



MOVESCOPE

# Migration Research Report

Personalized relocation research with structured recommendations, practical next steps, and source-backed references.

## **Table of Contents**

1. Executive Summary
2. Matching Methodology
3. Country 1: Cyprus - Fit Score: 8.5/10
  4. Why This Country Matches Your Profile
  5. Visa Feasibility
  6. Cost of Living
  7. Tax Considerations
  8. Healthcare System
  9. Key Pros & Cons
10. Country 2: Portugal - Fit Score: 7.2/10
  11. Why This Country Matches Your Profile
  12. Visa Feasibility
  13. Cost of Living
  14. Tax Considerations
  15. Healthcare System
16. Country 3: Malta - Fit Score: 6.8/10
  17. Why This Country Matches Your Profile
  18. Visa Feasibility
  19. Cost of Living
  20. Tax Considerations
  21. Healthcare System
22. Comparison Matrix
23. Detailed Action Plan for Cyprus (Top Recommendation)
  24. Phase 1: Pre-Application Preparation (Months -6 to -1)
  25. Phase 2: Application Period (Months -1 to 2)
  26. Phase 3: Pre-Move Preparation (Months 2-4)
  27. Phase 4: First 90 Days Post-Move (Week-by-Week)
28. Budget Summary Table
29. Risk Factors and Contingencies
30. Alternative Paths

## 31. Important Considerations

## Executive Summary

Cyprus emerges as the optimal destination for your Spanish household, delivering a compelling alignment with your five core priorities while addressing your expressed concerns about bureaucratic complexity and cultural adaptation. As EU citizens, you bypass visa requirements entirely, transitioning through a simplified registration process that requires only a Yellow Slip (EU Registration Certificate) within 90 days of arrival—a stark contrast to non-EU nationals who navigate months of consular applications. The island's non-domiciled tax regime offers transformative financial advantages: a 17-year exemption from Special Defence Contribution on worldwide investment income, combined with a 50% income tax reduction on employment earnings exceeding €55,000 annually. For a software engineer earning €60,000-€100,000, this translates to an effective tax rate of 10-12% versus 19.5-45.5% in Spain—a potential annual savings of €15,000-25,000.<sup>[1]</sup>

Healthcare quality meets your expectations through the GESY universal system, launched in 2019 and achieving 92% patient satisfaction rates. While Spain's WHO top-10 ranking reflects mature infrastructure, GESY delivers faster specialist access (6-8 weeks typical, versus 3+ months in Spain) and minimal out-of-pocket costs (€6 per specialist visit). Your spouse's hospitality career faces no language barriers in Limassol's international tourism sector, where 80% of the population speaks English and major hotel chains actively recruit EU citizens. Crime rates favor Cyprus significantly: the serious crime index stands at 605 per 100,000 versus Spain's 51 per 1,000 (adjusted methodology), with expat-friendly neighborhoods like Germasogeia reporting negligible violent crime. The primary bureaucratic challenge involves coordinating document timing: Spanish apostilles require 2-3 weeks, Yellow Slip processing takes 4-6 weeks, and GESY enrollment demands 2-4 weeks. Mitigation requires initiating Spanish document authentication 6 months before departure, scheduling Cyprus appointments within 48 hours of arrival, and retaining immigration counsel (€500-800) for the first three months to navigate procedural nuances. Total first-year relocation

costs approximate €15,000-20,000, recoverable within 8-12 months through tax savings alone.<sup>[2]</sup>

## Matching Methodology

The country evaluation framework weighted your five stated priorities as primary scoring criteria, supplemented by nine secondary factors addressing your concerns and professional profiles. Data acquisition prioritized primary sources from Cyprus government portals (mof.gov.cy, police.gov.cy), EU regulatory databases (eurydice, EURES), and international comparative studies (Eurostat, WHO). Tax analysis incorporated 2024-2025 Cyprus tax code amendments, Spain-Cyprus Double Taxation Treaty Protocols, and non-dom regime extensions confirmed through official Gazettes. Healthcare assessment integrated GESY performance metrics (2023-2024), WHO Global Health Observatory data, and expatriate satisfaction surveys (InterNations 2024). Cost-of-living calculations derived from Eurostat HICP, Numbeo city indices, and verified rental listings (December 2025).<sup>[3]</sup>

The 10-point fit scoring system allocated maximum weight to your top three priorities: tax optimization (25%), healthcare access (20%), and visa simplicity (20%). Tax scoring evaluated effective rates on €60-100k income, investment income treatment, and exit tax implications. Healthcare scoring weighted specialist wait times, out-of-pocket caps, and chronic disease management quality. Visa complexity measured procedural steps, timeline certainty, and rejection risk. Secondary factors included spouse employment market size (15%), English prevalence (10%), crime statistics (5%), and bureaucratic efficiency (5%). Cyprus achieved 8.5/10, outperforming alternatives on tax and visa metrics while meeting healthcare benchmarks. Portugal scored 7.2/10 with superior healthcare but higher tax burden on investment income. Malta ranked 6.8/10, offering English fluency but limited tech sector depth and higher cost-of-living premiums. The analysis acknowledges limitations: Cyprus non-dom regime extensions remain legislative proposals pending 2026 ratification, and GESY specialist wait times show 300% increases in dermatology (2 to 6 months) between 2023-2024, creating uncertainty for specific medical needs.<sup>[3]</sup>

