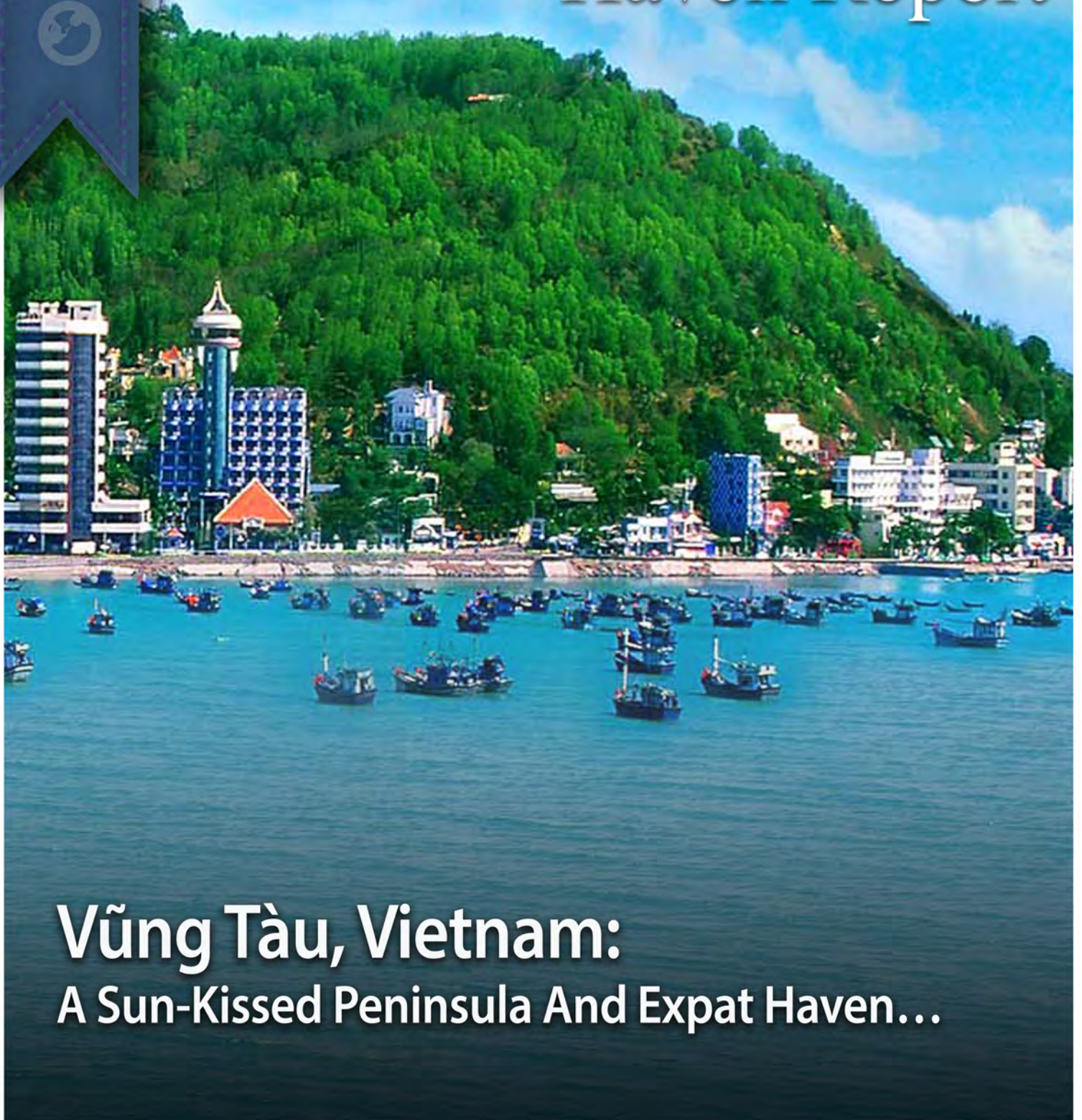




OVERSEAS

Haven Report



Vũng Tàu, Vietnam:
A Sun-Kissed Peninsula And Expat Haven...



Vũng Tàu: A Sun-Kissed Peninsula And Laid-Back Expat Haven

By Wendy And David Justice

Vũng Tàu (pronounced “voong tao”) was Vietnam’s first established seaside resort. Sun worshippers have been coming here to relax and unwind since 1870. In a country with 3,260 kilometers (2,021 miles) of coastline, that is an impressive distinction.

With Ho Chi Minh City (Saigon) just a short boat trip or drive away, it’s no surprise that Vũng Tàu is a popular weekend escape. It’s a sleepy and laid-back town during the weekdays, but it fills up on the weekends when hordes of Saigoners descend upon the beaches, resorts, and restaurants to escape the city. The ocean that surrounds the peninsula places Vũng Tàu in a perfect location. The air is clean, the skies

are sunny almost every day, and a cool breeze makes the warm temperatures feel pleasant. Seafood lovers come to feast, surfers flock to the area to take advantage of the waves, and kite flyers and joggers enjoy almost perfect weather year-round.

Besides being a beach resort, Vũng Tàu is also a home to a significant oil industry. Large offshore oil deposits were discovered in 1981, turning Vietnam into one of the largest oil producing countries in Southeast Asia and making the Ba Rịa-Vũng Tàu province the most prosperous in the country. The ocean is dotted with oil tankers, and a large port located up the peninsula from Vũng Tàu City serves many oil and merchant

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ships. The income from the petroleum industry has significantly boosted the economy, giving Vũng Tàu a decidedly middle-class—and in parts, even wealthy—feel. Good city streets and attractively landscaped, wide, divided highways make driving quite pleasant, and numerous well-maintained parks and public spaces adorn the city.

Although Vũng Tàu is one of the more popular beach resorts in the vicinity, many people like it enough to live here full-time, including a large population of foreigners. The city is a popular retirement haven for Australians, followed by a sizable number of Europeans and Americans. Most of these people are retired, though a few of them own restaurants, bars, and other businesses. Together, expats here make up an estimated 4,000 to 5,000 people. There is a Russian compound in the city that houses an additional 4,000 Russian oil and gas workers and their families.



The scene on the street

Vũng Tàu is an extremely foreigner-friendly city. It's rare to walk down the street without someone offering a cheerful greeting and a smile. It feels like a small town in many ways—it's quiet, laid-back, and lacks the hustle and bustle of Ho Chi Minh City—yet you can find whatever you need here.

Pirates, Beaches, And Boat People

During the 14th and 15th centuries, Vũng Tàu's swampy port was well-known to European trading ships. Boats would come here to anchor, wait out bad weather, and trade with the few small villages that existed. The name Vũng Tàu means "anchorage" in Vietnamese.



Statue of a Vietnamese hero

Malay pirates used the port as a base during the early 19th century to attack traders in nearby Gia Dinh City. The king of the Nguyen Dynasty, Gia Long, sent his army to Vũng Tàu to remove the ruffians. He succeeded in driving the pirates out and awarded the land he seized to his troops.

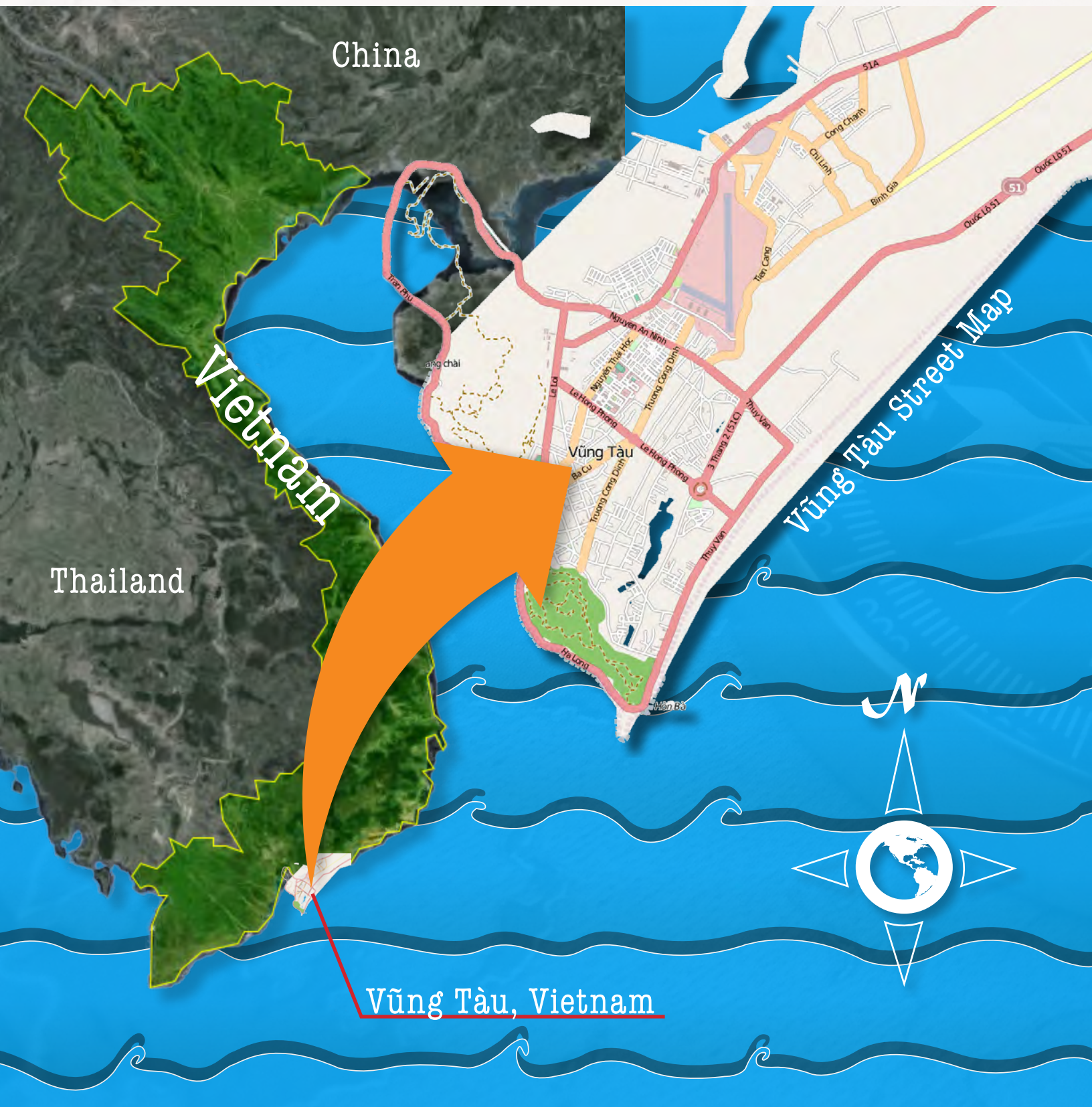
The French first invaded Vietnam in the mid-19th century, and Nguyen's army used cannons in Vũng Tàu to attack their battleships. It was the first time that cannons were used against the French in Cochinchina, the name the French used at the time to describe this part of South Vietnam.

