

The Gold Card Community Guide to Taiwan



Presented by

Taiwan Employment Gold Card Office

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Congratulations!

You've made it! Your Taiwan Employment Gold Card has been approved and you are officially on your way to live and work in Taiwan.

Moving to a new country is stressful but exciting. You will undoubtedly have many questions, encounter a few hurdles, or even become frustrated with the process. That's why we wrote this Guide. It contains a wealth of curated information that other Gold Card holders, expats, and Taiwan residents have collected for your benefit. It should take about 15-20 minutes to read and will help to answer the most common questions about living and working in Taiwan.

Let's get started!

Image by Lisantao

Wait! I haven't received my card yet!

(i) You don't need the physical Gold Card to enter Taiwan. Just download your <u>Resident Authorization</u> <u>Certificate</u> from the portal and print it in colour. Your airline will need to see this as proof of permission to enter Taiwan, and you'll show it again to the border agent in Taiwan. After you arrive, you may visit the National Immigration Agency to collect your card (pick-up within 30 days is mandatory).

Travel to Taiwan - Things to know



Image by Joel Fulgencio

After you're approved: Apply for visas for Family Members

If you plan to relocate your spouse and/or children to Taiwan, they will require <u>resident visas</u> to stay with you. Apply through your local Taiwan foreign mission (TECO or TECRO) once your card is approved (or BOCA if you and your family are already in Taiwan).

 \triangle This process can be time consuming. You need Proof of Relationship documents from your home country authenticated so start this step as soon as possible, especially if you are not applying near where you were married or where your dependents were born.

The Gold Card Family FAQ has the latest information, but here's a quick summary of what you will need:

- Fill out the Online Visa Form and print it out.
- Two <u>passport-size photos</u> in color (with white background) taken within the last 6 months
- Passport (original & a photocopy) valid for at least 6 months with blank visa pages
- Photocopy of your Gold Card or Resident Authorization Certificate
- Proof of relationship: Birth Certificate, Marriage Certificate, or other relevant documents.
 Documents must be authenticated by the Taiwan Diplomatic Mission that serves the area that issued the document.
- If you or your family members are from a country that doesn't have visa-free entry to Taiwan, you will need to provide a health certificate.
- If your family is from Hong Kong or Macao, there are additional requirements.
- Additional documents may be required during processing: flight ticket, proof of itinerary, proof of current profession. Other documents may be requested.

Before you fly:

You will need to download your Resident Authorization Certificate from the portal and print it in colour. Your airline will need to see this as proof of permission to enter Taiwan, and you'll show it again to the border agent in Taiwan.

Land in Taiwan

At the airport in Taiwan

• At immigration, Gold Card Holders may use the "Speedy Immigration" counter. If it's shut, the Gold Card is equivalent to other Alien Resident Certificates (ARC); look for this counter or 'residents' for quick clearance.

① Useful tip: If you have your physical gold card, you have the opportunity to get your e-Gate entry setup before going through customs for automated in-and-out access in the future.

- Get some cash and pick up a SIM card. Take the opportunity to get some Taiwan Dollars (Taiwan Dollar TWD or New Taiwan Dollar NTD) at the airport's ATMs or currency exchange booth. (In Taiwan, many places do not accept credit cards). For more information on obtaining a Taiwanese SIM card; see the section below on "<u>Communication</u>."
- Prior to reaching the baggage claim area, there is a temperature checkpoint where you will be shown information about self-health management. Take a picture, so you don't have to look up the instructions later!

Leaving the Airport

You will see a taxi sign when you exit the airport. It's easy to get one, with super reasonable pricing. If you're going to the New Taipei or Taipei area, it's around 1000NTD. Credit cards are accepted by all Airport Taxis. Alternatively you can take the <u>Taoyuan Airport MRT</u> (150NTD), or <u>Highway bus</u> (cheapest).

Shipping household goods

If you are separately shipping household goods to Taiwan, you should fill out a customs form to be stamped by a customs officer at the airport. Take a photo of this stamped form which you will need to provide to your shipper once your goods arrive in Taiwan. In the "Description of Articles" section of the customs form, write "Unaccompanied Household Baggage", the approximate quantity of boxes and the value (typically written as "no commercial value"). If you will be separately shipping household goods to Taiwan, when you are going through immigration also request that an entry stamp be placed in your passport (typically residents do not have their passport stamped upon entry and exit). This entry-stamp and the customs form will serve as proof of your date of entry to Taiwan. Household goods must arrive within 6 months of this date.

