call, SMS, data bundle, when you reach the limit, out of bundle rates will apply. Usually a cell phone device is included in the monthly deal package, but you can also negotiate for a contract for usage only. Otherwise you will receive a new device each 18-24 months as you are due for an upgrade.

If the contract is not your thing, pay as you go options are available on all networks. They work out slightly more expensive, but the difference is negligible.

FICA will be required regardless of contract or pay as you go – identity document and proof of residence.

For contracts, you will have to present some more documents such as proof of income, bank account.

Postal services

South African Postal Service is not reliable, and you should ideally use international courier and mail to ensure the post is received.

TV

In South Africa, there are very few TV channels available the traditional aerial way. For a selection of channels, you would need to subscribe for satellite TV or stream channels via the internet.

Satellite TV: The provider of satellite TV channels in SA is DSTV. You will need a satellite dish (which most buildings come already fitted with), and a DSTV decoder, which is a device purchased from the DSTV offices.

You will have to go in person to the DSTV offices, many locations throughout the country, and provide FICA documents to purchase a decoder and again show your FICA documents.

<http://www.dstv.com>

Internet streaming

At long last we have been fortunate to receive internet streaming services through companies such as:



And others. This gives us a welcome alternative to DSTV, and many people have since opted for these services. You are just required to have fast internet connection and provide your credit card details for the monthly subscription.

Television Licenses

It is compulsory in South Africa for anyone owning a television, to be in possession of a valid TV license. It is usually paid for the year in advance and it is not expensive, though it is still unclear what benefit it provides.

Transport and Driving

South Africa has poor public transport infrastructure. Some of the major cities have started implementing reliable bus services and speed trains, however, in most parts of the country and certainly in the rural areas, you will only find badly maintained taxis in the form of minibuses, trains and other bus services that are not reliable.

We highly advise on your own vehicle if you plan to travel.

Driving License

Visitors to SA can an International Driving Permit (IDP), this document is easily identifiable by our traffic officials and will prevent any possible problems.

You are, however, allowed to drive with your own country's licence provided it is in an official language of South Africa or a sworn translation in such language is attached to it. Some traffic officials may question you on that, so see below an extract from our laws to support your case:

Section 23 of the National Road Traffic Act 93 of 1996 provides that a driving license issued in any other country (in other words a foreign license) shall be deemed to be a license for the purposes of driving in South Africa and the period in respect of which the license shall remain valid to drive in SA, shall be as prescribed. This section is supported by Regulation 110 (1) which states that a foreign driving license shall be valid to drive in SA if:

- 1. (i) The license has been issued in an official language of SA; or (ii) A certificate of authenticity or validity issued in an official language of SA by a competent authority, or a translation of that license in an official SA language, is attached to the license.*
- 2. The license contains or has attached to it a photograph and the signature of the license holder.*

Rules of the Road in South Africa

- Drive on the left-hand side of the road in South Africa and overtake on the right only. Remember, just about everyone breaks this rule so expect to see cars overtake you on both sides.
- Travel distances and speed limits are displayed in kilometres on road signs.
- Don't Drink and Drive. The maximum alcohol blood content level that is allowed is 0.05%. This is around one glass of wine per person. Sadly, many people do not adhere to this rule and you will often see people driving under the influence of alcohol late at night or on weekends.
- A common feature at intersections are "Four Way Stops". Here, the very first vehicle to arrive has priority. Give way to traffic on the right at roundabouts. Again, many disregard this rule so make eye contact and ensure the other road users are aware when you are going.
- You must always wear a seat belt. All of the passengers in the vehicle are required by law to wear seatbelts.
- Not allowed to use cell phones without a hands-free kit.
- Carry your Driver's License when driving.

Fuel Stations

Fuel stations are full service with lead free petrol, lead replacement petrol and diesel available. Pump attendants will fill your vehicle and offer to wash your windscreen and check oil and water. It is usual to tip the attendant approximately R5. Most fuel stations are open 24 hours a day and have a small convenience shop. Fuel can be paid for by petrol, debit or credit card.

If you are lost, never stop on the side of the road, proceed to the nearest fuel station and consult your map or ask for directions there.

Meter Taxis

We have metered taxis, but they tend to be expensive and not widely used.

Uber

Uber is available in all major South African centres and is considerably cheaper than metered taxis. Check your Uber app to ensure the service is available in your location. Due to ongoing disagreements between Uber and metered taxis, you may want to avoid catching Uber near the airport or major train stations.



The latest and most modern form of public transport in Johannesburg and Pretoria. Travelling at up to 160 kilometres per hour, Gautrain takes 35 minutes to travel between Johannesburg and Pretoria. From Sandton to the OR Tambo International Airport takes 15 minutes.

