

# BELGIUM

An everyday guide to expatriate life and work.



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# BELGIUM COUNTRY GUIDE

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### Quick facts<sup>1</sup>

**Capital:** Brussels

**Population:** 11.5 million

**Major language:** Dutch and French

**Major religion:** Catholicism

**Currency:** Euro (EUR)

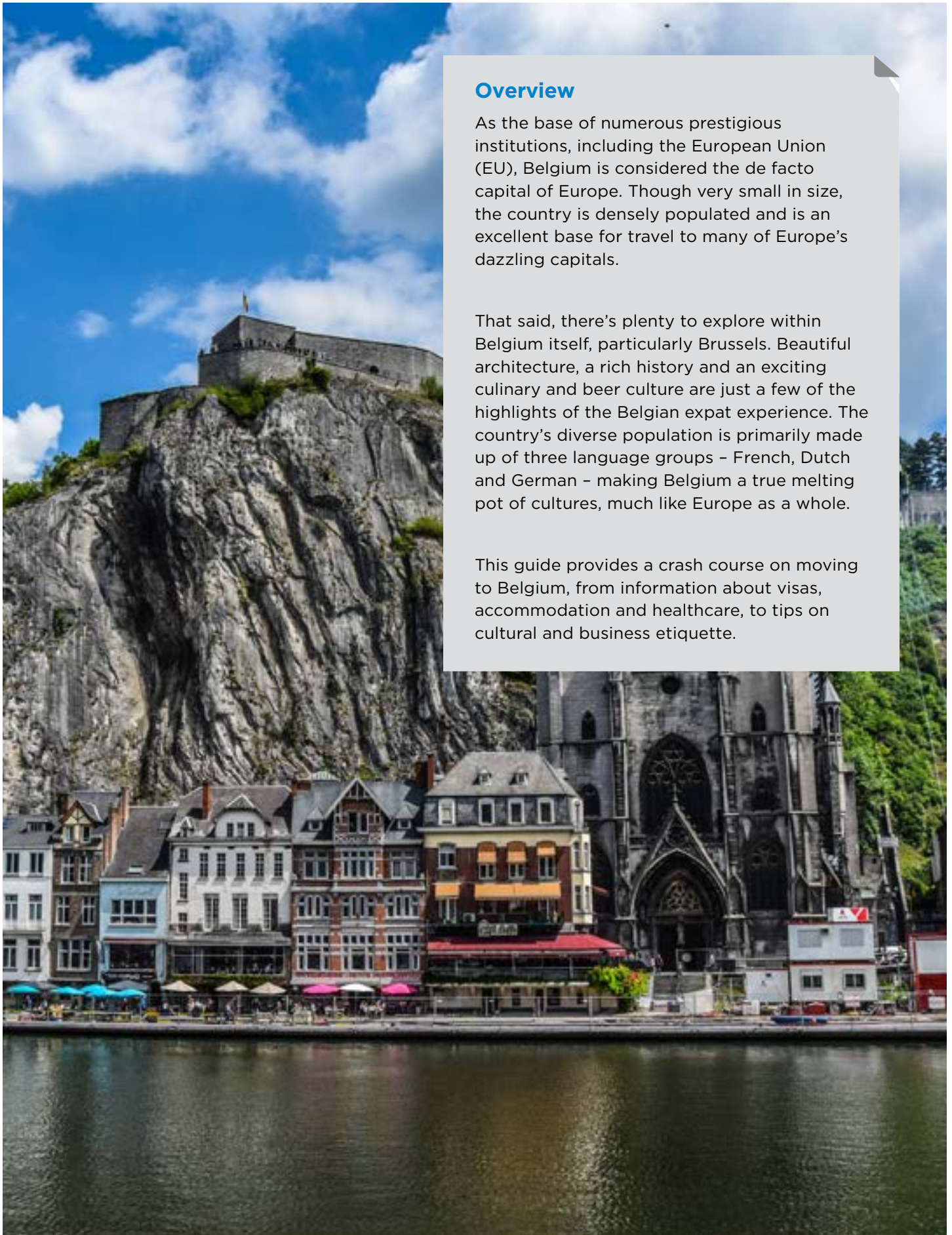
**Time zone:** GMT +1 (+2 from the end of March to the end of October)

**Emergency number:** 112

**Electricity:** 230V, 50Hz. European-style two-pin plugs are used.

**Drive on the:** Right

<sup>1</sup> <http://www.expatarrivals.com/belgium/essential-info-for-belgium>



## Overview

As the base of numerous prestigious institutions, including the European Union (EU), Belgium is considered the de facto capital of Europe. Though very small in size, the country is densely populated and is an excellent base for travel to many of Europe's dazzling capitals.