Communication

SIM Card

The most popular mobile carriers are Taiwan Mobile, Chunghwa Telecom, and Far EasTone Telecom. If you don't already have a Taiwanese SIM card, you can obtain one at the airport. You will need to show a passport, and a second form of ID to get a SIM card. You must be at least 20 years old to purchase a SIM card.

 \triangle Traveler SIM cards you get at the airport are difficult or impossible to convert to a permanent SIM card. Double check with the airport counter for options.

If you are getting a contracted (post-pay) mobile plan, mobile carriers might ask you to have a Taiwanese guarantor/co-signer.

Taiwanese mobile phone call charges can be quite high per minute, although some carriers might have discounts and promotions for calling people within the same network. However, internet calling is frequently used (such as calling via LINE, Facebook, WhatsApp, FaceTime, etc), so it is common to get an unlimited data plan to minimize the phone bill. Not all SIM cards at the airport include data, so be sure you get a plan that does!

LINE

Once you get your new phone number, install <u>LINE</u>. LINE is the most popular messaging app in Taiwan, with almost 90% of the population using it. In fact, a lot of businesses have commercial accounts on the app to promote their businesses. LINE also has a taxicab calling and a payment system within the app. You may wish to switch to the Taiwan App Store before downloading LINE to enable access to certain features (e.g., LINE Pay, LINE Today).

Gold Card Member Benefits & Things to Know

Let's begin planning your life in Taiwan! Here are some things you should know.

Where to Collect your Gold Card

Collect your Gold Card at the <u>National Immigration Agency</u> location that you chose during the application process (check the <u>Application Portal</u> if you forgot which one). For general immigration questions the National Immigration Agency has an International Service Hotline for foreigners: dial 1990 from a mobile or landline. Services are available in seven languages including English, Mandarin, Japanese, Vietnamese, Indonesian, Thai, and Cambodian.



Benefits / Resources

Your Gold Card means you are officially a resident of Taiwan! Take a moment to look at the front of your card, and in particular check out the "UI No" field. There you'll see a number like A800000014. *Memorize this* - it's your identity number to sign up for just about everything in Taiwan. The Gold Card is a type of "ARC" or Alien Resident Certificate, so anywhere you see that phrase, you can substitute your Gold Card. Please be aware, that as the ID system was recently revamped, your ID number may face issues on some online platforms.

Your Gold Card functions as your ID card, and you will need it for most daily activities including online shopping, opening a bank account, etc. Carry it around (and protect it!) like you would a driver's license. It also works as your proof of address - be sure to <u>keep your address up to date</u> if you move, fines apply if you don't. Keep the <u>application portal</u> bookmarked. If your card is lost, stolen or damaged you can apply for a replacement online.

Outside of the bureaucratic stuff, having a Gold Card means you are part of a community of professionals from over 100 countries, making their life in Taiwan. The community holds mixers, workshops, family activities and other events, and is full of friendly people who have answers to all the questions you are likely to have. Start by joining the official <u>Gold Card Facebook Group</u>, or the <u>unofficial LINE and slack groups</u>. Make sure you also <u>subscribe</u> to our Monthly Newsletters!

Regarding employment, your Gold Card gives you the right to work for any (or as many) company you want. Unless there are any special licensing requirements (like a medical license), you can get a job and start tomorrow. The employer doesn't need to apply for further work permits as your Gold Card is your legal proof of permission to work.

As a Gold Card holder, you are also eligible to get National Health Insurance after staying in Taiwan for 180 consecutive days. Please refer to <u>"Health Care Section"</u> for more details.

Living in Taiwan



Image by Andrew Haimerl

Housing: How to Find Apartments

To find a place to rent in Taiwan, we recommend following 'local practice' as much as possible. If you see an amazing place with an English-only listing explicitly labeled "best choice for expats!" you might end up paying more than the prevailing market rate, as it is assumed a wealthy company will be paying the rent for their expat executive.

REAL ESTATE AGENT

The government department responsible for the rental property market has provided a list of real estate agents that have staff that speak English, Japanese, Spanish or other foreign languages. You may find the list <u>HERE</u>.

