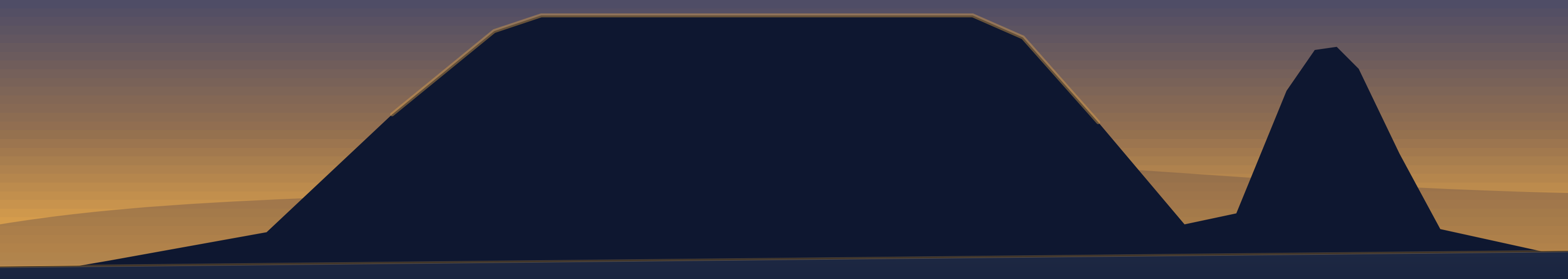
THE EXPAT CLUB

THE 2026 GUIDE

Relocating to South Africa

Everything you need to arrive with confidence — visas, neighbourhoods, schools, healthcare, money, safety and your first 30 days.



Brought to you by The Expat Club — the community for internationals building a life in South Africa.

EXPATCLUB.CO.ZA

BEFORE YOU START

A quick, honest word before you start.

Moving to South Africa is one of the best decisions you'll ever make — and one of the most admin-heavy. This guide exists because when we moved here, nobody handed us the map. Everything below is written from lived experience and kept current for 2026.

A GUIDE, NOT ADVICE

This is a **planning guide, not professional advice.** Visa, tax and legal rules change, and your personal situation matters. Where it counts, we'll tell you exactly which kind of professional to speak to — and we've vetted a handful of the best in our Associated Partners directory so you're not gambling on a Google search.

Let's get you here.

IN THIS GUIDE

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CHAPTER ONE

01

Visas & Immigration

Getting the visa right is the single most important part of your move — and the part most people underestimate on timing. Start early. South African immigration is thorough, document-heavy, and slower than you expect. Build in **three to six months** for most routes.

Below are the routes most relocating internationals actually use.

The Remote Work Visa (Digital Nomad Visa)

South Africa's newest and, for many, most relevant route — introduced in 2024 for people employed or contracted by companies **outside** South Africa.

— **Who it's for:** remote employees and freelancers with foreign-sourced income.

— **Income requirement:** roughly **R650,976 per year** (about USD $37,500) — this changes, so confirm the current figure.

— **Length:** issued for up to 12 months initially, renewable toward a total stay of up to **three years**.

— **The catch:** you cannot take up employment with a South African company, and processing has been slow and bureaucratic in its early rollout. Apply with more lead time than the "official" estimate suggests.

Critical Skills Work Visa

If your profession is on South Africa's Critical Skills List (many engineering, IT, medical, and specialised finance roles qualify), this is often the strongest long-term route — it can lead toward permanent residence.

— **Who it's for:** professionals in shortage occupations.

— **You'll need:** proof of qualifications (evaluated by SAQA), professional body registration where relevant, and usually a job offer or confirmation of employment.

— **Why it's good:** a recognised path to permanent residency over time.

General Work Visa

For those with a specific South African job offer that isn't on the Critical Skills list. It's more onerous — the employer must generally prove the role couldn't be filled by a South African — so it's the harder work route.

Business Visa

For those investing in or starting a business in South Africa. Requires a minimum capital contribution (commonly cited around R5 million, with exemptions for certain priority sectors) and a viable business plan.

Retired Person's Visa

Popular and surprisingly flexible — and it does **not** require you to be of any particular age.

- **Who it's for:** anyone who can show a guaranteed retirement income or net worth.
- **Income requirement:** typically around **R37,000 per month** in pension, annuity or investment income (confirm the current figure).
- **Why people love it:** renewable, and doesn't tie you to an employer.

Relative's / Spousal & Life-Partner Visa

If you have a South African spouse, life partner, or immediate family member, this route lets you live here — and, in many cases, apply for the right to work.