The war with the French continued to be fought elsewhere, and Vũng Tàu gradually developed into a resort town. The first hotel was built here in 1870, establishing Vũng Tàu as the earliest beach resort in Vietnam. The area continued to grow as a resort and spa, creating a foreigner-friendly precedent that continues to the present day.

In 1901, Vũng Tàu was officially founded as an autonomous town and had a population of about 5,700. Most of the residents worked in the fishing industry—an industry that still remains an important part of the local economy. Vũng Tàu was named a city in 1934. The French governor of Indochina, Paul Doumer, liked the area well enough to build a mansion. His ornate home, known today as the White Palace, is still standing and is now a tourist attraction. The area slowly grew as it became an increasingly popular beach destination for French colonialists.

Vũng Tàu played an important role during the American War (known as the Vietnam War in the West). Australian troops were headquartered here,

Where Is Vũng Tàu?



Vũng Tàu, Vietnam

and various U.S. military units were also stationed in Vũng Tàu at different times. Both Australia and the United States took advantage of the existing infrastructure and the scenic beauty of the peninsula, using the town as a popular post for rest and relaxation.



Back Beach looking toward Hon Ba island

The last Americans fled Vietnam in 1975, and many Vietnamese, fearing retribution from the victors, poured out of the country soon afterward. Vũng Tàu became a major port of debarkation for the “boat people” who were attempting to escape the new government.

The next major milestone in Vũng Tàu’s history occurred in 1981, when the first offshore oil deposits were discovered by Vietsovetro, a Russian-Vietnamese joint partnership. Two oil fields were developed, resulting in a large boost to the economy. Vũng Tàu’s oil and petroleum industry continues to contribute significantly to Vietnam’s economy and has made Vietnam into one of the largest oil producers in Southeast Asia.

Russia sent many people to Vũng Tàu to work in the offshore rigs and they established a gated compound within the city, the Russki mikro-rayon. Shops inside the enclave sell everything the occupants might need, with Russian restaurants, a grocery, a cultural center, a Russian language school, and even Russian-speaking taxi drivers. Today, an estimated 4,000 Russians and their families live within the compound’s walls. Locals say that they tend to stay within the compound and are rarely seen around town.

Rugged Hills And Beaches

Vũng Tàu City is located about 125 kilometers (78 miles) southeast of Ho Chi Minh City. It is on a narrow peninsula that extends into the South China Sea (referred to as **Biển Đông**, or the East Sea, in Vietnam). Vũng Tàu has a population of about 245,000 people and has 48 kilometers (30 miles) of coastline.

The city itself is quite level, though there are some rocky hills to the northwest and south of the city center.



Hon Ba island

The coast is the main reason to come to Vũng Tàu. The beach on the west side of the peninsula is known as Front Beach, and Back Beach lines the east side of Vũng Tàu. A rugged headland on the southernmost tip of the peninsula named Small Mountain serves to divide the two beaches. An attractive stretch of rocky coastline in this area offers scenic views. Hon Ba Island, which is the site of a Buddhist pagoda, is just off the coast of Back Beach. Of the two major beaches, Back Beach is by far the busiest, with hundreds of beach chairs and umbrellas set up for vacationers, and waves that are often suitable for surfing.

Vũng Tàu is more than a beach resort. It is also the largest oil and gas center in Vietnam. A large port and offshore oil rigs are located on the northwest side of the peninsula, far removed from the expat and resort areas.

Surfing, Kites, And Sun

Although Vũng Tàu is not a large city, there is more than enough to keep you busy here. There are some attractive temples and minor attractions, but the main draw is the beach.



Hopes prayers and incense

Because the Vũng Tàu Peninsula enjoys almost constant ocean breezes, it is an excellent area for kite flying. Every year, the city hosts the International Kite Festival. Last year, teams from 26 countries and territories came here to compete and participate in the five-day festival.



© David K. Justice

An afternoon breeze

The coastal location and consistent breezes create favorable conditions for surfing, parasailing, and parasurfing, too. The waves along Back Beach provide about 150 good surfing days per year. The winter months are considered to have the best waves, though good surfing weather can be had year-round. The Vũng Tàu Beach Club offers surfing lessons and rents and sells equipment, too.



© David K. Justice

Welcome to Paradise Golf Club

The 36-hole Vũng Tàu Paradise Golf Club is the only full golf course in Vũng Tàu. It is located at the far end of Back Beach, just a few minutes from the

city center. Green fees for 18 holes range from 1.4 million Vietnamese dong on weekdays to 2.1 million dong on weekends. Caddie fees may be included in the price, depending on the current promotion. The links are attractively landscaped with Norfolk pines, assorted flowering trees, and natural lakes. The club rents equipment and shoes. At this time, memberships are not available. The club also has a hotel with a private beach for those who want to stay close to the course. The Chi Linh Golf Club does not have a golf course at this time, but they do have a driving range and a putting green.



© David K. Justice

Keeping the greens green at Chi Linh Golf Club

Every Saturday at 7 p.m., there is greyhound racing at Dog Park. The stadium, which was formerly used for soccer, is located right in the city. Tickets start at just 60,000 dong. Before the race begins, the dogs are marched out before the grandstands. Until recently, it was the only legal gambling venue in Vietnam. Now, there are a few casinos, including the nearby MGM Grand Ho Tram, with more than 500 slot machines and 90 card tables. It is located about 45 minutes northeast of Vũng Tàu City. The casino provides transportation from Vũng Tàu with a twice-daily shuttle bus.



© David K. Justice

A day at the races

If you enjoy the outdoors, you can meet up with the Vũng Tàu Hash House Harriers. They describe themselves as “an eclectic bunch of people of

all ages, from many countries and backgrounds.” Runs are held every Sunday. This is a great way to not only stay in shape, but to meet other like-minded locals.



Take the cable car for the view

A cable car runs from Front Beach to Ho May Tourism Park. The panoramic view at the summit takes in all of Front Beach and the city of Vũng Tàu. There is a theme park at the top, with a roller coaster, zip lines, animals, shrines, and other activities for people of all ages. The 300,000-dong fee includes the cable car and all the attractions at the theme park, too.



Giant Jesus statue

Although Vietnam is officially an atheist country, in practice, most people are actively religious. Vũng Tàu has a large Christian population, and you'll easily get this impression as you look up to the summit of Small Mountain and see the giant, 32-meter (105-foot) statue of Jesus. This is the largest

statue in southern Vietnam. There are 129 steps inside the statue that allow access to the neck and arms. It takes about 30 minutes to hike up the mountain to access the statue and take in the views from the top of the mountain. There is also a giant Mary statue in the hills on the other side of town.



One of many Buddhist temples in Vũng Tàu

Despite Vũng Tàu's status as a beach resort town, the beaches aren't the best in Vietnam. Back Beach is the busiest and most popular beach, but swimming can be dangerous due to riptides. Lifeguards are present, but avoid swimming in water that has been marked with black flags, which indicate unsafe conditions. The beaches are heavily used and not free from litter, and this also detracts from the scenery. Locals say that the best beaches are farther up the peninsula, at the Paradise Golf Club and east of there by the towns of Long Hai, Ho Coc, and Ho Tram.