WEBSITES

<u>591 Housing</u> is the most popular housing website in Taiwan, and you can translate it using the built-in translation feature on Google Chrome. The map feature is great if you like a particular area. Remember to take into account the distance to a metro (MRT; mass rapid transit) station, as this is the most common transportation system. Listings share the gross floor areas in ping (1 "ping" = 3.305 m^2 , or 35.58 ft^2). The measurement includes common spaces such as stairwells, so a rule of thumb is to scale down by 20% to calculate the net/usable floor area, or 30% if the building has a lot of amenities like swimming pools and parking basements.

Useful tip:

(i) By law, rental deposits are a maximum of two month's rent. Expect to pay in cash.

(i) Standard <u>Mandarin</u> or <u>English</u> rental contracts can be found on the official <u>MOI website</u>.

For more housing options, you can refer to Chinese-language Facebook groups, such as <u>台北租</u> <u>屋、出租專屬社團</u>. There are also a few online English communities you can check out: <u>My Room Abroad</u> / <u>Taipei Apartment Rental Network</u> / <u>Rental Taiwan</u>

<u>Rental Apartments in Taiwan Facebook Group</u>. If budget is not as much of a concern, <u>UR House</u> has larger units for rental. Serviced apartments (furnished units) might be a good option if you are not ready to sign a lease. Refer to this <u>list of serviced apartments in Taipei</u>. Also, read this <u>great</u> <u>article</u> about living in Taiwan and tips for finding an apartment.

Utilities are not usually included in your rent. Make sure you consider your electricity, water, gas, HOA and other service costs (see <u>payment methods</u> below). Rubbish collection is also a factor (see "<u>Trash</u>" below). You may find it easier to negotiate your lease with a Mandarin-speaking friend accompanying you.

Transportation



Image by Vas Frolik

Public Transportation Options (MRT, HSR, Bus)

Google maps provides live schedules and routes for bus and <u>MRT</u> (mass rapid transit) when traveling within Taipei City. To travel outside of Taipei, <u>High Speed Rail</u> (HSR) is the best way to get from city to city on the West coast; alternatively, the Taiwan Railways Administration (TRA) provides very reliable but slower <u>regular train service</u> to destinations across the country. There

are also freeway buses for longer trips, which often include comfortable seating and wifi. You can also book a pre-arranged car service where the driver will take you to the locations you would





like to visit. For HSR, you may purchase the ticket through the app. HSR, train and buses, you may purchase the tickets through kiosks from convenience stores or on site. See the <u>Tourism Bureau</u> <u>website</u> for more information.

Easy Card / iPass: Where to get it and ways to use it.

An EasyCard or iPass is essential for your life in Taiwan. They both serve the same purpose, but are run by different companies. Not only can you use it for public transport and YouBike rentals, but convenience stores (and some taxis) also accept EasyCard.iPass as a form of payment. You can purchase and top off your Easycard/iPass at any MRT stations or convenience store such as 7-eleven or Family Mart. Some banks have ATM or credit cards linked to the EasyCard payment system.

Driving in Taiwan

- Only drivers who hold valid international driving permits issued by reciprocal countries to Taiwan and will stay in Taiwan for less than 30 days can be waived from the visa for driving vehicles. <u>Click here for the TABLE OF RECIPROCAL COUNTRIES</u>.
- If the stay is more than 30 days, please submit an international driving permit visa application form to our highway supervision authority to apply for a visa.
- The period of visa for an international driving permit is one year at the maximum. If the validity of original license or the staying permit is less than one year, the first expiration date will prevail. Driving a vehicle will not be allowed when overdue.

Taking a Driver's License Exam

There are several types of Drivers Licenses available in Taiwan. The most common for non-commercial use are:

- Motorcycles 49cc and under (Light)
- Motorcycles 50cc to 249cc (Normal)
- Motorcycles 250cc and above (Heavy)
- Ordinary Light Vehicle (Automatic Transmission)
- Ordinary Light Vehicle (Manual Transmission)

The Driver's License Exam in Taiwan consists of a health check, written test, and practical test. To start the process, visit your local Motor Vehicle Office with:

- A Driver's License Application Form
- A valid physical health exam from an official physical examination center within the one-year validity
- Alien Residence Certificate (ARC) or Gold Card with validity of over six months.
- Passport
- Three one-inch passport photos (taken within the past 2 years)

English language exams require appointments in advance and are not available at all MVO locations.