Permanent Residence

Several of the above can lead to permanent residence, either directly (e.g. spousal after five years, or on some critical-skills and retirement routes) or over time. Worth planning toward from day one if South Africa is a long-term home.

WORTH UNDERLINING

The three rules that save people the most pain

1. **Start three to six months early.** Genuinely.
2. **Get your documents right the first time** — police clearances, unabridged birth/marriage certificates, SAQA evaluations and medical/radiological reports all take time and are the usual bottleneck.
3. **Use an immigration attorney or registered practitioner** for anything beyond the simplest case. A rejected application costs you months. This is the number-one place a small professional fee saves you enormously — see our vetted immigration partners.

CHAPTER TWO

02

Where to Live

South Africa isn't one place — it's several very different cities, each with its own rhythm, climate and cost. Here's the honest lay of the land, neighbourhood by neighbourhood.

Cape Town

The postcard city: mountain, ocean, wine country, and the strongest pull for lifestyle-driven expats and remote workers. More expensive than the rest of the country, and worth it to most who choose it.

Atlantic Seaboard

The premium coastal strip. **Sea Point** (walkable, buzzy, great for newcomers and singles), **Green Point** and **Mouille Point** (central, near the V&A Waterfront), **Bantry Bay, Clifton, Camps Bay** (spectacular, priciest). Best for: those who want ocean, walkability and don't mind paying for it.

City Bowl

Beneath Table Mountain: **Gardens, Oranjezicht, Tamboerskloof, Vredehoek, Higgovale**. Leafy, central, close to town and restaurants, characterful older homes. Best for: professionals and families who want to be central without being on the coast.

Southern Suburbs

Greener, more established, family territory: **Constantia** and **Bishopscourt** (large properties, wine estates, old money), **Newlands, Claremont, Rondebosch, Kenilworth** (near top schools and the universities). Best for: families prioritising schools and space. Note: can be cooler and wetter in winter than the coast.

Southern Peninsula

Muizenberg (surf, bohemian, affordable), **Kalk Bay, Fish Hoek, Noordhoek** (village feel, more remote). Best for: a slower, sea-village lifestyle if you don't need to be in the city daily.

Northern Suburbs & Winelands

Durbanville, Stellenbosch, Somerset West, Franschhoek. More affordable, more space, wine country on the doorstep. Best for: families and those working from home who want value and don't need the city.

Johannesburg

The economic engine — where the jobs, corporates and money are. Bigger, faster, higher-altitude (bring warm clothes for winter mornings), and, dollar-for-dollar, better value than Cape Town. Life here is estate- and suburb-based rather than walkable.

Sandton — the corporate heart; apartments, malls, business. **Rosebank** — more walkable, artsy, great restaurants and a Sunday market. **Bryanston, Morningside, Hyde Park, Melrose** — leafy, upmarket, family suburbs. **Parkhurst, Parktown North, Greenside, Linden** — trendy, walkable "old Joburg" with café strips. **Fourways & northern estates** — big secure gated estates popular with families.

Durban & KZN Coast

Warm, subtropical, laid-back, and the best value of the three. The coast north of the city is where most expats look.

Umhlanga and **Ballito** — modern, secure, beachfront estate living, strong for families. **La Lucia, Morningside, Musgrave, Berea** — established leafy suburbs closer to the city. Best for: warm-weather living, beaches, lower cost — with fewer international-job options than Joburg or Cape Town.

RENT BEFORE YOU BUY

Whatever you're planning, rent for your first 6–12 months.

Neighbourhoods feel completely different once you live in them, and it takes a season to learn a city's traffic, weather and rhythm. Foreigners *can* buy property in South Africa (with a few financing and exchange-control nuances) — but do it once you actually know where you want to be.

CHAPTER THREE

03

Schools & Education

If you're moving with children, schooling will shape where you live — so plan it in parallel with, not after, your visa.

The three curricula you'll hear about

CURRICULUM	WHAT YOU NEED TO KNOW
IEB	The Independent Examinations Board — the most common curriculum in top private schools; a respected South African qualification, well recognised internationally.
Cambridge (CAIE)	The British international curriculum (IGCSEs, A-Levels); common in international schools and good for families who may move on again.
IB	The International Baccalaureate — offered by a handful of schools; ideal for globally mobile families.

