



## ANNEX XVII: LIVING IN THE REPUBLIC OF ZAMBIA

### FIRST VISIT CONSIDERATIONS

The following considerations should be taken into account.

#### a) Visa applications

In the Republic of Zambia, obtaining a visa is generally straightforward, provided that all the required documentation is available. Nationals of Common Market for Eastern and Southern Africa (COMESA) and Commonwealth member countries generally do not require a visa to visit the Republic of Zambia. However, nationals of the following Commonwealth countries do require visas: The Islamic Republic of the Gambia, the Republic of Ghana, the Republic of India, the Islamic Republic of Pakistan, Independent State of Papua New Guinea, the Democratic Socialist Republic of Sri Lanka and the United Kingdom of Great Britain and Northern Ireland.

The visas may be obtained from any Zambian High Commission and Embassy abroad. It is also possible to obtain a visa at Zambian entry points for some specified foreign country nationals (e.g. the United Kingdom of Great Britain and Northern Ireland, and the United States of America). Furthermore, potential investors can obtain a visa at the point of entry by requesting ZDA to apply on their behalf (must send a scanned copy of their passport showing picture and details of passport holder). It should be noted that a work permit is required before any foreign national can take up employment in the Republic of Zambia.

All resident expatriates must obtain a re-entry permit prior to leaving the country. The permit can be obtained from the immigration office and will be valid for 90 days.

#### b) Vaccinations

- I. Cholera:** required if passengers are coming from an infected zone;
- II. Yellow fever:** required only if passengers have been in an infected zone a week prior to their arrival in the Republic of Zambia;
- III. Anti-malarial precaution:** highly recommended that visitors take anti-malarial medication before coming to the Republic of Zambia. Please contact a competent medical authority in your country for appropriate advice.

### HOUSING

The Republic of Zambia is a safe and friendly nation where foreigners can feel at home and go about their lives in comfort and security. Suitable expatriate accommodation is available in most urban areas. High-quality accommodation includes a three-bedroomed, mostly unfurnished detached house standing on its own plot, often with a swimming pool and full security provisions. A full range of furniture is available from local suppliers and it is also possible to have it made on order from quality Zambian wood at a reasonable cost. Furnished properties can be found, including flats to rent. New arrivals are advised to contact reputable real estate agents or realtors, who are listed in the Yellow Pages, as well as in a monthly publication called the Lowdown or in the daily newspapers. Typical rentals are:

- I. One-bedroom house or apartment – ZMK 5,000 (\$500) and more**
- II. Two-bedroom house or apartment – ZMK 15,000 (\$1,500) and more**
- III. Three-bedroom house or apartment – ZMK 20,000 (\$2,000) and more**
- IV. One house within a housing complex with security – ZMK 30,000 (\$3,000) and more.**

### BANKING

The Republic of Zambia is served by a number of domestic and international banks that play a very positive role in economic development. A list of these banks is provided in Annex 2. The commercial banks operating in the country have a well-distributed branch network and automated teller machines (ATMs) across the country. All major credit cards are accepted in urban areas.

ATM facilities are provided by commercial banks. Visitors with VISA and VISA Electron cards can draw cash from VISA ATMs in the Republic of Zambia. Traveller's cheques and hard currency banknotes can be cashed at banks, large hotels or bureau de change. (Note: Proof of purchase of traveller's cheques is prerequisite to cashing at these outlets.)

## MONETARY SYSTEM

**Currency:** Zambian Kwacha (ZMK)

100 Ngwee = ZMK 1

**Denominations:** Notes: 2, 5, 10, 20, 50 and 100;

**Coins:** 5n, 10n, 20n, 50n and 1

There are no restrictions on importation of foreign currency into the Republic of Zambia, but all cash and traveller's cheques should be declared on Customs Form T2, available from Customs officers at the port of entry. The Zambian Kwacha floats freely against the major world currencies, including the US dollar, British pound, euro and South African rand.

There are no restrictions on foreign currency dealings (proof of traveller's cheque purchase is needed) and cash can be changed over the counter in any bank and at the numerous bureau de change. ATM machines are located outside the banks and at shopping malls.

## HEALTH

The Republic of Zambia is on a high plateau (1,280 metres above sea level) and is a fairly healthy place to live. Tap water in homes and hotels is treated, but as precautionary measure should be boiled or chlorinated before drinking. There are many good privately run clinics and hospitals in most towns, including good dental clinics for normal health problems. Super-specialist medical centres are being developed and encouraged.

## EDUCATION

The Zambian education system is comprised of primary and secondary schools, and university education. The language of instruction is English.