The written test for motorcycles lasts 30 minutes and consists of 50 questions, 30 multiple choice, 20 true-false. 85% is passing

The written test for vehicles lasts 30 minutes and consists of 25 questions on regulations and 15 questions on road signs. 85% is passing

Converting a Foreign License

Taiwan has agreements with many countries to allow you to convert your foreign driver's license to a Taiwan drivers license. This works on the principle of 'reciprocity' - if a Taiwan drivers license is convertible in your home country/state/province, you can convert your license in Taiwan.

Reciprocity rules vary by country/state/province. Check the MVO list to see if your foreign license is convertible and if there are any limitations (There may be slight nuances between different jurisdictions and U.S. states. For example, California is only convertible for Taiwan ID holders and not ARC holders). Obtaining a Taiwan Driver's License by converting will allow you to bypass the written and practical test. If your foreign license does not specify transmission type you will be allowed to drive both automatic and manual transmission vehicles



Your foreign license MUST be authenticated by the issuing country's foreign mission in Taiwan. Many representative offices do not authenticate licenses of foreign nationals. For example the Canadian Trade office will not authenticate the Canadian Drivers License of an American Citizen who formerly resided in Canada. If this situation applies you will need to authenticate at the Taiwan foreign mission covering the jurisdiction of where your license was issued.

Resources for driver's license: <u>Comprehensive Information about Taiwan Driver's Licenses</u> <u>Motor Vehicle Written Test Question Pool</u> <u>Online Practice Exam</u> <u>Road Test Scorecard</u> (Cars) <u>Road Test Scorecard</u> (Motorcycles) <u>AIT Info page</u> Useful page for driver's license information

RideShare / Taxi App (Uber, LINE Taxi, 55688, Yoxi)

There are multiple rideshare/ taxi apps in Taiwan. If you'd like to use your foreign credit card, Uber is the best option. For LINE Taxi, 55688, and Yoxi, you can either link your Taiwanese bank account or choose to pay by cash at the end of each ride. Taxis are plentiful in Taipei and safe to hail off the street (they will all follow the meter), but expect to pay cash. In less urban or rural areas with few taxis (e.g. PingTung), expect to agree to a rate beforehand.

YouBike, GoShare, Wemo, ZipCar, iRent

If you are traveling within Taipei City, places you need to go are probably within a 5 km radius. YouBike is a great option for transportation and good exercise, and is free for the first 30 minutes. You can rent a YouBike using an EasyCard or iPASS, which will need to be registered at a YouBike kiosk. A local Taiwan mobile number is also required for registration. Find <u>YouBike Kiosks</u> online or use the mobile app. YouBike stations can also be found on Google Maps. Note that there are two incompatible YouBike stations. Be sure to note whether you are using the original orange YouBike or the white YouBike V2.

<u>iRent</u>, and <u>Wemo</u> are scooter rental apps. Nearby scooters can be found based on your location on their app. For car rental, <u>ZIPCar</u> and <u>iRent</u> are popular. These services require a Taiwanese driver license. ZIPCar requires you to have held a Taiwanese drivers license for more than one year prior to being able to use the system.

Shop for Daily Necessities / Delivery Service



Image by Jiachen Lin

Online Shopping

Online Shopping is common in Taiwan. Packages may be delivered to your home or the convenience store of your choice. If delivering to a convenience store be careful to select the correct location. All shopping sites are in Mandarin. Google translate can be used to a certain degree of success but its probably best to have a native speaker help you the first few times.

Here are the most popular sites:

<u>Momo || Shopee || PCHome 24H</u>

The Big Three for almost any item. Fast shipping, easy return. Price check among the three services but beware of fake or resold items that occasionally appear on Shopee. Payment method: Pay when goods arrive, Taiwan credit card, Apple Pay, Pay and mail at convenience store, or pay and collect at dedicated Shopee stores). All three have apps available for download from <u>Apple AppStore</u> or <u>Google Play</u>

• <u>Coupang</u> is a newer service from Korea/USA that has many household items as well as dried foods & beverages. Their English interface may be more familiar to some people. Download the app from <u>Apple AppStore</u> or <u>Google Play</u>.