Top private & international schools

CITY	SCHOOLS
Cape Town	Bishops (Diocesan College) and SACS (boys), Herschel and Rustenburg (girls), Reddam House (co-ed, multiple campuses), the International School of Cape Town and the American International School of Cape Town (international curricula).
Johannesburg	St John's College, St Stithians, King Edward VII (boys), Roedean and St Mary's (girls), the American International School of Johannesburg and the French/German international schools (international curricula).
Durban	Michaelhouse and Hilton College (renowned boarding schools in the KZN Midlands), Durban Girls' College, Clifton, Crawford.

How admissions really work

- **Waiting lists are real and long** at the most sought-after schools — some families register at birth. Apply the moment you know you're coming.
- **Fees** at top private schools run broadly **R120,000–R320,000+ per child per year** — high by local standards, often very reasonable to families earning in dollars, pounds or euros.
- **Government/public schools** vary enormously; the best (often former "Model C" schools) are excellent and far cheaper, but oversubscribed and tied to catchment areas.

DO THIS EARLY

Email the admissions offices of your two or three target schools before you finalise a neighbourhood. Where your child gets a place should influence where you rent. Our education partners can help you shortlist and navigate waiting lists.

CHAPTER FOUR

04

Healthcare & Medical Aid

South Africa's **private** healthcare is genuinely world-class — excellent hospitals, specialists and facilities. The public system is under strain and not what most expats will use. The practical upshot: **you need private cover, and it's often a visa condition anyway.**

Your two options

OPTION ONE

Local medical aid

South African health insurance. The main schemes are **Discovery Health, Momentum, Bonitas** and **Fedhealth**. Discovery is the market leader and its Vitality wellness programme is popular.

Pros: designed for the local system, direct hospital settlement, comprehensive.

Cons: foreigners without permanent residence sometimes face restrictions or waiting periods; plans range widely in price and coverage.

OPTION TWO

International health insurance

Providers like **Cigna Global, Allianz Care, Bupa Global** and **William Russell** offer expat plans.

Pros: portable across countries, no local-residency requirement, often covers you in transit and back home.

Cons: can be pricier; you may pay upfront and claim back.

Which to choose

- **Staying long-term / going for residency?** Local medical aid usually makes more sense over time.
- **Here for one to three years, or splitting time across countries?** International insurance is often simpler.

The private hospital groups you'll hear trusted names for are **Netcare, Mediclinic** and **Life Healthcare** — all with excellent facilities in the major cities.

SORT COVER BEFORE YOU LAND

Many visas require proof of medical cover, and you don't want a gap. Speak to a broker who handles expats specifically — the wrong plan is an expensive mistake. See our medical-aid partners.

CHAPTER FIVE

05

Money, Banking & Tax

This chapter has the most moving parts. Read it, then get proper advice on the tax section — it's genuinely worth it.

Opening a bank account

The major banks are **FNB, Standard Bank, Absa, Nedbank** and **Capitec** (Capitec is the low-cost favourite; FNB is popular with expats for its app and service).

- **Residents** (with a valid visa) can open a standard account.
- **Non-residents** can open a **non-resident account**, which has some restrictions on moving money.
- **You'll typically need:** passport, your visa/permit, and proof of South African address (a lease, or a utility bill). The proof-of-address requirement is the usual chicken-and-egg headache for newcomers — ask your bank which alternatives they accept (a signed lease often works).

Moving money in and out — Exchange Control

South Africa has **exchange control** administered by the Reserve Bank (SARB). It's not a barrier to normal life, but it means large transfers in and out are documented and, in some cases, need approval. Bringing money *in* is generally straightforward and worth recording properly (so you can take it out again later). For anything substantial, use a specialist forex provider rather than your high-street bank — the rates and guidance are better.

Tax — the part to get right

Whether South Africa taxes your **worldwide income** depends on whether you're a **tax resident**, determined by two tests:

Ordinarily resident test	Is South Africa your real, settled home?
Physical presence test	Broadly, more than 91 days in the current tax year *and* in each of the previous five years, *and* more than 915 days total across those five years.

If you become a tax resident, South Africa taxes your worldwide income (with relief for foreign taxes and certain exemptions on foreign employment income). If you're **non-resident**, you're generally taxed only on South African-source income. There are also **double-taxation agreements** with many countries to stop you being taxed twice.

Key bodies and terms you'll meet: **SARS** (the revenue service), **provisional tax** (if you earn income that isn't taxed at source), and the annual **tax season**.

THE CONVERSATION THAT PAYS FOR ITSELF

This is the single most valuable professional conversation you'll have.