That said, there's plenty to explore within Belgium itself, particularly Brussels. Beautiful architecture, a rich history and an exciting culinary and beer culture are just a few of the highlights of the Belgian expat experience. The country's diverse population is primarily made up of three language groups - French, Dutch and German - making Belgium a true melting pot of cultures, much like Europe as a whole.

This guide provides a crash course on moving to Belgium, from information about visas, accommodation and healthcare, to tips on cultural and business etiquette.

## Getting Started

### Climate and weather

The weather in Belgium is largely characterized as being cool and wet. It rains frequently, but not heavily, year-round.

Winter brings cool weather that rarely drops to freezing temperatures, though this is more likely to occur at higher altitudes. During winter, the sun isn't often seen due to cloud cover – there's an average of only two hours of sun a day.

In summer, it's warmer but still mild with the mercury tending not to stray far from 50°F (20°C). Though this is a sunnier time of year, it's also the rainiest period, with afternoon thunderstorms being commonplace.<sup>1</sup>

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<sup>1</sup> <https://www.climatestotravel.com/climate/belgium>

### Visas

EU, EEA and Swiss nationals don't need a visa to enter Belgium, and are also free to take up employment. However, if planning on staying for longer than 90 days, they'll need to register their intent to do so with their local commune shortly after arriving.

Nationals of other countries must apply for a tourist visa for visits of 90 days or less. This doesn't grant the right to work, though, and those taking up a job and staying in Belgium for the long term will need a work permit, along with a residence permit. Applicants will need to have a job in hand before applying for a work permit.<sup>1</sup>

### Accommodations

It's easy to find accommodation in Belgium – though those moving to Brussels may find the process a bit more challenging due to high demand.

Expats can hire an estate agent to help them find their ideal home or otherwise use internet property portals or newspaper listings. Most accommodation is in the form of houses or apartments, which are usually rented unfurnished.

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<sup>1</sup> [https://www.belgium.be/en/work/coming\\_to\\_work\\_in\\_belgium/work\\_permit](https://www.belgium.be/en/work/coming_to_work_in_belgium/work_permit)

There are several types of leases with different lengths: three years, nine years, long-term (more than nine years) and lifetime. Many expats opt for a three-year lease for its comparatively shorter period of commitment, though in some cases a nine-year lease may actually be more flexible. A deposit is required to secure the rental, and is usually equivalent to two to three months of rent. Utility bills are paid by the tenant as an additional expense and are well known to be particularly pricey in Belgium.<sup>2</sup>

### Schools

Belgium offers a good standard of public education. From the ages of six to 18, schooling is compulsory and free for expats and locals alike. However, the language barrier can be a problem, as public schools teach in French, Dutch or German, depending on their location.<sup>3</sup> A handful of public schools teach in a second language for a few hours each week or have special classes for new arrivals – though it's worth mentioning that any bilingual element in public schools is often geared towards fostering competency in a second local language, rather than English.

International schools are a popular alternative option for expat parents. These schools offer foreign curricula, giving children a globally recognized education and a sense of continuity. However, these schools tend to have high fees and many are oversubscribed, making it difficult to secure a spot. For this reason, it's best to start applications as early as possible.<sup>4</sup>



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<sup>2</sup> <https://transferwise.com/gb/blog/renting-process-in-belgium-guide>

<sup>3</sup> <https://expatsinbrussels.be/en/education/the-school-system-in-belgium>

<sup>4</sup> <http://www.expatarrrivals.com/belgium/education-and-schools-in-belgium>



## Culture

Though Belgium is a relatively small country, it contains a multitude of complex cultures. The population is largely comprised of two main groups: the Dutch-speaking Flemings in the north, and the French-speaking Walloons in the south. Both groups take a great deal of pride in their community, and it's said that locals identify as Flemings or Walloons first and Belgians second. There is also a small but prominent German-speaking community in the east of Belgium.

## Language

Belgium has three official languages: French, German and a local variant of Dutch, known as Flemish. These tend to be geographically bound, and it's important to be aware of which language to speak where. If expats get their languages mixed up and speak the wrong one in the wrong region, this can cause great offence. So if at all unsure, it's best to speak English, at least initially. English proficiency is generally good throughout Belgium, so there shouldn't be any communication barriers.<sup>1</sup>

## Social etiquette and cultural faux pas

It's all too easy to make a social misstep or two in a new country. Here are a few tips for new arrivals in Belgium.