• <u>博客來 books.com.tw</u>

Books.com.tw doesn't only have a great selection of books, it also carries beauty products, coupons, clothings and stationery.

Payment method: Accepts foreign card, Pay and mail at convenience stores Note: Part of the website has english. Their website is easier to navigate than their mobile app.

• <u>Rakuten 樂天市場</u>

<u>Download</u> from the appropriate app store (Set your AppStore region to Taiwan in order to download the app, or you can use it from your laptop or desktop) You can find some imported goods from Japan from Rakuten. Also anything from clothing, electronics, frozen foods, snacks, etc. They even have a dedicated page for Watsons.

- <u>Fresco</u> is a website for produce, both imported or locally grown premium fruits and vegetables.
- <u>Carousell</u> and Facebook Marketplace are popular for buying and selling second-hand goods.

Useful tip:

① It is also helpful when looking to see if Taiwan sells a certain product from your home country, add "台 灣" (in Mandarin) after any product to search for local listings of the item. Ex: search "maple syrup 台灣" or "corn flakes 台灣." You should find options to purchase online or which store sells it. However, the results might be in Mandarin.

Department Stores

The more popular department store chains around Taiwan are <u>Shin Kong Mitsukoshi</u>, <u>Far Eastern</u> <u>SOGO</u>, and <u>Breeze</u>. <u>Eslite</u> is a well-known bookstore which has branched out into other consumer goods.

Common Supermarkets

The most common supermarkets in Taiwan are Carrefour, PXMart, RTMart, AMart and Costco. Larger Carrefour locations, Mia C'Bon and City Super are known for their wider selection of imported products. Most larger department stores also have a supermarket in the basement levels.

Food Delivery Apps

- Uber Eats (accepts foreign credit card/debit card payment)
- Food Panda (accepts Apple Pay with foreign credit card/debit card)
- The app "Lalamove" is also a great way of picking up things from supermarkets, restaurants, friends etc. It lets you order a courier as easily as ordering an Uber! (downside: it does not work with foreign credit cards)

Check out our list of other online shopping and groceries options!

Special Dietary Restrictions

If you have any dietary restrictions and need to know where to go, feel free to ask on the <u>Official</u> <u>Facebook group</u>. People with experience are very willing to share! Google Maps is quite accurate for vegan and vegetarian restaurants, and <u>Halal restaurants</u> are found across the country. There are some places you can go for organic groceries, such as <u>COTTON FIELD</u>.

Payment Methods

Cash is the most common form of payment in Taiwan. However, in recent years, digital payment such as LINE Pay and Apple Pay has become more widely accepted and commonly used. Bank transfers via online app or ATM are also commonly used in Taiwan when sending payments to vendors and friends. Foreign credit cards are not universally-accepted in Taiwan, especially at many smaller stores including online vendors.

Cashiers will give you funny looks for not taking a receipt because it could be worth money - each receipt is part of a <u>national lottery</u>. You can also download an app (<u>Apple</u> / <u>Android</u>) to register a barcode for the shops to store your receipts into your account.

Trash

If you hear the melody of Beethoven's *Für Elise* or *The Maiden's Prayer* on the street, please don't mistake it as an ice cream truck!

Depending on your type of residence and the services provided by your building, you may have to take your trash to street level to meet the garbage truck at certain times of the week (see <u>this</u> <u>guide</u>). In both New Taipei City and Taipei City, residents are required to purchase a specific trash bag (available at all convenience and grocery stores) otherwise the garbage workers may refuse to accept your trash. Taipei City uses a blue bag and New Taipei City uses a pink bag. All glass, plastic, aluminum, compost, and styrofoam are to be recycled and should not be in your trash (per regulation); please sort and have such ready for collection by the recycling truck that is part of the garbage truck convoy. Remember to check the rules prior to deciding where to stay.

Internet

There are WIFI devices for rent at the airport. The devices are good for short term stay.

For a long-term home broadband plan, 100Mbps service is available generally everywhere in Taiwan, with 1Gbps fiber connections not uncommon in major cities. Your mobile phone carrier probably also provides fixed line broadband services, so you can try asking them. Normally internet companies provide service bundles with TV channels (such as HiNet's "MOD").