Back Beach can get busy

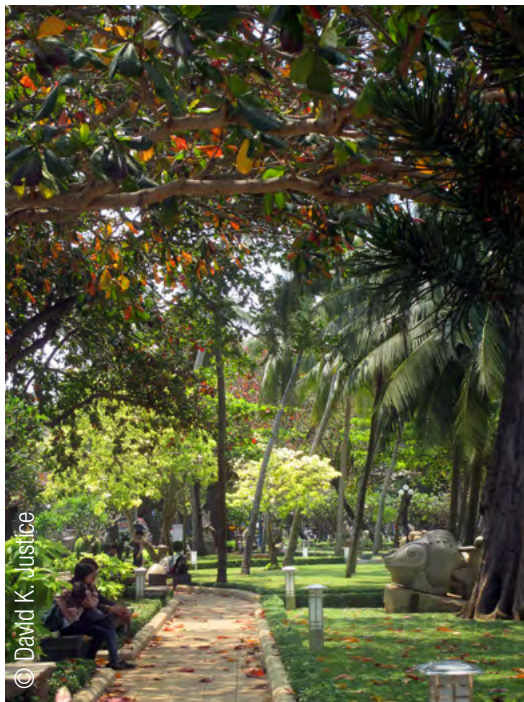
There are indoor activities to enjoy around town, too. You can watch the latest Hollywood blockbusters at the two major multiscreen cinemas in

town. There are dozens of bars and cafes where expats mingle, drink Vietnamese coffee or beer, and play pool. Bars and cafes also serve as meeting places where expats might get together with others before or after a game of soccer, a yoga or belly dancing class, or visiting one of several gyms in town. One such bar is Mathildas. They organize motorbike rides for expats every Wednesday at 8:30 a.m.

For more diverse entertainment options, including opera, art galleries, orchestras, and more, Ho Chi Minh City is less than two hours away.

Warm But Not Too Hot

Vũng Tàu is located in the tropical monsoon zone and, like much of Southeast Asia, has two distinct seasons: the rainy season and the dry season. It is warm year-round, with little temperature variation from one month to the next. Year-round high temperatures average about 88 degrees Fahrenheit (31 Celsius), with lows around 77 Fahrenheit (25 Celsius). The average annual temperature is a balmy 82 Fahrenheit (28 Celsius).



Peaceful and pretty park at front beach

The dry season lasts from November to April. There is little rain, and the humidity averages around 75%. This is a perfect time for outdoor activities in Vũng Tàu. Nearly constant ocean breezes moderate the heat, and there are few cloudy days.

Most of the annual rainfall—about 61 inches (155 centimeters)—falls between May and October. Humidity during this time hovers around 80%.

There are still plenty of breezy days—enough so that you may want to keep your kite or surfboard handy.

Vũng Tàu enjoys an average of 2,400 hours of sunshine per year, making this one of the sunniest places in Southeast Asia.



Sunny days ahead

There is little or no risk of serious flooding, and typhoons generally pass hundreds of kilometers north of Vũng Tàu. The last typhoon to affect this area was in 2006. This is not a high-risk area for earthquakes, either. The last earthquake to strike Vũng Tàu was on Jan. 26, 2011 and measured just 4.7 on the Richter scale. Structures constructed at the base of the headlands could be at risk for landslides; otherwise, the risk of a natural disaster is low.

Due to its coastal location and nearly constant breezes, the air is refreshingly clean in Vũng Tàu. Unfortunately, the ocean water and sandy beaches are not so clean. Besides residue from the occasional oil spill, many of the beaches have an abundance of rubbish. Workers constantly clean up the trash and mobilize in great numbers in the event of an oil spill, but, even so, the sand is far from pristine.

It's Easy To Get Around Town

Roads are considerably better here than in many Vietnamese cities. There are wide lanes, traffic lights or roundabouts on major intersections, and sparse traffic, especially on weekdays. People seem to follow the traffic laws better here, too. Usually, they stop for red lights and drive in a more orderly fashion than is typical in Vietnam. It isn't the same as driving in the West, but, by Vietnamese standards, driving in Vũng Tàu feels relaxed and comparatively safe.



Broad boulevard to downtown

There is no need to have a car here—you can get around quite well with just a bicycle or a motorbike. There are many places that rent motorbikes and bicycles by the day, week, or month, and prices are reasonable. After you live here for awhile and become comfortable with the driving patterns, you may want to consider buying a new or used vehicle of your own. Drivers stick to the right side of the road in Vietnam.



Cruising down to Back Beach

If the idea of driving makes you uncomfortable, you can always use taxis. Prices are fair, and getting to most parts of the city from the beach costs less than 40,000 dong (about US\$2). You're less likely to run into a dishonest taxi driver here than in Ho Chi Minh City, but, to be safe, we

recommend using the reliable Vinasun or Mai Linh taxis in Vũng Tàu and throughout southern Vietnam.

Walking is a pleasant pastime in Vũng Tàu. Peaceful parks with attractive topiary, playgrounds, exercise equipment, flowers, and statues along the length of both Front Beach and Back Beach, with plenty of places to take a break along the way. The streets in the city center all have good sidewalks, as do most major city streets and many side streets throughout town. Vũng Tàu is fairly small, and the majority of places that you would want to go are within walking distance.

Finding The Right Home

When you first arrive in Vũng Tàu, you may want to stay in a hotel or serviced apartment while you look for a long-term place to stay. These tend to be affordable, and the management rents rooms on a daily, weekly, or monthly basis.



Mr. Brad Dinh, director of Vũng Tàu rental agency

We had a long conversation with Mr. Brad Dinh, the director of Vũng Tàu Rental Agency, the largest and most foreigner-friendly of the handful of property management companies in this city. His services are a good example of what you should expect from a property manager. The commission that he charges is paid by the landlord, so using his services to find the right place to live is free. He suggests getting in touch with him before you arrive in Vũng Tàu and telling him what type of housing you would like to find and your budget. When you arrive in the city, he will have made several appointments for you to view properties that meet your criteria. He will help negotiate prices and terms with the owner and handle any complaints or problems that may arise during the course of the lease. He will make sure that electricity, water, cable television, and Internet are in place by the time you are ready to occupy the property and

help orient you to the city. He will also secure a legally binding lease that is written in both Vietnamese and English.

Alternately, you can search Vũng Tàu, looking for signs posted with the words “*Nhà cho thuê*,” which means “House for rent,” or “*Phòng cho thuê*,” which means “Room for rent.” Most apartment buildings have a manager who has at least some ability to communicate in English, though this is less likely if you wish to rent a house.



Whimsical seaside architecture

The majority of properties for rent to foreigners in Vũng Tàu come fully furnished. Utilities such as cable, phone, Internet, water, electricity, and gas are typically not included in the monthly rent, especially if you are renting a house or villa. However, the owner of the building or the rental property agent will assist you in making the arrangements. For serviced rooms and serviced apartments, usually some utilities such as Internet and cable TV are included in the rental price.

If you are renting a condo or serviced apartment, you’ll probably pay the manager for electricity each month. In this case, be certain to clarify how the rate will be calculated. As with most things in Vietnam, prices are frequently negotiable, even for electricity. If you are using a property agent, they will help you with price negotiations. Make sure to keep a record of the meter reading each month, and keep receipts for any payments that you have made.

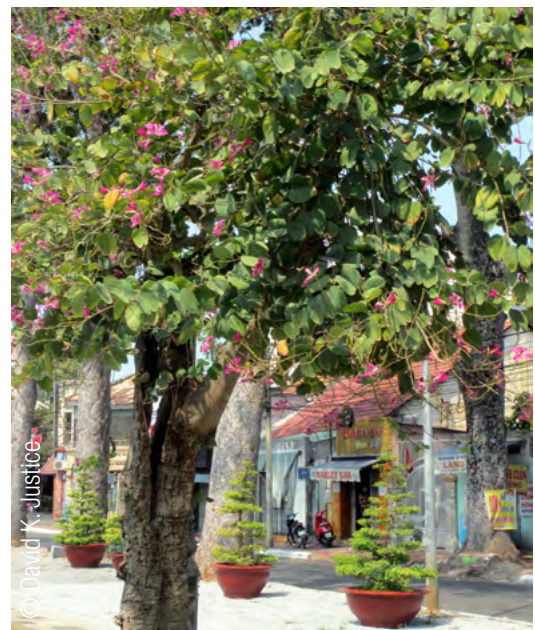
If you are leasing a house, probably you will have someone from the electric company come to your house each month to collect payment. The electricity remains in the owner’s name. The price is not negotiable if you are paying your bill directly to the electric company.

House prices are generally listed in U.S. dollars rather than in local currency, even though Vietnamese law states that, other than for hotels, rent should be paid in dong. The lease, to be legal, should have the rental

price listed in dong, though many landlords prefer to be paid in dollars. If possible, negotiate with the owner to have your rent set at a fixed amount of dong rather than in dollars. If you pay your rent in dong, you don’t need to have thousands of dollars tucked away or pay commissions or fees to buy dollars. Since the dong has been slowly depreciating against the dollar—a trend that is expected to continue—devaluation results in a corresponding rent reduction for U.S. dollar holders.

The least expensive housing option in Vũng Tàu is renting a serviced room. These units come with a private bathroom and may include the use of a communal kitchen, or there may be a small kitchenette in the apartment. A serviced room near the beach in one of these buildings starts at around US\$300 per month. Frequent housekeeping, including linen and towel changes, usually is included in the rent. Serviced rooms, which average about 40 square meters, can be rented by the day, week, or month.

Unfurnished apartments in expat areas near the beach start at about US\$400 per month. Furnished condominiums start at about US\$600 per month, with an upper range of around US\$1,000 per month for newer units that include an ocean view. Two- or three-bedroom furnished houses in nice areas start at around US\$500 per month and range up to around US\$1,200 monthly for large luxury homes. If top-end luxury is in your budget, you can find large, furnished villas that include a swimming pool and full ocean views for US\$2,500 to US\$3,000 per month or smaller villas for around US\$1,500 to US\$2,000 per month.