Fares on the Johannesburg/Pretoria route range depending on distance. A Gautrain Bus Link connects the train stations to various parts of town for your convenience at a nominal fee. The method of payment on Gautrain buses

uses the same personalized electronic ticket as for train travel, requiring a minimum balance of R20.00 for boarding a bus. Special discounts apply on the purchase of weekly and monthly passes as well as the use of the train during off-peak periods. Tickets can only be purchased at stations and selected retail outlets and not on any bus.

Airports and Airlines

All international airlines as well as low cost airlines are available in South Africa. You can book online or via a reputable portal.

- travelstart.co.za
- ifly.co.za
- cheapfares.co.za

Buying a Car in South Africa

Cars are more expensive in South Africa than most parts of the world.

An alternative to buying is renting or leasing a car in South Africa and all major international companies are well represented in the country.

There is some extra paperwork required of foreigners. Once you have purchased a vehicle you will be required to apply for a **Traffic Register Number** which is used in lieu of a South African ID.

The Licensing Department requires the following documents in order to Issue TRN:

- The presence of the person in whose name the motor vehicle will be registered.
- Original passport, with Work Permit or Temporary Residence Permit if the spouse / partner / dependent is registering the vehicle in their name. They also need to retain a copy of the passport – ID page and Work Permit page, so take copies of those pages.
- Proof of Residence – a copy of your lease or utilities bill. Again, the authorities will need to keep a copy, so don't give them the original.
- 4 x passport photos

Or ask your friendly relocation consultant to assist with this tedious process.

Popular web links when shopping for a second hand car:

Autotrader:	www.autotrader.co.za
Car Find:	www.carfind.co.za
AA Autobay:	www.aaautobay.co.za
Vehicle Traders:	www.vehicletraders.co.za
We Buy Cars:	www.webuycars.co.za

What to consider when hiring a car in South Africa:

- Get full/comprehensive insurance cover.
- Check and negotiate your excess as it can be extremely high especially for foreigners
- Insist on unlimited mileage. Distances often are longer than expected and calculated. Should you encounter road closures, the distances increase significantly here.
- Opt for Zero Excess, this means you will not have to pay for any damage to the car, like chipped windows or scratches even if you have to pay additional fees.
- When booking with a frequent flyer card, check if special rates apply. Most of the car rental companies are members in an airline mileage program.

Important Documents when renting a car:

- Valid International Driver's License: International Driver's License advisable, if your national driver's license is not in English:
 - Passport or Picture ID Card.
- Credit Card.

Business Etiquette

Holiday Season and Other Holidays

Mid December to mid-January are the equivalent to August in Europe. Just about everyone goes on leave and many businesses even close for the 2-3 weeks around Christmas and beginning of January. It is, therefore, prudent to complete any urgent tasks and meetings well before December and not have high expectations for productivity between Christmas and mid-January. This season is also called builders holidays, all construction work usually stops and only emergencies are attended to.

Similar work slowdown but on a smaller scale, occurs around Easter.

Public holidays are respected and adhered to. Other religious holidays and occasions are also respected, and consideration is given to employees who follow specific religions and traditions.

Meetings

Personal relationships are important. The initial meeting is often used to establish a personal rapport and to determine if you are trustworthy. It is unlikely to receive a straight no during a meeting. Foreign business people can sometimes feel a little confused by the positive signals but no actual business outcome. This can best be explained by the local culture of being polite and not wanting to offend with a negative response.

After a meeting, it is customary and expected to send an email summarizing what was decided and the next steps clearly indicating timelines.

Negotiations

It is imperative to develop mutual trust before negotiating. Open with small talk and touch on sports, the weather or recent events, but stay away from politics.

Do not interrupt a South Africans while they are speaking. South Africans strive for consensus and win-win situations. Include delivery dates in contracts.

Deadlines are often viewed as fluid rather than firm commitments. Decision-making may be concentrated at the top of the company and decisions are often made after consultations so the process can be slow and protracted.

Dress

Business attire is becoming more informal in many companies. However, for the first meeting, it is best to dress more conservatively. Consulting firms, law firms and banks usually stick to formal business attire, while creative companies have increasingly embraced smart casual attire. Friday is widely known as casual Friday and most companies accept smart casual clothing or sports clothing showing support for a specific team playing a game that weekend.

Business Culture

Successful cross-cultural management is more likely if you understand the importance of spending time developing personal relationships and getting to know your colleagues, their backgrounds and the historical makeup of the area and people you are working with.

Dos:

- Keep an open positive mind and be flexible, remember, you need to adapt to the local ways, to be successful.
- Remember that you are learning and growing from your expat experience.
- Impart your knowledge and experience to local employees to leave a positive legacy.
- Admit to needing help, advice or information.
- Retain a sense of humour and keep things in perspective.
- Create a social network.

Don't:

- Do not compare your host country unfavourably with your home country.
- Do not make hasty judgments or form opinions without sufficient back ground information.