Here are some companies that you can consider: <u>Taiwan Broadband</u> (Taiwan Mobile) / <u>HiNet (</u>ChungHwa Telecom)

Water, Electricity and Gas

Water, electricity and gas are normally hooked up by the landlord and ready to use before moving in. It is common to keep utility bills in the landlord's name. The bill comes every 2-3 months, and you will receive the utility bills by mail. You can pay the bill at any convenience store. There are some buildings where the gas is delivered in tanks and you will need to order tanks before running out. Tank delivery is typically completed within a few hours. Make sure to check with the landlord.

Other Resources

There is an English-speaking hotline for foreigners maintained by the government (Ministry of Interior). Dial '1990' on any landline or mobile to speak to a service representative about any general inquiries. Mandarin, English and Japanese are provided 24 hours a day, while Vietnamese, Indonesian, Thai, and Cambodian inquiries are available 9 a.m. to 5 p.m. from Monday to Friday (excluding national holidays).

The Gold Card Community maintains <u>a list of other resources</u> - from emergency preparedness to CPA recommendations.

Banking and Finance

Unfortunately, foreign nationals (including Gold Card holders) still face some difficulties with the banking and finance system in Taiwan. The best starting point is to mentally prepare and allocate sufficient time (half a day for opening an account). Once you are able to get an account or a credit card, life becomes a lot easier. You can now transfer money to friends or vendors, set up automatic payment for utilities, and have access to any online transactions.

Banks provide special service to GC holders

Some banks offer special services to gold card holders, including custom credit cards and easier access to accounts. You may find more information <u>HERE</u>.

What you need to prepare to open a bank account in Taiwan

- Your Gold Card must have your address printed on the front.
- A stamp/seal/chop* with your Mandarin name on it. Most banks will let you substitute using a signature or fingerprint.
- Your Passport

*You may obtain a chop from local key shops or chop making stores. It normally takes 2 days to make. If you have an official Mandarin name, Chinese chop will be sufficient. If you don't, you may get a chop with your English name. Your Chinese or English name must match that on your passport.

The approach to opening a bank account

There is no such thing as a universally "foreigner friendly" bank in Taiwan and service varies wildly between branches. The best branch is the one closest to your home or work - you'll be visiting there a lot, and can become quite close with the staff. You may initially be told that a bank doesn't provide service to foreign residents - be friendly, polite, and firm, explain your professional background and that you are a resident with long-term ambitions in Taiwan. Tell the staff that you know it will take a while and apologise for the trouble. Don't ask for a credit card on your first visit.

Key things to mention:

- 1. You want to enable internet banking. It's not always turned on! Check with the clerk, ask them to assist you by setting up the banking app to make sure all features are enabled.
- 2. You want a foreign currency or multi-currency account along with your NTD account. This is important and much more convenient if you intend to do international transfers. *For more information about wire transfers, please visit <u>HERE</u>.*
- 3. You want a "visa debit" card if one is available. These cards can be used like credit cards online and have a lot more utility than the standard ATM card.
- 4. You want "international" ATM access. You will need to set an additional password at the branch ATM, staff can help.

Read more about getting the right banking services HERE

Note: Not all global banks have linked accounts to their Taiwan branches. HSBC offers this for their Advance or Premier customers.

CRS/FATCA

While opening your account, you will be asked to sign a form that asks questions about whether you are a USA citizen or resident. You will also be asked to provide information about your other citizenships and tax residencies. This is normal, and not unique to Taiwan. CRS (global) and FATCA (USA only) are inter-government data sharing systems to prevent money laundering and tax evasion.

Receiving Wire Transfers

The easiest way to receive funds from overseas is to open a foreign currency deposit account at the same bank where you opened your Taiwan Dollar account. Along with the foreign currency bank account number you will receive a SWIFT code. You will use these two numbers to send transfers from overseas banks. Make sure the receiver's name is EXACTLY the same or the wire will be rejected. When the bank receives the wire you will need to confirm receipt. Some banks will do this over the phone while others will require you to go to the branch. Once the funds are received you can exchange the foreign currency into Taiwan Dollars and deposit into your Taiwan Dollar account. For currency exchange some banks will make you come into the branch while others will let you do it online.

