



COUNTRY GUIDE

Living & working
in Kuwait

Helpful Information
for Expats





■ Largest City

Kuwait City

■ Capital City

Kuwait City

■ Currency

Kuwaiti Dinar (KWD)



■ Ex-Pat Population

2.9 million (approx.)

INTRODUCTION TO KUWAIT

Part of the GCC, the State of Kuwait is situated in the northeast of the Arabian Peninsula, bordered by Iraq to the north and west, Saudi Arabia to the south, and the Persian Gulf to the east. The state capital is Kuwait City.

KUWAIT'S ECONOMY

AND BUSINESS LANDSCAPE

Kuwait is one of the richest countries in the world, with a predominantly petroleum-based economy, derived from its substantial oil reserves. However, like other GCC countries, Kuwait is undergoing significant diversification of its economy, focused on the 'New Kuwait 2035' program. This includes a range of initiatives to develop the private sector and attract foreign investment, by enhancing business processes and fostering an entrepreneurial culture.

While oil remains the lifeblood of Kuwait's economy, the country's ongoing efforts to diversify and modernize are indicative of its commitment to long-term economic sustainability and a more robust, diversified business landscape.

Kuwait's evolving business environment and strategic location in the region, make it a very attractive destination for organizations looking to expand into the GCC, as well as for talented professionals seeking to build a successful career.





KEY FACTS

& FIGURES

Official Language

Arabic

Second Language

English

Religion

Islam

Population

4.3 million (approx.)

GDP Total 2022

US **\$ 184.56 billion** (Source: World Bank)

GDP per capita

US **\$26,787** (approx.)

VAT

Currently No VAT

Time Zone

UTC **+3.00**

Whether you are starting a new job with a new employer, or pursuing a relocation opportunity with your current one, you will find moving to Kuwait an exciting and enriching experience. However, it is important to be mindful of the unique cultural and practical aspects of living and working in this diverse and dynamic country.

Respect the Culture

Kuwait is a conservative Islamic country, and you must respect local customs and traditions. Dress modestly at all times and, even though women are no longer required to wear an abaya in public, it is advisable to make sure your arms and legs are covered. Always ask for permission before taking pictures of people, especially women, avoid public displays of affection, and remember that there is a total ban on the buying and consumption of alcohol.

Learn Some Arabic Phrases

While English is widely spoken, learning basic Arabic phrases can go a long way in building relationships and showing respect to the local culture. It is also helpful for everyday interactions, like shopping and transportation.



YOUR NEW HOME

Cultural Sensitivity

Building strong relationships is essential in Kuwait. Be patient, polite, and avoid confrontational behavior. Business meetings often begin with social pleasantries and small talk, so take the time to get to know your colleagues and clients.

Cultural Diversity

Kuwait is a melting pot of cultures, with a significant expatriate population, so embrace its diversity and be open to making friends from different nationalities. You will never be bored and there are always new cultures and people to get to know and delicious new cuisines to try!



Respect for Ramadan

During the holy month of Ramadan, Muslims fast from dawn to sunset. As a sign of respect, it's essential to avoid eating or drinking openly in front of those who are observing the fast, and to be considerate of the altered schedules and increased devotion to prayer and reflection that many Muslims adopt during this period.

AUXILIUM: YOUR EMPLOYER OF RECORD

An Employer of Record (EOR) is a third-party organization that acts as the legal employer of a company's workforce and takes on all essential employer-related and HR management functions on its behalf, allowing the company to hire and engage employees in new countries and territories, legally and compliantly, without having to set up local entities.

As your company's EOR partner, Auxilium is your legal employer, and carries the responsibility for managing the entire employment lifecycle during your service with the company. We ensure that you are legally and fairly employed, and that the company's employment and HR functions are fully compliant with all prevailing Kuwaiti laws and regulations. At the same time, we enable your company to retain full control of its business operations, including the management of its employees and workforce.

KUWAIT LABOR LAW & YOU

Kuwait has a comprehensive legal and regulatory framework governing the employment of both local and expatriate personnel, including rules and guidelines on mandatory benefits, payroll management, working hours, leave entitlements, and end-of-service benefits.

As your legal employer, Auxilium ensures that you are treated fairly and equitably, and in compliance with these rules and regulations, at all times.



AUXILIUM: YOUR EMPLOYMENT LIFECYCLE

01

ONBOARDING

Contract Signing
Visa Processing
Social Insurance Registration

04

OFFBOARDING

Full and Final Settlement
Visa & Insurance Cancellation
Repatriation

PAYROLL

Payroll Processing
Leave Management
Expense Management

02

HR SUPPORT

Document Issuance
HR Liaison & Guidance
Statutory Benefit Provision

03

IMPORTANT EMPLOYEE INFORMATION

Employment Contract

Auxilium will provide you with an Employment Contract, containing detailed information, terms and conditions, regarding your employment, including: Job Title & Description; Probation Period; Remuneration; Benefits; and Notice Period. You should retain one signed copy of the Contract, the other will be held on file by Auxilium.

Employment Visa

Auxilium will manage the process for obtaining your visa, which is the first step in obtaining your Iqama.