Tax residency, the timing of your move, exchange control and your home-country obligations interact in ways that are very personal. One session with a cross-border tax advisor before you move can save you a fortune and a lot of stress. We've vetted specialists who handle exactly this — see our tax & financial partners. *(Nothing in this guide is tax advice.)*

CHAPTER SIX

06

Everyday Life

The practical texture of living here — the things that make the first month smooth or frustrating.

Load-shedding & power

South Africa became famous for **load-shedding** — scheduled rolling power cuts by the utility, Eskom. The situation has improved markedly from its worst, but it remains variable, so plan for it rather than be surprised by it:

- Many homes, estates and apartment blocks now have **inverters, batteries or solar** — ask about backup power when you rent. It's a real differentiator in comfort.
- Download a load-shedding schedule app (EskomSePush is the local standard) so you always know the status in your area.
- Keep a power bank, and consider a small UPS for your wifi router so you stay online through a cut.

Connectivity & phones

— **Fibre** is widespread in the cities and generally excellent and affordable (providers include Vumatel, Openserve, Frogfoot via ISPs like Afrihost, Webafrica, Cool Ideas).

— **Mobile:** Vodacom and MTN have the best coverage; Rain and Telkom are cheaper; buy a prepaid SIM on arrival and switch to a contract later.

— **RICA:** by law you must register a SIM (called RICA) with your passport and proof of address — do it at any mobile shop.

Driving & transport

— South Africa drives on the **left**.

— You can drive on a foreign licence with an **International Driving Permit** (or an English-language licence with a photo) for a period; longer-term, look into converting or obtaining a South African licence.

— **A car is close to essential** in Joburg and much of Cape Town — public transport is limited. **Uber and Bolt** work well in the cities and are widely used and affordable.

— Traffic in Joburg and Cape Town is heavy at peak times; factor commute into where you live.

Cost of living

For those earning in foreign currency, South Africa offers an **excellent standard of living for the money** — dining, wine, domestic help, fuel and services are inexpensive by Western standards; imported goods and electronics are pricier. Rent is your biggest line item and varies hugely by city and suburb.

Domestic help

Employing a **domestic worker or gardener** (part- or full-time) is common and affordable. If you do, do it properly: pay at least the legal minimum wage, register with **UIF** (unemployment insurance), and give a written contract. It's the right thing and it's the law.

The good stuff

Wine estates on your doorstep, world-class restaurants at a fraction of London or New York prices, hiking and beaches, and some of the best weather anywhere. This is why people come — don't let the admin overshadow it.

CHAPTER SEVEN

07

Safety & Security — The Real Picture

Let's talk about the thing everyone Googles at 2am. Safety in South Africa is a real consideration — and it's also widely misunderstood by people who've never been. Here's the honest, practical version.

> THE TRUTH IN ONE PARAGRAPH
>
> Crime statistics are high nationally, but risk is extremely **localised** and **manageable.** Millions of people — locals and expats — live full, happy, safe lives here by being sensible and set up well. You adjust your habits, you choose your area, and then you mostly stop thinking about it.

How residents actually live

— **Choose your suburb well** — this matters more than any other single factor. The neighbourhoods in Chapter 2 are chosen by expats for good reason.

— **Home security is standard, not paranoid:** walls, electric fencing, alarm systems and an **armed-response** contract (ADT, Fidelity, and others) are normal parts of renting a home. Most homes come with them; ask.

— **Estates and secure complexes** offer an easy, low-worry option — controlled access and patrols — which is why they're popular with families and newcomers.

— **Situational awareness over fear:** don't flash valuables, be alert at traffic lights at night, use Uber/Bolt after dark, keep car doors locked. These become second nature within a week.

— **Neighbourhood WhatsApp groups and community policing** are active and genuinely useful — join yours.

What not to do

- Don't walk in unfamiliar or deserted areas at night.
- Don't leave phones/bags visible in the car.
- Don't let scary headlines make the decision for you — but don't be naïve either. Respect the environment and it respects you back.

THE PATTERN THAT WORKS

The expats who thrive here are the ones who set up sensibly in the first fortnight — good area, home security sorted, a couple of local WhatsApp groups joined — and then get on with enjoying an extraordinary country. Our security partners can advise on armed response and home setup.

CHAPTER EIGHT

08

Building a Life & Meeting People

Here's the part the other relocation guides skip — and the one that actually determines whether you *love* living here or count the days.

The paperwork is temporary. The real challenge of moving countries is **loneliness** — arriving somewhere beautiful and knowing no one. The expats who flourish are, almost without exception, the ones who build a community fast.