- Punctuality and respect are closely related in Belgian culture, and expats should always endeavor to be on time for both social and professional gatherings. Any sort of gathering or meeting is scheduled well in advance.
- Belgians may seem standoffish to those from extroverted cultures, but in reality, they're simply reserved and soft-spoken. Though they don't open up easily, expats will likely make friends if they are sincere and patient in getting to know locals.<sup>2</sup>

<sup>1</sup> [http://www.ediplomat.com/np/cultural\\_etiquette/ce\\_be.htm](http://www.ediplomat.com/np/cultural_etiquette/ce_be.htm)

<sup>2</sup> <https://cheeseweb.eu/2014/04/3-reasons-no-belgian-friends/>

- The cultural divide between Flemings and Walloons is contentious and politically loaded subject, so it's best avoided. Expats should also take care not to mistake a Fleming for a Walloon and vice versa.
- Belgians are private people who value family time, so if invited to a local's home, expats should consider this a privilege. It's appropriate to bring a small gift such as a flowers. Bouquets should be made up of an uneven number of flowers, but not 13.
- Though beer is a significant part of Belgium's culture, locals don't binge drink, and to do so would be unseemly.
- At dinner parties, there may be several toasts throughout the evening, with the first given by the host and a later toast given by the guest of honor. If a toast is being made, drink only at its conclusion.<sup>3</sup>

## Eating

Though many things are on the pricy side in Belgium, food and eating out isn't one of them. This is just as well, as there's plenty to explore in the country's diverse, flavorful cuisine. Deep-fried delights are a favorite among expats and locals alike, and many can be found at any of the nation's ubiquitous "fry shacks", known as frateries or frietkot. Frites (fries) are considered by many to be the national food and are traditionally twice fried before being served with mayonnaise. They can be eaten on their own (often in a takeaway cardboard cone) or as part of a main dish, such as the iconic moules frites (mussels and fries). Other types of seafood, such as fish, shrimp and eel, also feature prominently in the Belgian diet, along with beef and game meat.<sup>4</sup>

The country also has a definite sweet tooth, as evidenced by its world-renowned chocolate and waffles. The latter

<sup>3</sup> <https://www.commisceo-global.com/country-guides/belgium-guide>

<sup>4</sup> <https://belgium.beertourism.com/food/typical-dishes>



comes in many varieties – the two most popular being Brussels and Liège waffles, which can be differentiated by their shape and texture. Brussels waffles are rectangular with a light, crisp texture, while Liège waffles are denser and have uneven edges.<sup>5</sup>

Belgium is home to a wide range of restaurants, with just about every cuisine imaginable represented. So expats craving some sushi or just a good old hamburger shouldn't have trouble finding their favorite food.

## Drinking

Beer lovers will be right at home in Belgium, one of the beer capitals of the world. In fact, the country's beers are recognized as so essential to its culture that UNESCO includes Belgian beer in its Intangible Cultural Heritage list.<sup>6</sup> Expats should note that Belgian beer can pack quite a punch so it's best to go slow. Also, beer isn't drunk from the bottle, but rather from a glass specific to the brand of beer being consumed.<sup>7</sup>

## Holidays

Belgium's public holidays<sup>8</sup> reflect the country's predominantly Christian cultural makeup. There are ten official public holidays, though employers may grant leave for certain other important days of celebration, such as the regional days specific to French-, German- and Dutch-speaking areas.

New Year's Day – 1 January

Easter Monday – March/April

Labor Day – 1 May

Ascension Day – May/June

Whit Monday – May/June

National Day – 21 July

Assumption Day – 15 August

All Saints' Day – 1 November

Armistice Day – 11 November

Christmas Day – 25 December

Second Day of Christmas – 26 December

## Transport

Thanks to Belgium's compact size and well-developed public transport system, it's relatively easy to get around.

The most common form of long-distance travel is by train,

<sup>5</sup> <https://belgium.beertourism.com/food/typical-sweets>

<sup>6</sup> <https://ich.unesco.org/en/RL/beer-culture-in-belgium-01062>

<sup>7</sup> <https://listverse.com/2014/10/27/10-ways-belgium-will-change-the-way-you-drink-beer/>

<sup>8</sup> <https://www.timeanddate.com/holidays/belgium/#!hol=9>

though trains are also used for shorter distances, along with buses. Some cities also have a tram system, while Brussels is home to the country's only metro system. Overall, Belgian public transport is clean, efficient and reliable.<sup>9</sup>

Roads throughout Belgium are generally well-maintained and in good condition. Citizens of EU countries can drive on their home license while those from outside the EU will need an international driving permit. It's a good idea for expats planning to drive to familiarize themselves with a document known as "the Highway Code" as any violations can lead to fines or even jail time.<sup>10</sup>

## Getting in touch

The telecommunications industry in Belgium is advanced, so it should be easy for new arrivals to keep in touch with loved ones back home. Bundled packages, consisting of internet, mobile, landline and television services, are becoming increasingly popular and are generally good value for money.

