Argentina’s population is highly literate and well-educated. The country is digitally capable, with high internet and smart phone penetration; however, it is important to note that technology is far behind other parts of the world, and internet services and cellular signal are often unreliable.

Argentina’s infrastructure requires major updating and renewal, providing significant opportunity for exporters of equipment and services for roads, ports, railroads, telecommunications, water and sanitation, and electric power, among others.

Income distribution is more equal in Argentina than in most Latin American countries, with a broad and deep middle class that enables more consumer buying power.

Input from Cartus Global Supply Chain and our Destination Services Providers on the ground in Argentina points to several key areas of importance to the expat community. Of primary importance are the culture and business practices, the housing market, transportation, education and medical services, and safety. These areas are all addressed, with best practice recommendations, to help guide relocation managers as they consider policies for their assignees.
BUSINESS AND PERSONAL RELATIONSHIPS

Spanish is the official language, although many people speak English, Italian, or other languages. The Spanish spoken in Argentina is slightly different, and sounds similar to Italian. The people are extremely friendly and welcoming. They are very proud of their beautiful country and are eager for visitors to appreciate it.

Business Relationships

In Argentina, appearance matters—dress professionally. A hierarchical approach to business relationships prevails, so greet the eldest or most important person first, and conduct business with high-level individuals, as they make the decisions.

Make business appointments ahead of time and confirm them one week prior, and make sure to bring documents and business cards in Spanish and English. Building relationships is also key, so develop personal rapport before getting down to business. Building relationships and trust first is essential. Be prepared to shake hands with everyone when greeting and leaving, and don’t be surprised if people lean in for a kiss on the cheek. Expect long conversations about culture, history, fútbol (soccer), home and family—but don’t discuss religion, politics, or historical conflicts.

Teamwork is highly valued, and in general, Argentineans are open and direct, yet tactful. When communicating, they tend to stand/sit close together, so don’t expect a lot of personal space, and maintain eye contact during conversations. It’s a good idea to restate information during business meetings to make sure everyone is clear.

Personal Relationships

Relationships are very important to Argentinians, and family ties are strong. Children often live at home well into adulthood, or until they can support themselves. The elderly are treated with respect and cared for as part of the family unit.

Service from support staff such as maids, gardeners, and chauffeurs are typical and easily accessible to most.

Argentines are exceedingly proud of their traditions, their culture, their sophistication, and their beautiful capital city. You might say that they consider Paris, France, to be “the Buenos Aires of Europe.”

TOP TIPS FOR SUCCESS

• Be on time for meetings, but expect a long wait.
• Business lunches and dinners are common.
• Don’t be afraid to namedrop, it’s common in Argentina.
• Spanish is the primary spoken language – it is rare to find any shops that speak other languages. It is important that assignees (and families) speak Spanish.
• Avoid confrontations!
• Cross-cultural training is strongly recommended prior to arriving in country.
• It is typical that people will greet each other by kissing on the cheek. This can happen on a business or personal level.
• Tipping and gratuities:
  – Deliveries from restaurant: 10-20 Arg Pesos
  – Standard for good service in restaurants: 10%
  – Other deliveries/service: 50-100 Arg Pesos
Argentines are also very creative and sociable. It is typical that people greet each other by kissing on the cheek; friends typically pat each other on the shoulder to show respect and friendship. Sending or bringing wine or dessert to any home gathering is expected. A few rules of engagement for non-business social engagements include:

- Arrive 30 minutes after the set time for non-business appointments.
- Keep your feet on the floor, not the furniture.
- Wait for the host to show you where to sit and tell you when to eat.
- Keep your hands visible when dining and out of your lap.
- Wait until after the toast before drinking.
- Don’t pour wine with your left hand. It’s considered bad luck.
- Makes the host happy to see your plate empty. It shows that you really enjoyed the meal!
SAFETY AND SECURITY

Although some of the information and safety measures listed below may seem like common sense, they are worth keeping in mind:

- In general, it is recommended that you keep a low profile and exercise caution at all times, but especially at night. Become familiar with your neighborhood and learn what areas to avoid.
- Avoid looking lost. If you must look at a map or navigation app, walk into an establishment to do your research in a more private environment.
- Avoid using electronic devices in public and never leave electronics, money, or other valuables in unattended cars, visible to others.
- Be discreet when wearing valuables (jewelry, expensive bags, etc.) or when using an ATM; choose an enclosed establishment, rather than street ATM machines.
- It is recommended that corporations provide a security briefing to assignees prior to their moves into Argentina.