Quiet shady streets

Housing units for foreigners must meet a few government-mandated minimum standards, such as having fire extinguishers, adequate plumbing, and safe electricity. If you use the services of a property

management company, this isn't a concern—the property will have met these standards. However, a private owner needs to first certify their house with the government—not all houses for rent are necessarily appropriate for foreign tenants. Proceed with caution if you are not using a property agent and the owner has never rented to a foreigner in the past. If you rent a house that has not been approved for foreign occupancy, you may be put in a position of having to move without notice.

Vũng Tàu is a pretty laid-back town, and it's not difficult to find a nice place to live in a quiet neighborhood. Most foreigners live in the lower half of the peninsula near Back Beach, Front Beach, or in the central business district. These neighborhoods tend to be well-lit, safe, and convenient to the ocean, shopping, and restaurants.



Quiet neighborhoods

Six- or twelve-month leases with a two-month security deposit are the standard for long-term house rentals. Serviced apartments and condominiums offer more flexibility in terms of the duration of the lease. A one-month security deposit generally applies for serviced units.

Foreigners Can Now Buy Property In Vietnam

In the past, foreigners couldn't purchase property in Vietnam except under rare circumstances. However, the laws have changed, and, starting on July 1, 2015, it is possible for non-Vietnamese to buy a house or condominium here. The purchaser must have entered the country legally with a visa that is valid for three months or longer.

The new laws apply to houses, condominiums, and apartments and allow a foreigner to own a lease-hold property for a maximum of 50 years with the same rights as a Vietnamese citizen to sell, lease, or transfer the property. The property lease can be extended after 50 years, although the details of

the extension process are not yet clear.

Regulations say that foreigners may own a maximum of 30% of apartments in a block and 250 houses in a given ward. The property must be in a commercial project or development in an area that does not prohibit foreigners.



Looking to Vũng Tàu from the headlands

Foreigners who own property must pay annual property taxes, which are quite low in Vietnam. The progressive rate depends on the land area used, based on the prescribed price per square meter, and ranges from 0.03% to 0.15%. Nonagricultural urban land is taxed at a higher rate than rural land.

Buying costs are quite low. There is a 5% VAT, a 0.5% registration fee (also called a stamp duty), and a title registration fee of 20,000 dong. These fees amount to less than 6% of the total sale price of the property. Any gain resulting from the transfer of real estate is taxed at a flat rate of 25%. This is calculated by deducting the acquisition costs and incidental expenses from the gross sales proceeds. Aside from the capital gains tax, the only cost that the seller must bear is a notary fee of 1 million dong plus 0.06% of the property value over 1 billion dong.



Modern architecture

Although this new law is undoubtedly an improvement over previous regulations that made the individual purchase of property by foreigners almost impossible, there are still risks involved.

At this time, it is still not possible to obtain permanent residency in Vietnam. Buying a home does not guarantee real estate investors the right to remain in the country for any longer than individuals who do not own property.

Real estate prices have bubbled and collapsed several times in recent years. Housing prices in some urban areas of the country have skyrocketed to as much as US\$50,000 per square meter.

It is also worth repeating that the dong is considered a volatile currency and has been devalued against the dollar many times. This is good news for Americans living in Vietnam who benefit from the strengthening of their dollars against the dong. However, it can pose risks for investors who depend on the local currency's continued strength.

Real estate may be listed in dollars or dong or even in gold, though the actual purchase is always transacted in dong.

Getting Settled Is A Piece Of Cake



Afternoon snack

Vũng Tàu offers all the amenities you need to set up your household quickly and easily. Most rentals have utilities already set up—all you'll have to do is pay the bill each month when it is presented. Banks are plentiful, and the area has an abundance of ATMs. Shopping is convenient, with few reasons

to head into Ho Chi Minh City for anything. Some expenses, such as cable television, Internet, and cell phone plans, are incredibly cheap.

Internet

Vietnam has some of the least expensive Internet anywhere, and connections tend to be quite reliable. FPT, VNPT, and Viettel all offer Internet packages that start at less than 150,000 dong per month. Premium plans offering the fastest service cost less than 250,000 dong. Once you decide on a provider, it usually takes about three days to activate your service.

Cable TV

Cable television is a bargain throughout Vietnam and is provided by several companies. Basic plans start at just 60,000 dong per month and top of the line plans offering more than 100 channels, including many in English, cost about 230,000 dong per month. K+ is the largest cable TV provider in this area. They also have Internet and video-on-demand plans available. If you are renting a house or apartment, the owner or property manager makes the arrangements for you—just let them know your requirements.

Banking And Money

The Vietnamese Dong

Almost all your purchases will be in dong. Exceptions to this are hotels and tours, which are almost always charged in U.S. dollars, and possibly your monthly rent, which may be in either dollars or dong, depending on the terms of your lease. The current rate of exchange has varied little over the past several months, though devaluations of 1% or 2% seem to occur at least annually.

Banking

You must have a work permit or other temporary resident status in order to open a Vietnamese bank account. However, it is easy to continue to use your bank from “back home,” and make withdrawals as needed from a local ATM.

The majority of ATMs in Vũng Tàu dispense a maximum of 2 million dong, though multiple withdrawals on the same day are allowed. Some ATMs operated by Agribank, Dongba, Techcombank, and ANZ Bank allow withdrawals of up to 4 million dong per transaction. Most banks charge an ATM service fee of between 20,000 and 60,000 dong per transaction. If needed, it may be possible to go to a bank teller to make a larger withdrawal. If you have an account with Charles Schwab or Fidelity, you may be able to

get your ATM fees reimbursed, giving you access to Vietnamese currency at the preferred interbank rate. None of the ATMs in Vietnam dispense U.S. dollars.



Vũng Tàu main post office

If you open a Vietnamese bank account, you can expect to earn around 8% interest per annum with a Vietnamese dong account or 1.5% with a U.S. dollar account. However, having your currency in a dong account increases your vulnerability to currency rate fluctuations and inflation, which is a real and ongoing risk in Vietnam. Another thing to consider before opening a Vietnamese bank account is that, while you can take money into Vietnam, you cannot legally take large amounts back out of the country. It is also virtually impossible to exchange Vietnamese dong for any other currency outside of Southeast Asia.

Telephones

Most people in Vietnam use cell phones, though fixed-line phone service is available and is reasonably priced. Fixed-line service is provided by VNPT and Viettel. Subscribers pay a monthly charge of about 22,000 dong per minute for local calls.

Cellular telephones are not locked in Vietnam. Getting prepaid cell phone service is as easy as buying a SIM card and minutes from practically any convenience store or phone store. Promotions are offered constantly, which make calls extremely affordable. You are usually alerted to these deals through an SMS from your carrier. If you buy your minutes during a promotion and don't make a lot of international calls, you can expect your phone costs to be less than US\$3 per month.

Locals say that Viettel and Mobifone offer the best coverage in the Vũng Tàu region. These providers also offer monthly postpaid plans, which often come bundled with data plans for smartphone users. A prepaid unlimited data plan currently costs about 70,000 VND per month.

Receiving Your Social Security Checks

According to the Social Security Administration, U.S. citizens living in Vietnam are subject to some restrictions when receiving their Social Security checks. Checks are not sent directly to Social Security recipients, although exceptions can be made so that a U.S. citizen can receive their monthly stipends. To qualify for an exception, the recipient must agree to appear in person at the U.S. Embassy each month to receive their benefits. The only U.S. Embassies in Vietnam are located in Hanoi and in Ho Chi Minh City. If you are unable to appear at the embassy each month, you are still entitled to receive all your benefits once you leave Vietnam and go to another country where payments can be mailed.

It is easier to have your Social Security check direct-deposited into your U.S. bank. The American Chamber of Commerce in Ho Chi Minh City has more information about this topic on their website. More information can also be found on the Social Security website under the topic "Your Payments While You Are Outside of the United States."

Utilities

Electricity runs around 2 million dong per month for a two-bedroom apartment and more if you use the air conditioner during day and night. Electricity is fairly reliable in Vũng Tàu, though, a few times each year, the power shuts off for several hours during the day for repairs or upgrades.

Tap water costs 5,000 dong per cubic meter, and monthly water bills are usually less than 50,000 dong. Tap water must be boiled before drinking due to its high chlorine content. It is safe for cooking and bathing. Bottled drinking water is available at any supermarket or convenience store, or you can have a 5-gallon container of purified drinking water or mineral water delivered to your door for 30,000 to 50,000 dong.

Cooking stoves usually operate on propane gas. It is supplied in tanks similar to those used for outdoor barbecue grills in the West. They are exchanged when empty and cost around 300,000 dong to fill. The gas company exchanges tanks at your home—you don't have to take your empty canister anywhere. Unless you do a great deal of cooking at home, a tank of gas lasts for several months.

Because almost all Vietnamese food is prepared on a stove-top or grill, it is unlikely that your place will come equipped with an oven. Even top-of-the-line luxury homes rarely come with more than a four-burner stove. Shops around town sell portable electric ovens, starting at around 1 million dong. Usually, furnished homes include a microwave oven, a refrigerator, and a freezer and often come equipped with a rice cooker and water boiler.