Residence Permit/Civil ID Card

Auxilium will manage the process for obtaining your Civil ID Card (Residence Permit). The Civil ID Card acts as the standard form of identification in Kuwait, and you will need it to undertake tasks such as entering into telecom, utility and lease agreements, as well as for opening personal bank accounts. You should carry your Civil ID Card with you at all times, and if you fail to present it when requested, you can be fined. The Iqama is limited to a duration of one year.

Nationalization Programs

All GCC countries have nationalization initiatives and programs that are aimed at increasing the participation of their citizens in the workforce. These initiatives are considered very important to the future of the region, and include a mix of regulations, targets and incentives, together with innovative education and skills training reforms. To find out if and how the nationalization programs impact your organization, please speak to your Auxilium Customer Success Manager.

Medical Insurance

It is mandatory for employers to provide all their employees with free medical insurance cover. At Auxilium, in accordance with your company's policies will offer a range of policies, from ones that provide basic cover to meet all mandatory requirements, to more comprehensive policies, with higher annual limits and worldwide coverage, together with options for dental, optical and maternity cover.

Leave Entitlement

Employees in Kuwait are entitled to annual leave, sick leave, maternity leave, parental leave and leave to complete Hajj. By law, employees who have completed over 9 months of service, are entitled to 30 working days of annual leave.

Salary Payments

Salaries must be paid in accordance with the rules and regulations of the Wages Protection System (WPS). Payments are made monthly, typically on the last day of the month, and must be paid into a Kuwaiti bank account. At Auxilium, we provide our clients with end-to-end fully compliant payroll management services, that ensure you are paid on time and in full.

Family Sponsorship

Foreign nationals living and working in Kuwait, cannot currently sponsor their families or dependents through a Family Visa. This situation is under constant review, and may change in the future. To find out more, please speak to your Auxilium Customer Success Manager.

End of Service Benefits

Employees are entitled by law to a set of End of Service Benefits (EoS), including gratuity. EoS are paid after the termination of the employment contract on an accumulated basis for the tenure served, and include:

- Any unpaid wages or overtime payments due
- Encashment of unutilized leave entitlements
- Any repatriation expenses applicable as per the employment contract and/or Kuwaiti Labor Law
- End of service gratuity

Gratuity payments are calculated as follows for employees who are paid monthly:

- Less than 1 year service: No gratuity entitlement
- 1 to 5 years' service: 15 days of gross salary per year of service
- Over 5 years' service: 30 days of gross salary per year of service

Gratuity shall not exceed 18 month's salary.

HR Administrative Support

A key part of Auxilium's role is to provide ongoing support to our employees. This includes advice and guidance on all employment issues, as well as providing any regulatory or other documents you might require, including salary certificates and No Objection Certificates (NOCs). Please speak to your Auxilium Customer Success Manager for any help or support you require, or email info@auxiliumservices.com



HELPFUL INFORMATION

Changing jobs and relocating to a foreign country can be a daunting and challenging experience. At Auxilium we are here to help you settle into your new home and new way of life.

Below, you will find some helpful advice and guidance. If you require additional information, or have specific questions on these or other topics, please contact us direct at: info@auxiliumservices.com If we don't know the answer, we are certain we will know someone who does.

Relocating to My New Home

There are a number of specialist companies in Kuwait that can assist you with shipping your possessions to your new home. However, many people find it is often simpler to appoint an international shipping company in their home country, who then liaises with local partners for the safe delivery of their possessions.

Finding a Great Place to Live

Expats can buy property in Kuwait, but most people prefer to rent and there is a vast amount of choice to suit all budgets and preferences. Most properties are let unfurnished and on an annual lease basis. To enter into a lease agreement, you will need the following:

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- **Documents:**

Passport Copy

- Civil ID Copy

- **Payments:**

Rent: Normally paid quarterly, through post-dated cheques

Security Deposit: Typically, 5% payable on signing

Agents Fees: Typically, 5% payable on signing

Finding the Best Schools for My Children

Kuwait offers a diverse range of international schools to cater to the expat community, reflecting the country's multicultural landscape and commitment to providing high-quality education. One of the most popular curricula is the British system, with many schools offering a well-rounded education based on the UK curriculum, and often including elements of the International Baccalaureate (IB) program. Finding the right school can be a challenge, and it is often helpful to speak to colleagues and other expats to get a feel for what is available near you.



Setting Up My Personal Bank

You will need a Kuwaiti bank account for your salary payments, and opening a personal account is relatively simple. To open an account, you will typically need:

To open an account, you will typically need:

- Passport Copy
- Civil ID Card Copy

Useful Resources

There are a number of websites and other resources available that give helpful advice and guidance to expats living in Kuwait.

These include:

- [ExpatWoman: The Best Global Expat Website](#)
- [Kuwait Guide - All about Visit and Living in Kuwait \(visit-kuwait.com\)](#)
- [Moving to Kuwait? Here's Everything You Need to Know \(internations.org\)](#)
- [Gulf News Expats](#)

Disclaimer

This publication is intended as a guide only. While every effort is taken to ensure that the details it contains are accurate at the time of publication, Auxilium cannot accept responsibility or liability for any inaccuracies, or subsequent changes to the information it describes. In addition, this publication, or any information contained herein, does not constitute or represent an agreement or contract, in full or in part, with Auxilium.





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Need More Assistance?

The Team at Auxilium is always available to help you, whether you need advice on where to find specific services, or you have a question related to your employment.

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