TOP TIPS FOR SUCCESS

- Use caution and discretion in using ATMs and displaying jewelry or valuables.
- Companies should strongly consider providing assignees with security briefings before they arrive in Argentina.
TRANSPORTATION

Driving in Argentina

Assignees may drive with an International Driver’s License as long as they are not Argentine residents. Once you establish residency, you must apply for a local driver’s license. The specific requirements for obtaining a driver’s license vary according to the jurisdiction where the person is to apply for the license: however, one common requirement is that a Documento Nacional de Identidad (National Identity Card or “DNI”) is required to obtain a permanent driver’s license.

There is documentation required from the home country in order to apply for the Argentine driver’s license. This documentation must be obtained before leaving the home country to avoid any delays. Required documentation includes a valid foreign driver’s license plus its corresponding legality certificate (this must be obtained from national country).

Similar to most countries, practices that are against the law include—but are not limited to—the following:

- Driving under the influence of alcohol or illegal substances
- Use of cellular phone while driving
- Seat belts must be worn by driver and passengers
- Children must be in a car seat/booster, as appropriate to his/her age/weight
- Not following local requirements and local traffic law may lead to violations and/or penalties

TOP TIPS FOR SUCCESS

- A DNI is required to obtain an Argentine driver’s license.
- Obtain needed documentation before leaving the home country.
- In Buenos Aires, public transportation is readily available and recommended. Outside of Buenos Aires, a car and driver, or taxis, are preferable; public transport is not reliable.
- Most insurance companies do not cover damages in case of an accident if you are driving with an International Driver’s License while living in Argentina.
Public Transportation—City of Buenos Aires:
There are several options for public transportation in Buenos Aires:

- **The subway**, or subtes (the abbreviated name for subterráneo). The subway (subte) is the fastest and an economic way to get around Buenos Aires, and a good option for most commutes. The rides are quick, taking no more than 30 minutes. The trains run at approximately five-minute intervals.

- **Colectivos** (name for “buses” in Buenos Aires).

- **Interurban railways** (trains).

- **Taxis and Remises** (car/driver services). These methods of transportation are very common and are considered safe and economical. The average cost in the city for a 20-block ride is about 80-120 Argentine Pesos.

Public Transportation outside of Buenos Aires is not as available, and in general is neither reliable nor recommended. In these areas, driving would be the most preferable way to get around, with Radio Taxis and Remises (car/driver services) available for hire. The cost varies depending on the distance.

Uber and Cabify are both now available in Argentina. To keep in mind—Uber only accepts payment via international credit card or cash. Cabify accepts payment via international and national credit cards as well as cash payments.
REAL ESTATE MARKET

Market Customs
Generally speaking, the real estate market is fast moving. There is also no Multiple Listing System (MLS). This means that there are no country controls over the real estate market and/or landlords’ listings. Landlords are free to list their homes as they wish and most will list a property with several realtors and at different listing prices. Something else to take into consideration is that many of the listings on websites are outdated and often pictures are not representative of the actual properties.

Types of Properties
In Buenos Aires, you will only find apartments. Outside of the city, both apartments and houses are available.

Properties are typically small compared to homes in many other countries. Apartments typically range between one to three bedrooms. You may find a four bedroom, plus a den or family room that can be converted into an additional bedroom, but anything above three bedrooms will be hard to find.

Expat-Friendly Communities
There are many new developments of gated communities on the outskirts of the city where more space is available. Areas such as Nordelta or other gated communities located in BsAs North Area are where most expats look for housing. In these communities, you can find both apartments and houses in varying price ranges.

Most of the single-family housing outside of gated communities are owned by locals and may not be available for rent.

Location and Commute to Work/Schools:
It is important to take commuting time into consideration when choosing your neighborhood, as traffic patterns can make commuting a challenge. If you have school-age children, it is strongly recommended that you secure a school before committing to housing.
**HOUSING COSTS IN BUENOS AIRES**

Note: Average housing cost provided in USD.