Monthly apartment rental for a couple (in Vietnamese dong)

Rent	13,884,000	Furnished 100-square-meter, two-bedroom apartment
Transportation	250,000	Own motorbike, gas and maintenance
Gas	60,000	Used for cooking
Electricity, water, trash	1,000,000	
Telephone	70,000	Prepaid cell phone, unlimited data
Internet	210,000	ADSL, 6 mbps
Cable TV	300,000	
Household help	5,340,000	Five times per week, six hours per day
Groceries	2,500,000	
Entertainment	5,000,000	
Total	28,614,000	

Monthly house rental for a couple (in Vietnamese dong)

Rent	12,816,000	Furnished 100-square-meter, two-bedroom apartment
Transportation	250,000	Own motorbike, gas and maintenance
Gas	60,000	Used for cooking
Electricity, water, trash	1,000,000	
Telephone	70,000	Prepaid cell phone, unlimited data
Internet	210,000	ADSL, 6 mbps
Cable TV	300,000	Premium plan
Household help	5,340,000	Five times per week, six hours per day
Groceries	2,500,000	Grocery stores, some imported items
Entertainment	5,000,000	Frequent meals out, movies, bars, laundry, misc. purchases
Total	27,746,000	

Monthly Budget For Penny Pinchers (in Vietnamese dong)

Rent	6,408,000	Furnished and serviced studio apartment
Transportation	250,000	Own motorbike, gas and maintenance
Gas	60,000	Used for cooking
Electricity, water, trash	600,000	Air conditioning at night, fan during the day
Telephone	60,000	Prepaid cell phone, no data
Internet	0	Included in rent
Cable TV	0	Included in rent
Household help	0	Daily housekeeping included in rent
Groceries	2,100,000	Grocery stores, very few imported items
Entertainment	4,000,000	Eating out with local foods, movies, bars, laundry, misc. purchases
Total	13,478,000	

Shopping For Necessities

Unlike many towns and cities in Vietnam, Vũng Tàu does not have a lot of traditional markets, and they are not commonly frequented by expats. The largest market is located near the main post office on Nam Kỳ Khởi Nghĩa Street. This is not a tourist market, but one that focuses almost entirely on groceries and practical items. The produce, meats, and fish tend to be fresh, local, and often cost less than at modern supermarket, though prices are not fixed. Knowing a few words of Vietnamese helps you get the best price, and knowing what the item would cost at a regular supermarket is essential. Shopping at the traditional markets is a pleasant way to interact with the local community, though foreigners in Vũng Tàu tend to shop in the established supermarkets located throughout the city.



Fresh and friendly at the wet market

Vũng Tàu's newest mall just opened in November and is conveniently located a few blocks inland from Back Beach. Besides having a handful of clothing and jewelry stores, there is a multiscreen cinema, a food court, a bakery, a KFC, and a large Lotte Mart supermarket. The Korean-based Lotte Mart carries a wide selection of local and imported groceries, clothing, and household goods at fixed prices. The wide aisles and air-conditioning make this a pleasant place to shop, and parking is free.



The new Lotte Mart

Metro is another large grocery store that also stocks a few household items. It is located about 10 kilometers northeast of downtown. The Vũng Tàu Coop Supermarket, which is located across from the main post office on Lê Hồng Phong Street, has a few imported foods and a good selection of local products. They used to be the main supermarket before Lotte Mart and Metro came to town.

If you are craving any special Western groceries or wines, the *Linh Phuong* Supermarket, located in the central business district near Front Beach, likely carries it. This shop is one of the better imported food stores that we've seen anywhere in Vietnam. They carry many varieties of imported meats and dairy products and a large selection of Western canned and packaged foods, but it is hard to find Western spices, wines, and toiletries. Their prices are surprisingly reasonable given the foods they stock.

Medical Care In Vũng Tàu

Vũng Tàu is a small city and lacks the better health care facilities found in larger urban areas. Medical care adequate for almost all needs can be found in Ho Chi Minh City. However, if you need to have state-of-the-art care, or for treatment of a serious or life-threatening medical condition, you'll be better off heading to Bangkok, Kuala Lumpur, or Singapore.

There are some decent hospitals and clinics in Vũng Tàu, and they are able to treat most common ailments. However, none of them are internationally accredited. Le Loi Hospital is the city's largest hospital. It is located a short distance northwest of the downtown area. They have an ambulance, though it would probably be faster and less expensive to take a taxi.

While Vũng Tàu has an International SOS clinic, it is not equipped for emergency care. English speaking physicians are there for consultations, minor surgical procedures, laboratory testing, X-rays, and preventive health care. They can also arrange medical evacuation if it is necessary. Their services are expensive even by Western standards, and most of their clientele are insured through their employers.

Medicoast is a recently opened 130-bed hospital in Vũng Tàu that caters to domestic and foreign tourists. Services include minor emergency care, general surgery, dentistry, cardiology, and several other specialties.

In Ho Chi Minh City, the 1,000-bed Cho Ray Hospital is highly recommended. Cho Ray is one of the largest medical facilities in Vietnam. The tenth floor is reserved for foreigners. About a third of the 200 doctors on staff speak English. Alternately, the FV Hospital (Franco-Vietnamese Hospital) has English and French-speaking physicians, uses modern equipment, and provides good care.

Dental

It is not necessary to travel to Ho Chi Minh City for dental work. There are dental clinics located throughout the city, and dental care tends to be quite good. Most clinics are clean, have modern equipment, and prices are reasonable. **Nha Khoa Quốc Bình** is a popular dental clinic with foreigners in Vũng Tàu.

No Prescriptions Required

Almost all medications are sold over the counter in Vietnam. Many medications are imported from the United States and Europe and are exactly the same medications you could buy there, although they are sold here for a fraction of the price. You can often find medications originating from India, China, Australia, and Vietnam that are equivalent to these brand-name medications, and these are even less expensive. However, there are medications available in North America that have not yet made it to this corner of the world. If you require a regular medication, be sure that you have both the generic and chemical name for it. The local pharmacy may either carry that exact medication or suggest a substitute. Because Vietnamese pronunciation can be so different than English, it is often much easier to write down the generic name of the medication or bring a package insert rather than trying to communicate verbally with the pharmacist.

If You're Disabled



Sidewalk accommodation for the blind

Because most of Vũng Tàu is built on level ground, it isn't a particularly hard area to navigate, though sidewalks in some parts of the city may be obstructed

or absent altogether. Most stores are at ground level, and shopping malls have elevators. Almost all multilevel hotels and condominium buildings are equipped with elevators. There are a few sidewalks in the central part of the city that have special Braille tiles, but there are no designated handicapped parking spaces on any public streets. Many curbs, especially in the city center, have ramps to allow access for those using wheelchairs. The traffic lights around town do not make sounds to assist people with vision impairments. There are foreigners living here who are disabled, though the practicalities do present some challenges. However, wages are low in Vietnam, and hiring a full-time housekeeper or caregiver with English skills would not cost more than probably US\$200 per month.

Pet Friendly

Despite Vietnam's reputation as a place where people eat almost anything, stories of starving street urchins chasing after house pets are the stuff of urban legend. Pet ownership is becoming increasingly common as the country's standard of living increases. Domesticated dogs and cats are accepted and loved in Vietnam, as they are anywhere else in the world.

Dog and cat food can be purchased at most supermarkets in Vietnam, though cat litter can be difficult to find. Pet Care Vũng Tàu has a veterinary clinic in town, so there is no need to make a trip to Ho Chi Minh City to keep your pets healthy.

If you want to bring your cat or dog to Vietnam, you (and your pet) need to meet Vietnamese regulations in addition to complying with any requirements imposed by your airline.

Your pet must be vaccinated for rabies at least 30 days, but no longer than 12 months, prior to entering Vietnam. A USDA (if you are traveling from the United States) or CFIA (if you are traveling from Canada) accredited veterinarian must then complete the Vietnam International Health Certificate. If you are not traveling from the United States or Canada, the governing veterinary authority of your country should endorse the forms. The forms must be signed in blue ink.

By completing these forms, the veterinarian is certifying that your pet is healthy, free of parasites, and that there is no evidence of any communicable diseases. You must also bring a copy of your pet's rabies certificate. Even though other vaccinations are recommended, the rabies vaccine is the only one Vietnam requires. Although it isn't required, it is recommended that your pet is microchipped prior to traveling.

The veterinary health certificate and inoculation record create your pet's passport. You can purchase a kit with all the necessary forms that meet

current Vietnamese regulations from a number of companies specializing in pet travel.

Vietnam does not quarantine healthy pets who have met the requirements. If your paperwork is in order, it should only take a few minutes at immigration before you are reunited with your pet.

A Challenging Language To Learn

Đường đi ở miệng: “He that speaks well may find his way anywhere.” Because Vũng Tàu is a popular beach resort that receives many Western visitors, English is widely spoken and understood. English is also a required school subject in Vietnam, so many younger and educated people are likely to have at least a working knowledge of the language. Most Vũng Tàu hotels, restaurants, bars, and businesses where foreigners are likely to go have at least one employee who is proficient in English.



Prayer tree

George Bernhard Shaw once said, “English is the easiest language to speak badly.” That is certainly not the case with Vietnamese, which is an extremely precise language. The Vietnamese language uses six tones, so it can be quite challenging for Western speakers to learn. It is also a monosyllabic language—almost every word is six letters or less. One word can often have several meanings, depending on the tone that is used and the context of the sentence. Subtle differences in tone and emphasis can totally change the meaning of a word or make it incomprehensible to the listener. However, with practice, there are few sounds in Vietnamese that are difficult for Westerners to replicate.

Vietnamese uses a modified Roman alphabet, but words commonly sound much different than the letters might indicate. This is because the written form of the language roughly follows French pronunciation rules rather

than English. Diacritics are used over and under the vowels to guide the speaker on pronunciation.