Credit Card

Your first credit card in Taiwan is difficult to obtain since you have no credit history. The best thing to do is open a bank account first, put some money in, and build a relationship with your local branch. If the bank won't give you a credit card after this, put on some nice clothes and go to your local COSTCO during a quiet time (with your Gold Card, passport, NHI card, and local drivers license). Explain to the credit card salespeople that you want to sign up. Take the same approach as in the bank, talking about your profession and long-term plans for Taiwan. Offer to get a receipt from the ATM showing your impressive bank balance. If you are employed and receiving a salary in Taiwan, it will be easier to obtain a credit card if you bank at the same bank as your employer. Request your employer's HR department or bank liaison to accompany you to the bank and help you apply.

Tax

The financial year in Taiwan runs from 1st January to December 31, and filing and payment for income tax happens during May of the following year. While there is no minimum limit on the number of days Gold Card holders are required to stay in Taiwan, the number of days you do stay affects your tax obligations.

Always seek professional advice for taxes, but very generally, once you stay in Taiwan for more than 90 days in a calendar year, you start to have tax obligations - even if you are working for an overseas company. Once you stay for more than 183 days you are generally considered a tax resident, and able to access progressive tax rates and other benefits. As a Gold Card holder, if it's your first time coming to Taiwan for work, and your salary exceeds NTD 3 million, you may be eligible for a tax reduction of 50% for the amount over 3 million.

The National Taxation Bureau provides free professional taxation consultation sessions in English and Japanese. The phone number is (02)2311-3711 ext, 1116

Health Care

Taiwan runs a world-class universal healthcare system which you, as a Gold Card holder, and your sponsored family, are part of. To access low cost, high-quality healthcare anywhere in the country, simply present your National Health Insurance ("NHI") card. (Read More about the system)

National Health Insurance ("NHI") card

How to Get It

If you have an employer in Taiwan, they will enroll you into the program. Be sure to provide your employer with details of your spouse and children.

If you don't have an employer, and you live in Taiwan on your Gold Card for a consecutive six-month period (or leave only once, for less than 30 days), you can apply directly for your NHI card at the local National Health Administration Bureau. The process is the same for any resident in Taiwan.

It usually takes around 1 to 2 weeks to receive your NHI card by mail (so make sure your registered



address is up to date), or you can choose to pick up the card in person. You will receive a temporary insurance certificate that can be used in the meantime, until you receive your NHI card.

In Taipei, you can go to the Ministry of Health and Welfare Health Insurance Department Building (衛福部健康保險署臺北業務組-健保大樓辦公室) next to NTU Hospital (see address below), a couple minutes walk from Taipei Main Station Exit M8. Enter the building, take a queue number on the 1st floor, and the staff will take care of the rest for you (English service is provided). Remember to bring your Gold Card, passport, 200 NT, 2 inch photo (if you don't have a 2 inch photo with you, you may take a photo with your phone--with clean background, no hat, and clear facial features. The staff will provide you an email to send it to at the counter.)

<u>健保大樓</u>

100008 臺北市中正區公園路15之1號 Office hours: 8:30am-5:30pm (no lunch break)

If you're not in Taipei, you can find another service center nearby.

Are my children and spouse eligible for a health insurance card?

Yes. Once your spouse and/or any minor children receive their residence cards, they can register for their health insurance card as your dependants. They are immediately eligible and have no

waiting period once you are enrolled in NHI; be sure to tell your employer about your dependents so they can update your enrollment information. Parents on visitor visas are not eligible.

How to pay for it

If you are employed by a Taiwanese company, your monthly contributions will be automatically deducted from your salary. Otherwise, you will receive a bill every two months. You may pay at a convenience store, or set up an automatic payment from your Taiwanese bank account.

Hospitals, Clinics and Dentists

Your first port of call for minor symptoms or initial checkups is your local clinic ("基層診所 General Practice Clinic"). However, if you know the type of medical specialty you need, or have a serious or more complicated illness, you may book an appointment directly at a hospital. Hospitals come in three flavours:

- 地區醫院 District Hospital has multiple departments, emergency available and surgeries can be performed
- 區域醫院 Regional Hospital like a District Hospital but larger, with more departments.
- 醫學中心 Medical Center the most advanced hospital has the facilities of the above, but also has more advanced medical equipment for cancer or rare diseases treatment. It also has its own research department.