### APARTMENTS

<table>
<thead>
<tr>
<th>Accommodation size &amp; level</th>
<th>Studio</th>
<th>1 bedroom</th>
<th>2 bedrooms</th>
<th>3 bedrooms</th>
<th>4 bedrooms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Management</td>
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<td>$2,200</td>
<td>$2,700</td>
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<td>$4,800</td>
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### UNFURNISHED

<table>
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<tr>
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### HOUSES

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HOUSING COSTS IN NEUQUEN

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<td>$1,071</td>
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</table>

**Typical Lease Process/Customs**

- **Realtor Fee:** The amount varies by realtor (about 4.15% of the total lease, and up to the equivalent of two months of rent + VAT). Payment is made at the time the lease is signed.

- **Lease Term:** A two-year term (24 months) is common. Leases are in Argentine Pesos and have automatic increases every six months, based on the CPI (Consumer Price Index).

- **Lease Requirements:** A Guarantor is required. The Guarantor must be a local entity; the most universally acceptable guarantee method in country is for the local corporation to act as Guarantor.

**Other Possible Guarantee Options:**
- Security bond/bank insurance. This is a bureaucratic process and considered expensive—usually a yearly agreement, renewable. Local Corporation would handle securing this type of bond.

- **Acceptable Currency:** ARS (Argentine Pesos), paid in local currency.

- **Diplomatic Clause:** This clause is negotiable and would only go into effect after the first twelve months of the lease term.
• **Lease Cancellation**: The law stipulates that a lease can be canceled after the first six months, although penalties will apply. If canceled within the first year, the penalty is one and a half month’s rent. If canceled within the second year, the penalty is equivalent to one month’s rent, with a customary 30 or 60 days written notification.

• **Reservation Deposit**: Typical. This is done at the moment a property is found and the tenant wants to proceed with lease negotiation. The deposit ensures that the property is not shown to other families while lease negotiations are underway. Deposits are typically about a half month’s rent and will be refunded at the time of the signing of the lease and/or applied to the security deposit or first month’s rent.

• **Security Deposit**: Typically two month’s rent (depends on the landlord or terms of agreement). Payment is made at the time the lease is signed, along with the first month’s rent.

• **Pay Stamp Tax**: This may be applicable in some locations (outside of the city). About 1.2% of the total lease, split 50/50% between the landlord and tenant.

• **Home Insurance**: Some landlords will require tenants to insure personal property.

• **Utilities**: Not included.

• **Appliances**: Not typical, except for the stove/oven.

**Note**: Any other terms would need to be negotiated up front with the landlord and outcome would vary from case to case. Important to note that making requests outside of the norm will greatly reduce the amount of properties available for showing, since most landlords would not be acceptable to negotiating terms.
EDUCATION

There are many school options throughout the city and the suburbs. The best education offered is in private schools. Most private schools go from first grade to High School; therefore, children usually spend all their education (twelve years) in the same school. Many of the private schools follow the European or the American system. There are different international curricula depending on the school the child attends.

School Schedule

American schools are limited and run from August to June, and all other schools run from March to December.

Admissions Process

International schools usually start the process in April or November, while national schools usually begin July - August. After August, a child will only be considered if there’s still open vacancies, and there is most often a waiting list.

There are four typical programs:

- International General Certificate of Secondary Education (IGCSE)
- International Baccalaureate (IB)
- American Schools (for students intending to study at U.S. universities) follow American calendar and curriculum
- International Schools (British, French, German, Italian, etc.) follow local calendar and curriculum

Testing/Applications

- Some schools will require a DNI.
- Most schools require children to be tested prior to acceptance.
- Application fees vary per school selected and each school will have guidelines for refunds if child does not attend.
Payments

In general, schools in Argentina require payment in local currency, with the exception of the Lincoln School (American School) which does have the capability of accepting payment in USD.