Although the language is an extremely difficult one to master, the ability to speak at least some simple Vietnamese phrases is helpful and earns more than a bit of well-deserved respect and goodwill. Most Vietnamese people are aware that their language is challenging for Westerners and are quick to compliment people brave enough to make an effort. Learning the basics, such as numbers, and knowing how to say please, thank you, hello, goodbye, yes, and no is not too difficult.

Dialects change significantly from north to south and village to village. If you have learned to speak the official Hanoi dialect of Vietnamese, you’ll be surprised at the challenges you’ll face in Vũng Tàu, where the dialect is similar to what is spoken in Ho Chi Minh City. Even native Vietnamese speakers complain about regional language differences between north and south.

Although there are not any established Vietnamese language schools in Vũng Tàu, it is not hard to find an experienced private tutor who can provide language lessons at an affordable price.

Good News For LGBT People



Traditional folk art phoenix at Back Beach

In January 2015, Vietnam became the first and so far only country in Southeast Asia to legalize same-sex marriage. This is in accordance with Vietnam’s pledge to be a tolerant and safe country. John Goss, the director of the gay resources website Utopia Asia, says that the new law “indicates to everyone that Vietnam is opening up more and welcomes everyone... It is getting out that Vietnam is a more friendly place.” He goes on to say “Gays in Vietnam are certainly becoming more open. It has not ruffled any

feathers as it might in some other countries in Southeast Asia... Vietnam is changing very quickly. There are bigger gay communities and gay events.”

The U.S. ambassador to Vietnam, Ted Osius, is gay and lives in Hanoi with his husband and their son.

Utopia Asia has listings for many gay-friendly establishments that cater to the LGBT community in Vũng Tàu.

Oddly, in Vietnam, it is considered quite normal to see same-sex couples walking down the street holding hands, though heterosexual couples should avoid any overt public signs of affection, including hand-holding.

Easy Access From Ho Chi Minh City

The closest international airport to Vũng Tàu is in Ho Chi Minh City. Tan Son Nhat International Airport is Vietnam’s largest airport. There are no direct flights between North America and Ho Chi Minh City; a transfer is required. However, Vietnam Airlines does have nonstop flights from London and several European and Asian destinations.



The highway to Ho Chi Minh City

Vũng Tàu is about 125 kilometers (78 miles) from Ho Chi Minh City. A divided highway connects the two cities, and, by car, the drive takes about two hours. It is possible to take a taxi directly from Tan Son Nhat Airport to Vũng Tàu at a cost of roughly US\$100. Vietjet Air has recently begun a shuttle bus service between the airport and Vũng Tàu City, as well. The price is 120,000 dong per person.

The most enjoyable—though not necessarily the safest—way to get to Vũng Tàu is by hydrofoil express boat. Vina Express boats leave almost every hour between 8 a.m. and 4:30 p.m. The trip takes a little more

than an hour and costs 200,000 dong on weekdays or 250,000 dong on weekends.



The hydrofoil to Vũng Tàu

Ho Chi Minh City buses leave throughout the day for Vũng Tàu. Larger 24-seat buses tend to have more legroom and be more comfortable than minibuses. Expect to pay between 90,000 to 120,000 dong, depending on the company and the type of bus you choose. We highly recommend the Vietnamese bus company **Phương Trang FUTA** for their well-maintained fleet and safe, courteous service.

Whether you chose to go by taxi, hydrofoil, or bus, almost every hotel in Ho Chi Minh City can make the arrangements needed to get you to Vũng Tàu for little or no commission for doing so.

Still Not Sure?

We’ve noticed that Vũng Tàu attracts a different type of foreigner than some other Vietnamese cities. The majority of expats are retired, and there is also a sizable percentage of foreign women who have taken up residency. The Singapore International School provides education in English, and we’ve seen several foreign children in town. Singles, retired couples, and young families all find opportunities for living the good life in this pretty beach resort town.

Vũng Tàu has other differences, as well. Their infrastructure is the best that we’ve seen anywhere in Vietnam. The roads are in good condition, and there are several new divided highways—a rarity in this country. There are many parks, and they are well-lit at night, clean, shaded, and pleasant. Several have well-maintained exercise equipment available at no charge for public use.


Petty crime is not much of a problem in Vũng Tàu, and violent crime is almost nonexistent. If you lived here, you’d need to remind yourself to be

more cautious when you went to Ho Chi Minh City. In Vũng Tàu, many people don't even bother to lock their motorbike helmets.

The cost of living is a practical benefit of staying here as well. Although it isn't the lowest in the country—Nha Trang costs a bit less, for example—it is one of the cheapest places in the world to live well. Vũng Tàu's proximity to Ho Chi Minh City's good medical care and diverse cultural offerings is another plus.



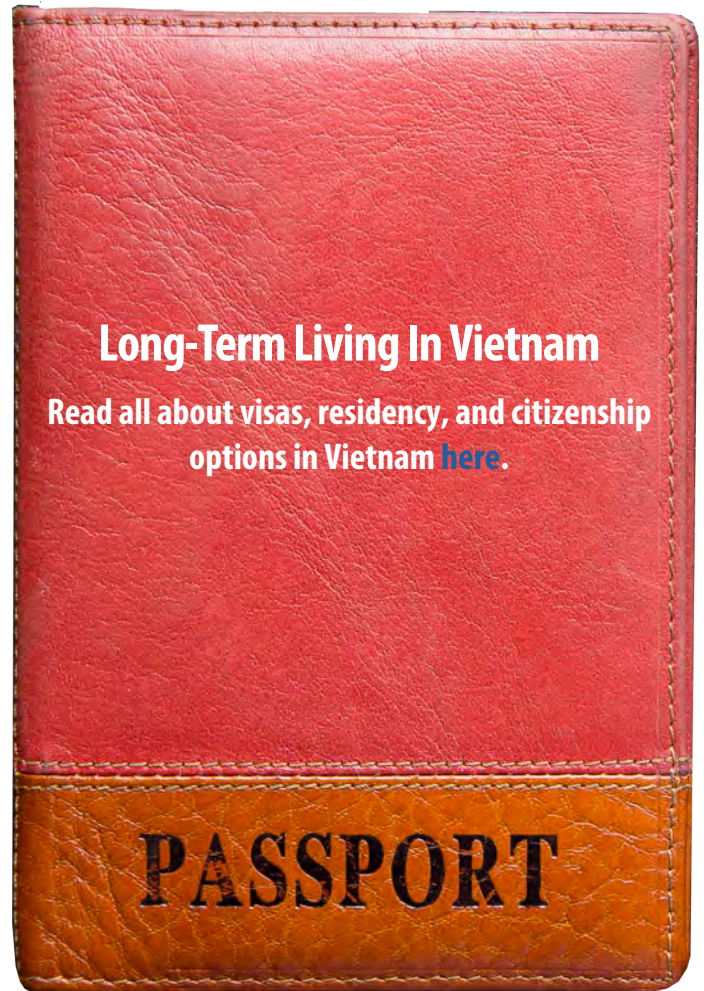
Coffee Garden

You could be very comfortable living in Vũng Tàu. This small, middle-income city has everything you need, along with enough foreigners (and welcoming locals) to build an active social life. If living a laid-back life in a beach town, eating cheap and delicious seafood, making friends, and taking advantage of an active lifestyle appeals to you, then this could be just the place. 

Ask The Author

Later this month, the managing editor of the *ORL*, Kaitlin Yent, will be talking with Wendy Justice about Vũng Tàu during the live, monthly *ORL* teleconference. She'll be asking Wendy questions, sent in by the Overseas Retirement Circle's *ORL* readers, about any subject to do with living in Vũng Tàu.

This monthly call provides a great opportunity to really get under the skin of a place and have any thoughts or uncertainties answered, live, by an expert. However, this "Ask The Author" opportunity is only available to [Overseas Retirement Circle](#) members. If you'd like to send your questions in and then join Wendy and Kaitlin on the call, please take a look [here](#) for details on how to upgrade your *ORL* membership to become a member of the [Overseas Retirement Circle](#).



Vũng Tàu Video Resource



[YouTube Link](#)
[Live and Invest in Vũng Tàu](#)



Navigating The Red Tape

By Wendy Justice

Vietnam can be a chaotic country, and your first glimpse of this will likely be in dealing with the visa process itself.

Vietnam does not issue a visa on arrival to citizens of most Western countries, including the United States, U.K., and Canada. However, citizens of Denmark, Finland, Norway, Sweden, and most ASEAN countries are exempt from visa requirements for short-term visits. If you do not qualify for a visa exemption, you must make your visa arrangements prior to entering the country.

Obtaining your visa through an embassy or consulate is a fairly quick process. From the time that you submit your application to the time you have the actual visa is generally less than a week.

Most countries charge a fixed fee for visas, which may vary according to your country of citizenship. Not so in Vietnam. The amount charged for a visa varies according to the location of the particular embassy or consulate that you use for the application process. The charges are so

variable that the main embassy website instructs you to contact the local embassies for their current prices. Applying for your visa through an embassy or consulate requires following the instructions on the application, completing it accurately, and returning it with your passport, passport photos, and payment.

As an alternative of sorts to the lack of a visa on arrival, Vietnam does offer a document called a visa approval letter which can ease your entry into the country. There are many visa agencies that can provide a visa approval letter for you. The approval letter eliminates the need to apply to an embassy and saves you money. The process is simple and generally takes just a few days.