### PRIMARY AND SECONDARY SCHOOL

The state educational system is Zambian oriented and, therefore, expatriate parents must look for private schooling for their children. There is satisfactory private infant, primary and secondary schooling available in Lusaka and other parts of the country. The schools commonly used by the international community are:

- I. International School of Lusaka (ISL)
- II. Baobab College
- III. American International School
- IV. The Lusaka International Community School (LICS)
- V. French School of Lusaka
- VI. British International School
- VII. Italian International School of Lusaka
- VIII. Chinese International School of Lusaka.

Other schools include Chengelo Secondary School in Mkushi, Simba International School in Ndola, and Musikili Primary School in Mazabuka, which all have provisions for day scholars and boarders. There are also many nursery schools for children between six months and six years of age, which are mostly privately run and have a good reputation.

## UNIVERSITIES

There are three state-run universities in the Republic of Zambia, one in Lusaka, one in Kabwe (Central Province) and another in Kitwe (Copperbelt Province). In addition, there are various other tertiary level institutions, including the Zambia Institute of Chartered Accountancy Studies (ZCAS) in Lusaka as well as a number of private universities.

## CLOTHING

Ties and jackets or suits are the norm for business and office formal attire. For the rest, European summer clothing is ideal. It can get very cold in the evenings around June and July, so bring warm clothing. Tracksuits are very useful when temperatures fall in the evening, with shorts and t-shirts worn during the day.

Temperatures can vary considerably during the rainy season. At formal functions, dress tends to be casual, although evening dress and suits are often the norm. Women should be cautioned against wearing very short shorts. There are good tailors available who can make clothes for ladies at very reasonable cost.

Lusaka and the main urban centres offer many shops selling clothing and shoes of all standards and quality, though it might be advisable to bring plenty of everything, especially baby clothing and sports clothes, and good walking shoes for trips in the bush.

*NB: During the rainy season, raincoats and umbrellas are quite useful.*

## LEISURE ACTIVITIES

Activities such as keep-fit, aerobic, weight training, golf, tennis, swimming, bowls, squash, rugby, horse riding and polo are available in the Republic of Zambia. It might be necessary to bring your gear. There is an ornithological society (bring your own binoculars), a wildlife society and a music society (need to bring your own instrument). Social life tends to revolve around the various clubs and private entertaining.

Lusaka has a very good selection of restaurants. The Republic of Zambia has ample opportunity for camping and the scenery is beautiful. There are also great opportunities for fishing. Weekend breaks are possible at safari lodges outside Lusaka, Kafue National Park or Lake Kariba. The world-famous Victoria Falls and the connecting gorges provide the best white-water rafting in the world as well as access to the highest commercial bungee jump in the world, and also has a unique ability to provide whaling safaris.

## BUSINESS HOURS

Zambians use the 24-hour clock in conversation as well as in writing (instead of the 'am' or 'pm'). Normal working hours in government and private sector offices are from 8:00–13:00 and 14:00–17:00 between Monday and Friday. Banks operate from 8:15–14:30 between Monday and Friday.



Most banks are closed for business on weekends, except the first and last Saturdays of each month when they open from 8:15–11:00. Supermarkets are open every day until 21:00 except until noon on Sunday. Following is a list of public holidays in the Republic of Zambia.

### PUBLIC HOLIDAYS

1 January	<i>New Year's Day</i>
8 March	<i>International Women's Day</i>
12 March	<i>Youth Day</i>
End of March	<i>Good Friday</i>
First Monday after Good Friday	<i>Easter Monday</i>
1 May	<i>Labour Day</i>
25 May	<i>Africa Freedom Day</i>
First Monday in July	<i>Heroes Day</i>
<i>First Tuesday in July</i>	<i>Unity Day</i>
<i>First Monday in August</i>	<i>Farmers Day</i>
18 October	<i>National Prayer Day</i>
24 October	<i>Independence Day</i>
25 December	<i>Christmas</i>

*Many organizations close shortly before Christmas for 'industrial break' and reopen after the first week in January.*



### GENERAL

- I.** The main electricity supply in the Republic of Zambia is 220 to 240 volts AC 50 cycles. There are voltage fluctuations and occasional power cuts. Power surge or spike protectors are recommended to prevent damage. Most properties are fitted with square pin 13 amp sockets;
- II.** The country uses the metric system for weights and measures. Zambian TV runs on PAL B/G on channels 10 and 20 VHF; there are four channels. However, multi-channel satellite TV is available on a monthly subscription basis. There are video rental outlets and the British Council provides a video film rental service;
- III.** It is worthwhile to bring a good short-wave radio;
- IV.** The country is two hours ahead of GMT;
- V.** International telephone calls to and from the Republic of Zambia are reliable, with direct dialling (on request with special deposit) available. The international code for the Republic of Zambia is +260 and the major city codes include: Lusaka +211, Ndola and Kitwe +212, and Livingstone +213.