Typical Requirements (these may change, and each school will reconfirm requirements at the appropriate point in time):

- School application completed
- Reference/recommendation letters
- Passport photos (usually four)
- Health certificate
- Vaccination record
- Admission exams
- Passport or ID card (cédula)
- Previous school transcripts. IMPORTANT: These must be notarized in the country of issue and authenticated by the Argentinian consulate in that country.
- Ministry of Education Certificate

TOP TIPS FOR SUCCESS

- It is strongly recommended that you start the admissions process as soon as possible. An appointment is usually required to enroll, but many international schools have online enrollment processes.
- Expats should wait for their work permits to be granted before enrolling children in International Schools.
- School should be confirmed before choosing a neighborhood. Traffic and commutes should be taken into consideration.
- School transcripts from previous schools must be notarized in the country of issue and authenticated by the Argentinian embassy in that country.
BANKING AND CURRENCY RESTRICTIONS

A DNI (Documento Nacional de las Personas) is required in order to open a bank account. Issuing a DNI can take approximately three months from when the application is submitted. Some clients will have established relationships with a specific bank(s) to allow employees to open accounts without a DNI.

Transferring funds from abroad is possible; however, it is a bureaucratic process with the banks and is costly. Banks will charge a percent on the total amount being wired. Each bank has their own fee schedule.

Use ATM machines in enclosed establishments rather than street ATM Machines. ATM fees may apply. Not all shops-restaurants have debit card machines to accept payment. It is recommended that assignees carry cash on a daily basis (but remember to be discreet when paying).

MEDICAL SERVICES

Government-provided healthcare is available to permanent residents and citizens of Argentina; however, the support that is provided is nominal and most Argentinians prefer private healthcare as it is affordable, even by local standards. The standard of medical provision and comfort afforded by state services in public hospitals is also likely to be lower than that in the private sector.

If an assignee has health insurance deducted from his or her salary, they can simply present their card to any of the authorized private medical clinics.

In Argentina, the private health sector is thriving but fragmentary, with many establishments and individuals not affiliated with any organization. They provide care mainly to those with private insurance, or those who are part of a national health insurance scheme (Obras Sociales).

There is a wide range of private insurers to choose from, both national and international. Some private hospitals in large cities provide health plans which expatriates and residents can enroll in. Private health insurance premiums vary depending on age and family needs, as well as the risk that the insured person may represent. In general, these companies do not cover pre-existing conditions.

Patients with no health insurance have to meet the costs of treatment in private hospitals.

TOP TIPS FOR SUCCESS

• A DNI is required to open a bank account. It is recommended that the local corporation establish a relationship with a bank so that assignees can open bank accounts without a DNI.
• Assignees should bring enough cash to cover them for initial expenses, until a local bank account can be opened.
• Transferring funds from abroad is now possible, but it is a lengthy, costly and bureaucratic process. This is a newer process for Argentina and there aren’t any known country regulations on what financial institutions can charge to transfer funds. Each bank has their own schedule of fees they will change on the total amount being wired.
• Use ATMs inside establishments rather than out on the street, for security reasons.

TOP TIPS FOR SUCCESS

• Assignees should discuss their Healthcare Insurance Plans and/or coverage with their employers or designated parties during the planning phase of their assignment to Argentina.
ARGENTINA: BASIC FACTS

National Sport: The national sport is “Pato,” a game played on horseback that combines elements of polo and basketball, but soccer is first in the hearts of Argentines.

Capital: Buenos Aires

Official Language: Spanish

Currency: Argentine Peso (ARS)

Main Cities:
- **Buenos Aires**: The capital city and the largest city in Argentina, Buenos Aires is best known for its European architecture, gourmet cuisine, and vivid nightlife. It’s the starting point of every tour in Argentina and a great place to spend a few days.
- **Mar Del Plata**: Mar del Plata is the country’s top beach resort city. Located on the Atlantic Coast in the Buenos Aires Province, Mar del Plata attracts millions of tourists every year to its sandy beaches and lively culture.
- **Cordoba**: Cordoba is Argentina’s second largest city after Buenos Aires. Surrounded by valleys and mountains, Cordoba is best known for its concentration of Spanish colonial buildings. Most of these historic palaces, churches, and monuments are found in the city center within an area known as the Jesuit Block.
- **Mendoza**: The capital city of Mendoza Province, located on the eastern side of the Andes. Mendoza is a popular tourist destination not only for its wine but also for its proximity to Aconcagua, the highest mountain in the Americas. Mendoza also offers access to beautiful scenery and outdoor adventures such as hiking, horse riding, river rafting, and more.

Content for this publication was provided by Cartus Supply Chain, LARM Argentina, and Holistic.