

THE ULTIMATE GREECE EXPAT GUIDE



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WHY DO YOU NEED IT?

- Everybody who wants to stay longer than 90 days in Greece needs to officially register. The document has unlimited validity. The issuing of a residence registration is free.
- If you are not registering, you can be fined, however, the document is barely needed. Normally, the tax number is sufficient to prove your residence.

HOW TO GET IT AND DOCUMENTS NEEDED

Go to the Greek local department of Alients Bureau (normally located in police stations with a foreigners department) and bring these documents:

- Application form (available from the Aliens Bureau)
- Copy of passport or identity card
- Four (4) passport photos
- Proof of medical insurance: European Health Insurance Card (EHIC), IKA, OAEE or private health insurance
- Certificate from an employer if in paid employment, or proof of sufficient financial resources
- For retirees, a certified translation of a letter from my pension provider stating the annual income
- Proof of local residence (rental agreement, property ownership documents or statement of person whose name is on the property deed if owned by someone else)

Social Security Number - AMKA

WHAT IS IT AND WHY DO YOU NEED IT?

AMKA is the employment and social security number of every employee, pensioner, and dependent family member in Greece. It is required for employment, insurance, pension, and social benefits in Greece for nationals as well as foreigners.

WHAT IS IT AND WHY DO YOU NEED IT?

Go to the KEP/ "ΚΕΠ" (Citizen Service Point) that's closest to your home (Find it [HERE](#)) - you need to go in person and can't do it via phone or email. You don't need an appointment and most KEP offices are open to the public from 8 a.m. to 2 p.m.

Documents you need to bring with you:

- Identity card or passport
- For non-EU citizens - you need to bring your residence permit

A family status certificate (officially translated into Greek) - **only** when you don't have an ID card or passport, or when you do not contain the necessary details required for registration

WHAT IS IT?

AFM stands for "Arithmos Forologikou Mitroou," which is the Greek term for Tax Identification Number. It is a unique identification number assigned to individuals and legal entities for tax purposes in Greece.

WHY DO YOU NEED IT?

The AFM is issued by the Greek tax authorities and is used for various financial and administrative transactions, such as filing tax returns, conducting business activities, and interacting with government agencies.

WHAT IS THE USUAL PROCEDURE?

To obtain a Tax Identification Number (AFM) in Greece, visit your local (nearest) tax office (DOY). There are 3 different ways to find out which one you should go to.

Searching Online: Look for the website of the Greek tax authorities or the Ministry of Finance, where they usually provide information about local tax offices and their locations.

Contacting the Greek Tax

Authorities: You can contact the Greek tax authorities directly through their helpline or customer service channels to inquire about the nearest tax office in your area.

Local Municipal Office or Town

Hall: You can also inquire about the location of the nearest tax office at your local municipal office or town hall. They might have information or be able to direct you to the appropriate office.

DOCUMENTS NEEDED

- Valid Identification Document (e.g., passport or Greek national ID card).
- Proof of Residence (e.g., utility bills or rental agreements).
- For Employees: Employment contract or letter, and Social Security Number (AMKA).
- For Self-Employed Individuals: Proof of business activity and Social Security Number (AMKA).

Requirements may vary, so contact the local tax office or consult a tax professional for accurate information.



01

Choose your bank

- **National Bank of Greece**
NBG (Ethniki / Εθνική) –
 - **Piraeus Bank**
(Pireos / Πειραιώς)
 - **Eurobank**
 - **Alpha Bank**

02

What account?

If you are coming to work for a Greek employer, you will need to open a payroll account (logarithmos misthodosias / λογαριασμός μισθοδοσίας).

03

Documents needed

- Your identity card and/or passport
- Your birth certificate in case your identity document does not show your patronymic name.
- Your Tax number (AFM)
- Some proof of address (usually in the form of a utility bill)
- A certificate of your Greek mobile number
- Certificate of employment, sometimes you might be asked for it in Greek, and it is known as a veveosi ergodoti (βεβαιωση Εργοδοτη).



GREECE TAX RATES IN 2023 ARE AS FOLLOWS:

- Up to € 10,000: 9%
- € 10,001 - € 20,000: 22%
- € 20,001 - € 30,000: 29%
- € 30,001 - € 40,000 : 37%
- € 40,001 and over: 45%

For example: A salary of €18,200 gross per year = € 14.244 net a year = €1.017 a month

Police record

It is important to note that the police record certificate will only show any criminal records or convictions that are registered in Greece. It will not include information from other countries. If you need a criminal record certificate from another country, you will need to request it from the relevant authorities in that country.

HOW TO OBTAIN IT:

1. Visit your local Greek police station where you are registered as a resident.
2. Request a "Certificate of Good Conduct" or "Certificate of Criminal Record" for employment purposes.
3. Fill out the application form with accurate personal information.
4. Pay the fee (in cash), if applicable, at the police station.
5. Provide any additional documents requested by the employer or police station.
6. Wait for processing, usually taking a few days to a couple of weeks.
7. Return to the police station to collect the certificate, bringing your identification documents for verification.

Remember that procedures may vary between police stations, so check with your local station or their website for precise information. Also, consider any specific requirements from your home country if applicable.

ACCORDING TO GREEK LAW:

- An employee must be employed for at least 10 days in order to be eligible for compensation for sick leave. The employee must notify about their absence and verify it by providing medical documents
- For the first three days, the employee is out sick, the employer must pay at least half their regular daily pay.
- If the employee is sick for more than 3 days, but it's the first time of the year, the Social Security will pay and the employer will pay the rest of the whole salary.
- If the employee is sick for more than 3 days, more than one time per year, then the first 3 days will be unpaid. After that, the employee will be paid by the Social Security and the employer the actual salary.