To get a one-month or three-month visa approval letter, just send the agent some basic information (the duration of the visa that you are requesting, your name as it appears on your passport, your date of birth, your passport number and expiration date, the date of your arrival, and the airport that you are using to enter the country). The agent emails a letter for you to print out that has been certified by an immigration official and authorizes your entry. You pay a small fee to the agent—generally around US\$15 to US\$25—and a stamping fee payable to immigration. The amount varies depending on the type of visa you've arranged. When you arrive at the airport, present your authorization letter, your passport, and one passport-sized photograph

at the immigration counter, pay your fee in U.S. dollars, and the visa will be processed on the spot. Approval letters are only accepted at the international airports in Hanoi, Danang, and Ho Chi Minh City. If you are entering Vietnam overland, you will have to arrange your visa through an embassy or consulate prior to arrival.

A visa's duration is variable. Basic tourist visas are valid for either one month or three months. Multiple-entry visas are more expensive than single-entry visas but permit you to leave the country and return without having to apply for a new visa. The maximum duration for a tourist visa is currently three months.

Visa regulations change with maddening frequency in Vietnam. At this time, it is possible to get a business visa with a validity of up to 12 months, even if you don't plan to do any business while you are in Vietnam. A six-month, multiple-entry business visa will cost about US\$300 plus a stamping fee of US\$95, and you may be able to get a one-year visa for around US\$580 in addition to a US\$135 stamping fee. You will need to use the services of an agent specializing in visas to get approval.

Although Vietnam does not yet offer any options for obtaining permanent residency, it is possible to get a temporary residency card that is valid for up to three years through an investor's visa. You are required to invest at least 300 million

dong (about US\$14,000) in a Vietnamese-owned business and have your name registered as a co-owner of that business. When using a reputable agent, the price for this three-year, multiple-entry visa is about US\$290. A temporary residency card may also be obtained if you are not a bona fide investor, though the price of US\$1,200 is considerably higher. In either case, the assistance of an agent who specializes in immigration is necessary.

If you have a university degree or a work history of at least five years employment plus a clean criminal record, you can legally apply for a work permit even if you have no intention of seeking employment, though having a legitimate sponsor will ease the process. A work permit that is valid for one year costs about US\$250. If you do not meet those qualifications, it may still be possible to obtain a work permit as long as you have no criminal record, albeit at a higher cost. Again, you will need to use the services of an immigration specialist to obtain this type of visa.

Regardless of the type of visa you have, you can usually get extensions without having to leave the country. Each extension will be for the same duration as your initial visa. In other words, if you enter Vietnam with a one-month visa, you can get a one-month extension. If you enter the country with a three-month visa, you can get a three-month extension. However, extensions are expensive, so it is to your advantage to initially apply for a longer-term visa. It is often less expensive to obtain a new visa by flying to Bangkok or Phnom Penh and back with a budget air carrier than it is to extend a visa from within Vietnam.

Once you enter Vietnam, you cannot change the type of visa that you have unless you leave the country. For example, a tourist visa cannot be converted into a work permit while in-country.

Although it doesn't make a lot of sense, the types of visas that are available and the prices for them vary greatly depending on whether you are working with the immigration office in Hanoi or Ho Chi Minh

City. If you plan to live in Vietnam, it is to your advantage to enter the country through the Ho Chi Minh City airport and obtain any long-term visas or visa extensions through an agent who works with the Ho Chi Minh immigration authorities. As an example, a three-month single-entry visa extension costs about US\$190 in Ho Chi Minh City, but the same extension processed in Hanoi will cost about US\$340.

We strongly recommend working with an agent when you want a long-term visa or extension. A reputable agent will have established relationships within the Office of Immigration and will have experience dealing with the nuances of Vietnamese bureaucracy. It is much easier and less confusing to work with an agent than it is trying to apply on your own at the local immigration office. Immigration officials also strongly prefer working with agents who understand their procedures rather than working with individuals. We recommend the services of Sun Viet Travel, a reputable immigration specialist with offices in both Hanoi and Ho Chi Minh City.

The Ultimate Guide For The Retiree, The Expat, The Investor, And The Entrepreneur

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Taxes And Social Security

By Wendy Justice

Income Taxes

Australia, Canada, and the U.K. have entered into tax agreements with Vietnam; however, Vietnam does not currently have a double-taxation treaty with the United States. U.S. citizens can be taxed on U.S. and Vietnamese income, provided they stay in Vietnam for at least 183 days over the period of a year. However, qualified U.S. taxpayers can take advantage of the Foreign Earned Income Exclusion, which, for 2015, allows federal tax exemption for all earned income up to US\$100,800.

Vietnamese law states that foreigners who reside in Vietnam for 183 days or more within a consecutive 12-month period are treated as tax residents. They are taxed on their worldwide

income on a graduated tax basis that ranges from 5% to 35%, regardless of where it is earned, paid, or charged. Any income received from Social Security or pensions is exempt from Vietnamese taxes. Interest earned in a Vietnamese bank is considered irregular income and is not subject to Vietnamese taxes. If you are living in Vietnam and are not employed or operating a business, you will probably not need to be concerned about paying income taxes.

Income derived from a Vietnamese source is subject to a flat tax rate of 20%, which is applicable to foreigners who spend less than 183 days in a consecutive 12-month period in the country.

Value-Added And Service Taxes

There are value-added and special-services taxes in Vietnam. The special-services tax applies to the purchase of cigarettes (65%), beer (50%), wine (25% to 50%), gasoline (10%), air conditioners (10%), automobile purchases (10% to 60%), golf (20%), lottery tickets (15%), and a few other expenses. Despite the special-services tax, Vietnam still

enjoys some of the lowest prices in Southeast Asia. A bottle of imported California wine, for example, costs less in Vietnam than in California, a can of beer is usually less than 50 U.S. cents, and a pack of imported cigarettes sells for less than US\$1.25.

Special-services taxes apply to everyone, local and foreigner alike. The value-added tax applies more to businesses, especially those selling imported items that are dutiable under Vietnamese law. The value-added tax, when it does apply, is generally 10%. A value-added tax of 10% is added onto grocery purchases, but not on rent or medical expenses.

Many higher-end hotels and restaurants charge both the value-added tax (10%) and special-services taxes (5%). This is often seen on a menu or price list as “++” and is called “plus plus.” If you see this charge at a restaurant, be aware that the service that is being added onto the bill is not necessarily being passed along to the wait staff. Although it is not expected in Vietnam, leaving a small tip for good service is always appreciated.



Driver's Licenses And Insurance In Vietnam

By Wendy Justice

Vietnam does not recognize international driver's licenses from the United States, Canada, Australia, or New Zealand. However, citizens from the 70 countries that have signed the [Vienna Convention of Road Traffic](#), which includes the U.K. and some European countries, can obtain an international driver's license from their home country that satisfies the legal requirements for driving in Vietnam.

If your visa is valid for three months or longer, you can apply for a temporary Vietnamese driver's license. A license costs 30,000 (paper) to 135,000 dong (plastic) and is available to any qualified foreigner age 18 or older. Once you assemble the necessary paperwork, generally your application will be processed in five to seven business days.

This is what you'll need to obtain a temporary Vietnamese license:

- A completed application, officially certified and notarized by your embassy,

consulate, or other recognized and authorized certifying authority

- Two or more officially certified and notarized copies of your original driver's license
- Two or more officially certified and notarized copies of your original driver's license that have been translated into Vietnamese by an officially authorized Vietnamese translation service
- Two or more officially certified and notarized copies of your passport that must show the passport number, your full name and photo, the validity of use, and any pages showing previous entries into Vietnam
- In some locations, or under certain circumstances, an officially authorized translation and legalization of your passport into the Vietnamese language may be requested and must be done by a translation service approved by Vietnamese authorities
- At least three color passport photos. Check locally to verify the size and number of photos required as this can vary significantly depending on the location
- Your original passport and driver's license must be shown for verification when the documents are submitted

If you have a driver's license from back home, you can get a similar Vietnamese license—in other words, if your original license permits you to drive a motorcycle, then you will receive a motorcycle endorsement on your Vietnamese license. If not, you will need to take a driver's test for a motorcycle license. Your temporary Vietnamese license expires on the same date as your license from back home.

Many foreigners take the calculated risk of driving without an official Vietnamese license. They count on the lax enforcement of traffic laws and the reluctance of the police to stop foreigners. In fact, less than 4% of all Vietnamese citizens possess driver's licenses, so you wouldn't be alone. If you don't have a license and you are stopped, the police may impound your vehicle for up to 90 days and may impose a hefty fine.

Legally, nonworking foreigners are not permitted to own a motor vehicle in Vietnam. In practice, this is not much of a deterrent. The common procedure is to have a Vietnamese friend put the vehicle into their name, with an agreement that the vehicle belongs to you. Many foreigners who live in Vietnam have purchased vehicles in this manner. When you purchase a vehicle, just be sure that it comes with a "blue card," which is the legal registration.

Liability insurance is a legal requirement (though a rarely enforced one) for all drivers and can be purchased at any Bao Minh insurance office. A zero-deductible annual policy covering loss and damage should cost about 1.35% of the insured value of the vehicle. Figure around 2% per year for a policy that includes coverage for bodily injury and all the extras. For an automobile valued at US\$15,000, that works out to about US\$300 per year. The cost of insurance for most motorbikes is generally less than US\$5 per year. Inquiries can be emailed to: info@baominh.com.vn.

Most people in Vietnam drive motorbikes. Due to the narrow roads, limited parking, and busy streets, a motorbike makes more sense here than driving a car. Many businesses will rent motorbikes at reduced monthly rates. Plan to spend about US\$5 to US\$8 per day or around US\$50 per month for a 110cc or 125cc motorbike and a helmet.