English service varies and is highly dependent on the staff in each. Below are the hospitals where most doctors and staff speak good basic English, and also has an international department for non-NHI patients, where the staff are fluent in English.

List of recommended hospitals and clinics / or here

If you plan on staying in Taiwan for a longer term, you may also consider private health care options and insurance. Whilst NHI covers a lot, you can still end up with considerable co-pays. Additional private insurance would cover hospital stay, some out of pocket medicines or surgeries, depending on your health plan.

Education

Education for dependent (PreK-G12)

The process of finding the right school for kids can be tedious; here are some resources and information to get you started.

Here are a few things you'll need to begin your application: application form, photocopy of your ARC (Gold) Card, and authenticated transcript by TECO. (must be in English or Chinese) If you are applying for the first semester of 1st grade, you are exempt from submitting an authenticated transcript.

If you are attending a local public school, check your school district before applying at <u>Taipei</u> <u>School District List</u> or at your local household registration office. Once you know your school district, you can go to the admission office to begin your application.

List of Bilingual Public Schools and International Schools and FAQs

Bilingual local schools are offered only in Taipei and New Taipei City, but some International schools can be found outside of these two areas. We have compiled <u>an FAQ and list of Bilingual</u> <u>and International schools</u>, and you can refer to the Ministry of Education's excellent <u>Education</u> <u>Platform for Expat Children (EPEC)</u> for more information.

Where to Learn Chinese

Though English is usually sufficient for getting around in the bigger cities, and most administrative procedures can be fumbled through without Chinese, learning Mandarin can seriously enrich your life and improve your employability. There are many options for learning. When looking at programs, you may want to consider:

- Available Hours: Some courses like the International Chinese Language Program at National Taiwan University are very intense, designed for diplomats or full time students and require ~6-8 hours of classes/homework a day.
- Purpose of Study: Certain courses focus more on reading/writing abilities, but others exist for those that only want to improve conversational Mandarin
- Budget: Classes taught through universities and training centers will vary in cost, though generally they are cheaper than hiring a private tutor.

In major cities, you can usually find classes through local universities, and there are additional independent training centers like the <u>Mandarin Training Center</u> from National Taiwan Normal University. MTC has the best reputation for teaching, and offers a range of courses from semester-long classes to 1 on 1 individual sessions. It also has different programs for all age groups! Many local Household Registration Offices offer a free 72-hour beginner Chinese class.

To learn Chinese outside of Taipei, you may check out the following institutes:

Taichung: <u>National Taichung University Chinese Language Center</u> or <u>Tunghai University Chinese</u> <u>Language Center</u>

Tainan: <u>Southern Taiwan University of Science and Technology Chinese Language Center</u> or <u>National Cheng Kung University Chinese Language Center</u>

Kaohsiung: <u>National University of Kaohsiung, Language Center</u> or <u>National Kaohsiung Normal</u> <u>University, Center of Language and Culture Teaching</u>

There are also online courses and private tutors found everywhere in Taiwan, which might be more tailored to your needs.

Resources for Kids Education or Chinese Learning

The <u>Office of Global Mandarin Education website</u> has some resources for Chinese learning, also a list of affiliated Chinese teaching institutes.

If you would like to test your or your kids' Chinese ability, you may check out <u>SC-TOP</u> for various testing programs.

Further Questions

Hope this guide will help you getting started with a smooth move to Taiwan! If you have any further questions, or feedback about this guide, please feel free to email the Gold Card Office at: <u>help@taiwangoldcard.tw</u>.

We wish you the best of luck!



Image by Jiachen Lin

About this Guide

This Guide is published by the Taiwan Employment Gold Card Office. First written by Anthonia Chang, Tom Fifield, Jonathan Liao and Max Kim. The guide would not have been possible without the contributions from the following Gold Card community members who shared their experience and continue to provide valuable feedback, ideas and corrections: Alex, Alex Garcia, Ari Bieler, Charles Du, Chase W. Nelson, Chelsea Davis, Chris Armsden, Christopher Balmaseda, Colum Brolly, Curtis Bergh, Dan BK, Eric Khun, Fergus Clark, Gary Gitchel, Huey Kwik, Jon G, Mark Pippin, Maureen Vogel, Michaela Cragg, Nicole Young, Paul Whiteley, Sam K, Stefan White, Thao Le, and the Yen Family.

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