For each year of employment, there is a max. days of sick leave that the employer can pay. For example:

First year: up to 13 days. Second: 25 days. Four: 31 days. Ten: 3 months. More than 10: 4 months. More than 15: 6 months

Healthcare

In Greece, the healthcare system is a combination of public and private sectors. Greek citizens and legal residents have access to free or heavily subsidized medical treatment through the country's National Health System (ESY). The ESY provides coverage for essential healthcare services, including visits to public hospitals and clinics, examinations, and treatments.



Greece has faced challenges in recent years, such as long waiting times and limited resources. As a result, many citizens choose to supplement their coverage with private health insurance to access faster and more specialized care.

WHY DOES IT EXIST?

Private health insurance in Greece offers additional benefits and allows individuals to choose their preferred doctors and hospitals. It provides access to private medical facilities, shorter waiting times, and a wider range of services.

WHAT DOES IT COVER?

Their plans typically include coverage for hospitalization, surgeries, preventive care, and specialist visits.

COSTS

Between **500 € - 1 500 € per year** and varies on factors such as:

- Age
- Health condition
- Coverage limits
- Insurance provider

Top 5 Private Health Insurance in Greece:

- IASIS (Largest Health Insurance in Greece)
- InterAmerican (
- Ethiki Asfalistiki
- Eurolife ERB
- Generali



Check out the neighbourhoods in Athens and Chania!



CLICK TO VIEW THE WEBSITES

WHERE TO FIND ACCOMODATION



On these websites, you can filter the search according to your needs and wishes, for example by budget or area.

Usually, in Greece, contracts are for **2-3 years** and normally you have to respect a **one-month notice period** in case you would like to leave the flat before the contract ends

COSTS

Room in Greece: 250 - 450 € / month

Studio / 1 bedroom Flat in Greece: 400 - 800 € / month

3 Bedroom Flat in Greece: 600 - 1,200 € / month

Deposit: 1 - 2 months rent

Utilities: 80 - 150 €

Internet: 30 € / month

WHAT TO KEEP IN MIND WHEN RENTING A FLAT

- Normally the contract will be uploaded and shared by the landlord **on your taxinet** (platform for taxes) and you would need to accept it there. Usually, when getting your tax number you should have received the login data for that platform
- **Watch out for scammers** - Never send any money before you have the contract signed. If possible, always visit the room/flat before.
- **Apartments are usually rented out asap** so prepare your documentation in advance and be prepared to decide fast in case you like the place on your visit
- It might come in handy if you are **renting an Airbnb or hotel** for a min of 1-2 weeks and start the search locally once you arrived in Greece.
- As the housing market is highly competitive, **try to call immediately** if you see a nice flat and organize a visit asap.
- Once you are moving into your new flat, make sure that you do a **full inspection with photos** to have proof of the place's state at the beginning

DINING OUT

Basic Breakfast: 2 - 4 €

Sandwich: 2 - 4 €

Basic Dining Out for 2: 20 - 25 €

Expensive Dining Out for 2: 50 - 75 €

Water (33 cl bottle) in bar/pub: 1 - 4 €

Soda (33 cl bottle) in bar/pub: 1.5 - 4 €

Coffee (espresso or with milk): 1.5 - 3 €

Beer (50 cl draught): 2.5 - 4 €

Beer (33 cl bottle) in bar/pub: 2.5 - 6 €

Wine bottle in a restaurant: 7 - 20 €

Cocktail: 4 - 10 €

SUPERMARKET

Bread/Baguette: 1 €

Milk (regular): 1 €

Water (1.5 L bottle): 0.3 - 1.20 €

Pack of Cigarettes: 5 - 7 €

12-pack (33 cl) Domestic Beer: 8 - 10 €

Round Steak (500 gr): 5 - 8 €

Chicken Fillets: 3 - 4 €

ENTERTAINMENT

Cinema Ticket for 1: 8 €

Gym monthly fee: 25 - 40 €

Theatre or Music Concert: 10 - 50 €

Taxi Trip (5-10km): 7 - 15 €

One-way Bus Ticket: 1.4 €

Monthly Bus Ticket: 30 €

Prices may vary depending on the city, the cost of living is a bit higher in the big cities, for example, Athens and Thessaloniki.

Enjoy your life in Greece



TIPS FOR GREECE

- Although hotels and restaurants typically accept credit or debit cards, a lot of small businesses, tavernas and cafés, taxis, kiosks, or street vendors will only accept Euros in cash.
- Lunch is eaten around 2 pm and is the biggest meal. Dinner isn't eaten until after 9 pm and is usually a lot lighter.
- In certain spots in Greece, you can't wear heels. This is so that you don't create cracks in the stone or damage places with rich history, for example ancient temple
- Before you head off to Greece, try learning a few Greek phrases – it will be appreciated by the locals.

FACTS ABOUT GREECE

- Greece has one of the lowest rates of violent crime in the world - and the lowest in Europe!
- Greek people refer to their country as Hellas or Hellada and the complete official name is the **Hellenic Republic**.
- The average lifespan Greece is 83 years and the island Ikara is one of the world's dew Blue Zone - an area with the longest average lifespan
- Greek is listed as one of the hardest languages to learn - but don't worry, most, especially younger Greeks, know English.
- Most shops close on Sundays due to religious reasons. You will still find some convenience stores and independent supermarkets that are open.