## Telephone

In line with recent global trends, Belgium's use of landlines has seen a steady decline while mobile usage has risen sharply. There are three mobile providers: Proximus, Orange Belgium and BASE. Prepaid and contract options are available, with most expats preferring to take out a contract. Certain documents, such as a passport and proof of address, are needed to do this.<sup>11</sup>

## Internet

More than 85% of Belgium's population has internet access, with services being fast and reliable.<sup>12</sup> From home broadband and ADSL, to public WiFi hotspots and internet cafes, getting connected is easy. There are more than 20 providers to choose from, including Proximus, Orange Belgium, Scarlet and Telenet.<sup>13</sup>

## Postal Services

The national mail service is operated by bpost.<sup>14</sup> Postal services are generally fast, efficient and reliable, with the majority of local mail being delivered within 24 hours.<sup>15</sup> Several international courier services also have a presence in Belgium, such as FedEx and DHL.

<sup>9</sup> [https://www.belgium.be/en/mobility/vehicle\\_registration\\_service](https://www.belgium.be/en/mobility/vehicle_registration_service)

<sup>10</sup> [https://www.belgium.be/en/mobility/the\\_highway\\_code](https://www.belgium.be/en/mobility/the_highway_code)

<sup>11</sup> <http://www.expatarivals.com/belgium/keeping-in-touch-in-belgium>

<sup>12</sup> <http://www.internetworldstats.com/eu/be.htm>

<sup>13</sup> <https://www.budde.com.au/Research/Belgium-Telecoms-Infrastructure-Operators-Regulations-Statistics-and-Analyses>

<sup>14</sup> <https://parcel.bpost.be/en>

<sup>15</sup> <https://expatsinbrussels.be/en/everyday-life/post>

# Employment

## The job market

The service industry is Belgium's strongest, with 80% of the country's labor force working in this sector. Manufacturing comes in as the second most lucrative industry, with machinery, metals, and chemicals being top exports.<sup>16</sup> Though jobs are generally scarce, expats should keep an eye on industries with skill shortages – currently, the IT and engineering industries are in need of workers.

EU citizens automatically have the right to work in Belgium, while non-EU citizens require a work permit to do so. This makes it harder for non-EU citizens to find work in Belgium as employers are unlikely to go through the bureaucracy of work permit applications. Possessing specialized skills and the ability to speak a local language will boost one's chances of being hired.<sup>17</sup>

## Income tax

Income tax is charged at a progressive rate from 25 to 50%. Expats living in Belgium for less than six months per year are not considered residents for tax purposes and will only pay tax on locally earned income, while those in the country for more than six months a year will need to pay tax on their worldwide income.<sup>18</sup>

## Business etiquette

Business etiquette in Belgium varies depending on the region, with differences being most noticeable in business structures. In Wallonia, companies have a clear hierarchy, while workplaces in Flanders have a more egalitarian feel with a flat structure.<sup>19</sup> Likewise, communication styles differ between the two groups. Flemings favor a direct, logic-based approach, in contrast with the less direct communication style of the French. However, both groups are serious when it comes to doing business and humor doesn't tend to feature, so breaking the ice with a joke might not have the desired effect.<sup>20</sup>

Throughout Belgium, business is conducted in a formal manner, with punctuality and sincerity being valued. To make a good impression, arrive in time for the meeting. Presentation is important to Belgians, so expats should be sure to make an effort with their appearance. Dress should be stylish but conservative – a dark suit is standard.<sup>21</sup> Belgians are well-known for being skilled negotiators, though they will often insist on some form of compromise, whether it's significantly beneficial or not. Though this can slow down proceedings, it is imperative not to rush the process as doing so could cause the whole deal to fall

<sup>16</sup> <https://www.cia.gov/library/publications/the-world-factbook/geos/be.html>

<sup>17</sup> <https://targetjobs.co.uk/careers-advice/working-abroad/327897-working-in-belgium>

<sup>18</sup> [https://europa.eu/youreurope/citizens/work/taxes/income-taxes-abroad/belgium/index\\_en.htm](https://europa.eu/youreurope/citizens/work/taxes/income-taxes-abroad/belgium/index_en.htm)