Vũng Tàu Rolodex

By Wendy Justice

To call a number from abroad, dial the country code (84) and the main number. To call from within Vietnam, call (0) or (08) or (04) and the main number.

Emergency:

Ambulance: 115
Police: 113

Immigration:

Vietnam Department of Immigration:
161 Nguyen Du, Ben Thanh Ward,
District 1, Ho Chi Minh City
Telephone: 0-83920-2300 or 0-83920-0365

Vietnamese Embassies:

Australia:
Embassy of the Socialist Republic of Vietnam
6 Timbarra Crescent, O'Malley, ACT, 2606
Telephone: 02-62868465
Website: www.vietnambassya.org.au

Canada:
Embassy of the Socialist Republic of Vietnam
470 Wilbrod St., Ottawa, ON K1N 6M8
Telephone: 613-236-0772
Website: www.vietnambassya-canada.ca

New Zealand:
Embassy of the Socialist Republic of Vietnam
21 Grand Plimmer Tower, 2-6 Gilmer
Terrace, Wellington 6011
Telephone: 64-4-473-5912
Website: www.vietnambassya-newzealand.org

United Kingdom:
Embassy of the Socialist Republic of Vietnam
12 Victoria Rd., London W8 5RD
Telephone: 020-7937-1912
Website: www.vietnambassya.org.uk/

United States of America:
Embassy of the Socialist Republic of Vietnam
1233 20th St. NW, #400,
Washington D.C. 20036-2364
Telephone: 202-861-0737
Website: www.vietnambassya-usa.org/

Visas And Visa Approval Letters:
These are four of the many agencies
that provide the service:

My Vietnam Visa
Website: www.myvietnamvisa.com

Sunviet Corp. (Ho Chi Minh City)
6th Floor (No. 602), Smart View Building
163-165 Tran Hung Dao Street, District 1
Telephone: 08-2237-4842
Website: www.sunviettravel.com
Email: visa@sunviettravel.com

Vietnam-Visa.com
Website: www.vietnam-visa.com

Visa-Vietnam
Website: www.visa-vietnam.org/

Medical And Dental:

Cho Ray Hospital (Ho Chi Minh City)
201B Nguyen Chi Thanh Street, District 5
Telephone: 08-3855-4137, 08-
3855-4138, or 08-3856-3534
Website: www.choray.vn/
Email: bvchoray@hcm.vnn.vn

FV Hospital (Ho Chi Minh City)
6 Nguyen Luong Bang St.,
Saigon South, District 7
Telephone: 08-5411-3333;
Emergencies: 08-5411-3500
Website: www.fvhospital.com/en/
Email: information@fvhospital.com
International SOS
Address: 1 Le Ngoc Han, Vũng Tàu
Telephone: 06-4385-8776

Website: www.internationalsos.com/en/about-our-clinics_vietnam_3535.htm
 Email: clinic.vungtau@internationalsos.com

Le Loi Hospital

22 Le Loi Street, Vũng Tàu
 Telephone: 06-4383-2667
 Website: www.benhvienleloi.com.vn/
 Email: info@benhvienleloi.vn

Medicoast Hospital

Address: 165 Thuy Van Street, Vũng Tàu
 Telephone: 06-4352-1183
 Website: www.medicoast.com.vn/Vietnamese/vietnamese/
 Email: marketing@medicoast.com.vn

Nha Khoa Quoc Binh (Dental)

Address: 19 Phạm Hồng Thái, Vũng Tàu
 Telephone: 0914839966
 Website: www.nhakhoaquocbinh.vn/
 Email: bs.chien@yahoo.com

Pets:

Pet Care Vũng Tàu (Veterinarian)

Address: 212e2 Nguyen Huu Canh, Vũng Tàu
 Telephone: 016-7816-5263
 Website: www.facebook.com/bacsithuyvt

Pet Travel Store

Website: www.pettravelstore.com/pet-passport-vietnam/

Social Security:

American Chamber of Commerce (Ho Chi Minh City)

Website: www.amchamvietnam.com/faqs/faq-retire-in-vietnam-and-u-s-social-security-income-2/

Social Security Administration

(Receiving Social Security In Vietnam)
 Online PDF File: www.ssa.gov/multilanguage/10146-GM.pdf

Getting Connected:

FPT (Internet)

Website: www.fpt.vn/en/

K+ (Cable TV)

Telephone: 1900-1592
 Website: www.kplus.vn/en/service/premium.htm

Mobifone (Mobile phone)

Website: www.mobifone.com.vn/portal1/en/

Viettel (Mobile and wired phone)

Website (Vietnamese language only): www.vietteltelecom.vn/

Vinaphone

Website: www.vinaphone.com.vn/locale.do?language=en

VNPT (Mobile and wired phone and Internet)

Website: www.vnpt.vn/Default.aspx?tabid=188

Housing:

Mondinion.com (online real estate portal)

www.mondinion.com/Real_Estate/country/Vietnam/region/Ba_Ria_Vung_Tau/

Villa Vũng Tàu

27/9 Phạm Văn Đình
 Telephone: 06-4357-7422
 Website: www.villavungtau.com/
 Email: huongnt@diaocungtau.info

Vũng Tàu Rental Agency (Rentals, Sales, Legal, Visas, etc.)

Mr. Brad Dinh, Director
 48C Hoàng Hoa Thám Street
 Telephone: 09-9611-2258 or 09-3710-9088
 Website: www.vungtaurental.com and www.nhavungtau.vn
 Email: VungTauRental@gmail.com

Legal:

Ninh Khang Lawyer Office

16/15/11 Xo Viet Nghe Tinh St.,
 Thang Tam Ward, Vũng Tàu
 Telephone: 06-4385-1859

Mr. Tan

48C Hoàng Hoa Thám Street, Vũng Tàu
 Telephone: 09-1394-9310

Volunteer:

Lattitude Global Volunteering

Mrs. Phạm Thị My Hằng
 Telephone: 09-1814-4770
 Website: www.lattitudevietnam.org/
 Email: gaphcmvn@yahoo.com

Vũng Tàu Orphanage / Centre for Social Protection of Children

1 Phan Bội Châu, Phường 2
 Telephone: 06-4352-1060
 Website: www.vungtau-orphanage.com/
 Email: info@vungtau-orphanage.com

Ground Transportation:

Phuong Trang (FUTA)

Website: www.futabus.vn/Default.aspx

Vietjet Air

Website (shuttle bus): www.vietjetair.com/Sites/Web/en-US/NewsDetail/hot-deals/1329/launching-shuttle-bus-tsn--vung-tau

Vina Express (Hydrofoil boats to Vũng Tàu)

Website: www.vinaexpress.com.vn/index.php?&lang=eng

Vehicle Insurance:

Bao Minh Insurance

S0 35A Duong 3 Thang 2, Vũng Tàu
 Telephone: 09-0292-7242
 Email: hqtrong@baominh.com.vn

Golf:**Chi Linh Golf Club
(Driving range only)**

B12 Urban Center in Chi Lin, 3/2,
Nguyen Ninh ward, Vũng Tàu
Telephone: 06-4359-4661
Website: www.dicsport.vn

Paradise Golf Club

01 Thuy Van St., Vũng Tàu
Telephone (reservations): 06-4385-3428
Website: www.golfparadise.com.vn
Email: golf@golfparadise.com.vn

Miscellaneous:**Russki mikro-rayon
(Russian village in Vũng Tàu)**

Website: www.rbth.asia/society/2013/04/05/vung_tau_home_away_from_home_45893.html

Singapore International School

Telephone: 06-4358-4402
Website: www.vungtau.sis.edu.vn/

Entertainment:**Lotte Cinema**

Website: www.ottecinemavn.com/vi-vn

Matilda's Pub

6 Nguyen Du, Vũng Tàu
Telephone: 0933 216 425
Website: www.matildaspub.com.vn/

MGM Grand Ho Tram (Casino)

Website: www.thegrandhotram.com/casino/

Spa Thanh Phuong

Website: www.thanhphuongspa.org/

Utopia Asia (LGBT resource)

Website: www.utopia-asia.com/tipsviet.htm

Vietnam Swans (Soccer club)

Website: www.vietnamswans.com/

Vũng Tàu Beach Club

8 Thuy Van Street, Vũng Tàu
Telephone: 064 526-101
Website: www.vungtausurf.com/

Vũng Tàu Hash House Harriers

Website: www.vungtauhash.com/

Shopping:**Linh Phuong Supermarket**

Website: www.facebook.com/pages/Linh-Ph%C6%B0%C6%A1ng-Supermarket/

Lotte Mart

Website: www.lottemart.com.vn/default.aspx

Metro

Website: www.metro.com.vn/public/home

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- What it would cost you to live there, including detailed monthly budgets...
- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
- Which visa options would make most sense for you and how you qualify...
- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

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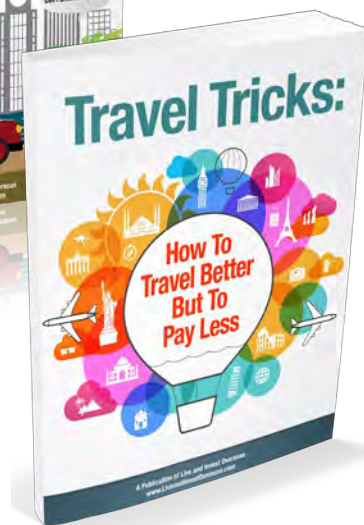


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Publisher, Live and Invest Overseas

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