That's precisely why **The Expat Club** exists. We run real, warm, in-person events across South Africa — newcomer welcomes, socials, dinners, hikes, wine tastings and interest groups — for internationals building a life here. No cold networking, no name-tag awkwardness: just genuine ways to meet people who understand exactly what you're going through, because they went through it too.

We launch our in-person events in **Cape Town in late 2026**, rolling out to Johannesburg and Durban thereafter.

When you arrive, you won't arrive alone.

Join the list at expatclub.co.za — and get first access to our launch events.

CHAPTER NINE

09

Your First 30 Days — Checklist

Print this. Work through it. You'll feel in control within a month.

WEEK 1

Land & set up the essentials

- ◯ Buy a prepaid SIM and RICA it (passport + proof of address)
- ◯ Download key apps: Uber, Bolt, EskomSePush (load-shedding), your bank's app, WhatsApp
- ◯ Get short-term accommodation sorted; don't rush into a lease
- ◯ Confirm your medical cover is active
- ◯ Find your nearest supermarket, pharmacy (Clicks/Dis-Chem) and hospital

WEEK 2

Money & mobility

- Open a bank account (passport, visa, proof of address / lease)
- Sort transport — arrange a car (buy/rent) or map your Uber/Bolt routine
- Register with a local GP/doctor
- Set up a forex plan for moving money in properly

WEEK 3

Home & neighbourhood

- Explore 2–3 neighbourhoods you're considering — visit at different times of day
- View rentals; check backup power and security before signing
- Understand the area's load-shedding schedule
- Join your neighbourhood/community WhatsApp group

WEEK 4

Build your life

- [ ] Sign your lease (once you're sure of the area)
- [ ] Arrange fibre installation and an armed-response contract
- [ ] If you have kids: confirm school places and start dates
- [ ] **Get social** — join The Expat Club and get to your first event
- [ ] Book the professional conversations that matter: immigration (renewal planning) and cross-border tax

You've got this.

South Africa will test your patience with paperwork and then reward you with a quality of life that's hard to find anywhere else on earth. Thousands of us made this move and never looked back.

When you're ready to turn the plan into a life — and to meet the people who'll make it feel like home — we'll be here.

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JOIN THE LIST — EXPATCLUB.CO.ZA

First access to launch events for early members.

DIRECTORY

Trusted partners

The professionals we point our own members to — independently vetted, expat-fluent, and used to the questions in this guide. Request an introduction at expatclub.co.za.

Immigration

Immigration attorneys and registered practitioners for visas, renewals and permanent residence.

Property

Rental agents and buyer's advisors across Cape Town, Johannesburg and Durban.

Tax & financial

Cross-border tax advisors for residency, exchange control and home-country obligations.

Medical aid

Brokers who handle expat cover — local medical aid and international insurance.

Moving & relocation

International movers and settling-in services for door-to-door relocations.

Schools & education

Education consultants for shortlists, waiting lists and admissions.

Security

Home security assessments, armed response and estate advice.

THE EXPAT CLUB

Introductions are part of our Associated Partners programme — always independent, never obligatory.

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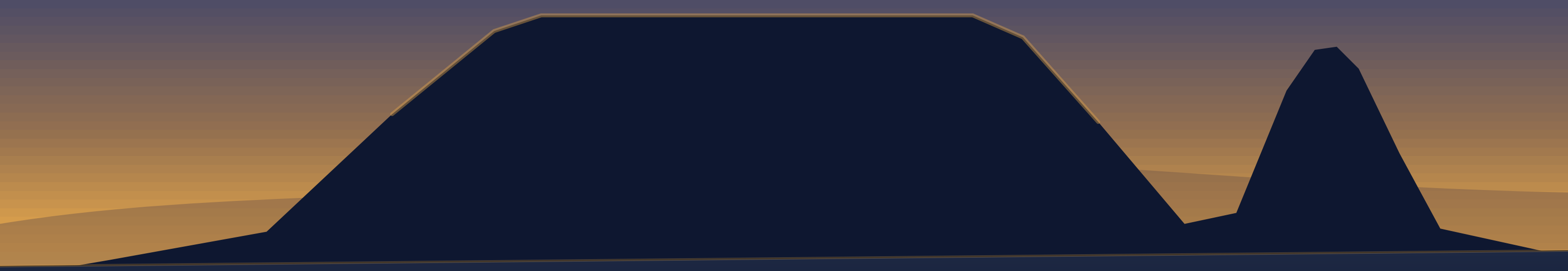
The community for internationals building a life in South Africa.



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