<sup>19</sup> [http://www.ediplomat.com/np/cultural\\_etiquette/ce\\_be.htm](http://www.ediplomat.com/np/cultural_etiquette/ce_be.htm)

<sup>20</sup> <https://www.worldbusinessculture.com/country-profiles/belgium/culture/business-communication-style/>

<sup>21</sup> <https://www.commisceo-global.com/country-guides/belgium-guide>

through.<sup>22</sup> There may be the occasional business lunch – Belgians value meals as a time for enjoyment, though, so expats should avoid initiating business-related topics. These kinds of discussions are typically only begun when coffee is served.<sup>23</sup>

## Retirement

Due to the cold climate and high cost of living, Belgium isn't typically thought of as a retirement destination. That said, the country's high quality of life makes it an attractive option for those who can afford it. There aren't any specific visas available for retirement, so expats will need to obtain residency through another route, such as investment.

## Finance

### Currency

Belgium's official currency is the euro (EUR), subdivided into 100 cents. Money is available in the following denominations:

- Coins: 5, 10, 20 and 50 cents and 1 and 2 EUR
- Notes: 5, 10, 20, 50, 100, 200 and 500 EUR

### Cost of living

Belgium, in general, and Brussels especially, can be an expensive place to live, though it's still a great deal cheaper than other European capitals such as Zurich, London and Copenhagen.<sup>24</sup> However, Belgium's high taxes mean that salaries don't go as far. Expenses such as rent, utilities and international school fees are likely to take up a significant portion of monthly earnings, leaving little for extras.

That said, public transport is well-priced and food is affordable, even eating out at restaurants. Most feel that the high quality of life in Belgium is worth the effort of making one's salary stretch and budgeting carefully.<sup>25</sup>

### Banking

Belgium's financial services are advanced and it's easy to open a bank account – some banks don't require much more than a passport, and in some cases, there is even the option of opening an account online before moving to Belgium.

Most large international banks have a presence in Belgium, and there are also a number of good local options, such as Belfius, BNP Paribas Fortis, ING Bank and KBC Bank. Banking services are usually available in English as well as local languages.<sup>26</sup>

<sup>22</sup> <http://businessculture.org/western-europe/business-culture-in-belgium/meeting-etiquette-in-belgium/>

<sup>23</sup> <http://www.kwintessential.co.uk/resources/guides/guide-belgium-etiquette-customs-culture-business/>

<sup>24</sup> <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

<sup>25</sup> <http://www.expatarivals.com/belgium/cost-of-living-in-belgium>

<sup>26</sup> <http://www.commissioner.brussels/i-am-an-expat/practical-daily-life/83-practical-daily-life/107-open-a-bank-account>



## Private Medical Insurance

Even if one is eligible to use the public health system, it's a good idea to invest in additional private insurance as a top-up so that the cost of medical care is fully covered. This approach is particularly recommended to those with chronic medical conditions, as even subsidized costs can add up over time.

Expats who don't qualify as tax residents and therefore aren't eligible to make use of social services should make sure that they are covered with comprehensive private insurance. Some companies will include health insurance as part of employment packages.

## Emergencies

In an emergency, expats can either dial the universal EU emergency number (112) or the local emergency number (100). Emergency services in Belgium are fast, efficient and reliable.<sup>27</sup>

## Pharmacies

It's easy to find pharmacies throughout Belgium, which are identified by a green cross. All pharmacies are open Monday to Friday, with most also being open on a Saturday morning. For the remainder of the weekend, pharmacies work on a revolving emergency schedule.

A wide range of medications is available, and expats should be able to find just about any medication they might have used back home. The names might be different, though, so it's best to know the medication's chemical name rather than its brand name.<sup>28</sup>

## Health Risks

There are no significant health risks for expats moving to Belgium.

## Vaccinations

No specific vaccinations are required to enter the country, but expats should ensure that routine vaccinations are up to date. This includes vaccines for mumps, measles, rubella, polio, tetanus and chickenpox.<sup>29</sup>

## Health

The quality of healthcare in Belgium is consistently high, and eligible expats can make use of the same services and facilities as locals. All tax residents working in the country have access to the public healthcare system, via social services fees deducted from their salary. Although it's not free to use public healthcare, rates are subsidized with the government covering up to 75% of the cost.

<sup>27</sup> <http://www.expatarivals.com/belgium/healthcare-in-belgium> <sup>28</sup> <http://www.commissioner.brussels/i-am-an-expat/practical-daily-life/83-practical-daily-life/111-healthcare>

<sup>29</sup> <https://wwwnc.cdc.gov/travel/destinations/traveler/none/belgium>