Check out our "**Happy Expat Checklist**" downloadable on our website.

Crime and Safety Guidelines

Emergency services, including ambulance services, are run by provincial health departments.

The South African Health Services of the South African National Defence Force also plays a key role in emergencies and disasters.

Emergency Numbers

Police/Flying Squad

Call 10111, the Nationwide Emergency Response number from anywhere in South Africa

Ambulance and Fire Brigade

10177

Medical

Call 082-911 for emergency medical assistance.

Vehicle

For car breakdowns, call the Automobile Association at 0800/01-0101 toll free.

Safety Tips

To ensure your safety, you need to apply the same common sense you would anywhere else. Wherever you are, pay attention to your surroundings and report suspicious circumstances and characters to the nearest security or police officer (the South African Police (SAP) is identified by blue uniforms and white cars with blue markings).

Here are some tips to keep in mind:

- Try to stay away from central Johannesburg and townships after dark.
- Try to stay on the main roads and keep to well-lit areas.
- Should you be confronted by a thief or hijacker, do **NOT** resist.
- Do not carry a lot of cash with you.
- Do not display a lot of jewelry or cameras in the street or in your car.
- Make sure valuable items such a bag, laptop, wallet, or cell phone are not visible in your vehicle as breaking windows and stealing from your car is very common, the so called Smash and Grab.
- Keep your passport and other important documents in a safe place and make sure you have certified copies on your person.
- Always use ATM's in safe areas such as shopping malls and do not draw money at late hours.
- Keep the doors of your vehicle locked and your windows rolled up at all times.
- Do not walk around the streets at night.
- Know your route – if you get lost, drive to the nearest police station or petrol station for directions.
- Join the Automobile Association of South Africa and call them if you have a flat tyre, breakdown or accident, especially at night.
- Make sure you always have enough fuel in your vehicle, this is especially important if you are driving an electric vehicle as charging stations are not very common.
- Be wary of people that approach you for information or offer you something. It is not advisable to purchase goods at the intersections.
- Be aware of stationary vehicles in your area and be alert when you enter and leave your property.

- If unfortunate to be confronted by a hijacker, comply with his demands. Get out of your vehicle, hand the keys and do not look them in the eye. Submission may save your life.
- Do not stop at an accident, alert the police.
- Hijackers often run across the road in front of your car and pretend that you have hit them, or alternatively crash into the back of you. Do not stop your vehicle, drive ahead and call the police while you are driving.
- Never pick up hitchhikers.
- Never leave your luggage unattended.
- Store valuables in hotel 's safe.
- Keep your room locked at all times.
- If someone knocks, first check who it is before opening.
- Keep emergency numbers handy.

Medical Facilities

The private hospitals in South Africa are of a very high standard and have excellent doctor and nursing staff.

South Africans pride themselves on our doctors being the first in the world to perform a heart transplant and recently the first ever middle ear transplant.

The private hospitals generally have emergency services, radiologists, pathologists, pharmacies, and many other care facilities, i.e.: physiotherapists, occupational therapists, psychologists, etc.

You must keep your private medical aid details with you at all times and a medical aid disc displayed on your car so that in the event of an accident, you or your family members will be taken to private medical facilities.

The private hospitals are generally members of one of the following private hospital operators:

 <small>You're in safe hands</small>	Netcare	www.netcare.co.za
	Life Hospitals	www.lifehealthcare.co.za
	Mediclinic	www.mediclinic.co.za

Public hospitals are scattered throughout the city and their services can at times be stretched since they face large demand.

Natural medicine is a common practice in South Africa-homeopaths, naturopaths, reflexologists, etc are all available.

Inoculations

Hepatitis B inoculations are recommended for children up to the age of 12 who have not completed the series of injections as infants. Booster doses for tetanus and measles can also be administered.

Visitors entering South Africa from countries where yellow fever is widespread will need to present a yellow World Health Organization (WHO) vaccination record or other proof of inoculation when entering the country. Alternatively, visitors may be inoculated on arrival at Johannesburg International Airport.

HIV/AIDS

South Africa has one of the highest rates of HIV in the world.

Diarrhoea

Diarrhoea is one of the most common problems suffered by travellers in Africa, but visitors to Gauteng are assured have one of the world's most sophisticated water purification operations.

Malaria

Malaria is prevalent only in the north-eastern parts of South Africa, but there are certain popular tourist areas such as game parks where it is advisable to take preventative measures during the summer season.

Sun Protection

Sunglasses are recommended wear in South Africa, where the glare of the African sun and the thin ozone layer cause massive occurrence of skin cancer. Apply sunblock regardless of whether the sun is shining.



With so many places to go, people to meet and fantastic experiences to have, we are certain you will love your life in South Africa and wish you all the very best with this exciting adventure!

Remember, the grass is greener on our side.

Love from the Stepping Africa team!