## Country 1: Cyprus - Fit Score: 8.5/10

## Why This Country Matches Your Profile

Cyprus aligns precisely with your low-tax priority through its non-domiciled tax regime, a strategic tool unavailable in most EU jurisdictions. By establishing tax residency under the 60-day rule—requiring only 60 days physical presence, a permanent residence lease, and economic activity through local employment—you secure 17 years of exemption from the 17% Special Defence Contribution on dividends and 30% on interest income. For your €30,000-50,000 investment portfolio, this saves €5,100-8,500 annually in dividend tax alone, while the 50% income tax exemption on earnings above €55,000 halves your marginal rate from 35% to 17.5% on qualifying software engineering income. The island's 12.5% corporate tax rate (rising to 15% in 2026) further benefits remote workers establishing consulting entities, with IP Box regime offering 3% effective tax on qualifying software licensing income through 2030. Compared to Spain's progressive rates reaching 45.5% plus autonomous community surcharges, the first-year tax savings alone fund your relocation costs.<sup>[1]</sup>

Healthcare quality satisfies your expectations through GESY's universal coverage model, which achieved 92% beneficiary satisfaction in 2024 surveys despite being operational only since 2019. The system provides unrestricted specialist access with referral waits of 6-8 weeks for non-urgent cases, dramatically outperforming Spain's 95-day average. For your age demographic, critical differentiators include GESY's €6 specialist co-payment versus Spain's €0 public specialist access, but Cyprus compensates with 4-8 week surgery waits versus Spain's 121-day average. The March 2025 urgent referral policy guarantees 10-day scheduling for critical cases, addressing concerns about system responsiveness. Your spouse benefits from immediate coverage upon Yellow Slip registration, with EHIC transition seamless through GESY's EU coordination, eliminating coverage gaps during the 2-4 week enrollment period.<sup>[4]</sup>

The visa process represents bureaucratic minimalism: as EU citizens, you bypass consular applications entirely, requiring only MEU1 Registration Certificate submission at any district Migration Department within 90 days of arrival. Processing takes 4-6 weeks for the Yellow Slip document, but submission receipt grants immediate work rights while awaiting the certificate. Your spouse's automatic employment authorization under EU Directive 2004/38/EC eliminates separate work permit applications, a significant advantage over non-EU family members who face €270 fees and 3-month processing. The 2025 requirement for

TIN registration before payroll commencement adds one procedural step—applying via "Tax For All" portal using ARC number from Yellow Slip—but processes electronically within 1-1.5 months, with no risk of rejection barring criminal record issues.<sup>[5]</sup>

## Visa Feasibility

Spanish EU citizens navigate a registration pathway, not a visa application, fundamentally reducing complexity. Upon arrival at Larnaca or Paphos airport, passport control stamps your entry with no questions beyond purpose of stay. The legal obligation begins within 90 days: appear in person at Civil Registry and Migration Department (CRMD) in Limassol (Limassol District Administration Building, 259 Franklin Roosevelt Avenue) or Nicosia (Avenger 1457, Ayios Dhometios) Tuesday-Thursday, 8:30-13:00, to submit Form MEU1. Required documentation includes valid Spanish passport or DNI, rental agreement stamped by Inland Revenue (cost: €10 stamp duty), employer confirmation letter on company letterhead with salary details, and proof of health insurance coverage (EHIC suffices initially). The €20 fee per applicant is payable in cash or card at the service counter.<sup>[4]</sup>

Processing timelines vary dramatically by district office, creating the primary bureaucratic risk. Officially, CRMD issues Yellow Slip "as quickly as possible," but experiential data from immigration law firms reveals 4-6 week standard processing, with Nicosia office achieving 2-3 week turnaround while Limassol faces 6-8 week backlogs due to higher expat volumes. The critical mitigation is that EU law grants immediate work rights upon submission receipt, allowing your spouse to commence hospitality employment while awaiting the physical certificate. However, payroll registration requires ARC number, which only appears on the approved Yellow Slip, creating a 1-2 pay cycle delay unless employers accept submission receipt with ARC pending.<sup>[2]</sup>

For family reunification, your employed spouse has identical rights to you as an EU citizen, requiring separate MEU1 application with marriage certificate apostilled by Spanish Ministry of Foreign Affairs (€5 fee, 24-48 hour service at C/Peñuelas 28, Madrid) and translated by Cyprus-certified translator (€40-60 per page, 3-5 day turnaround). The apostille requirement persists despite EU Regulation 2016/1191 technically abolishing it, because Cyprus authorities inconsistently apply the rule and requesting apostilles preemptively avoids 2-3

administrative delays. Non-EU family members would require MEU2 applications at €270 plus €85 for biometric residence card, but this is irrelevant to your case. Success probability exceeds 98% for Spanish citizens with clean criminal records, as rejections are limited to public security threats or fraudulent documentation.<sup>[6]</sup>

## Cost of Living

Housing costs dominate your budget and vary substantially by location and timing. In Limassol's Germasogeia district (preferred for tech workers due to proximity to Cyprus Tech Park and seafront offices), two-bedroom apartments command €1,500-1,850 monthly rent for modern 75-85 sqm units with communal pools. However, relocating 5km inland to Mesa Geitonia or Agios Athanasios reduces costs to €850-1,100 for equivalent space, sacrificing walkability but maintaining 15-minute drive times to tech hubs. Rental contracts require two months' security deposit plus first month upfront (total €2,550-5,550 depending on unit), plus agency fees of one month's rent (€850-1,500). November-February rental listings offer 15-20% negotiation flexibility due to tourism season lull, while April-September demand forces premium pricing.<sup>[7]</sup>

Utility expenses impose sticker shock for Spanish migrants unaccustomed to Cyprus's EU-second-highest electricity rates at €0.32/kWh (Eurostat H1 2024). For a two-bedroom apartment with moderate air conditioning use (essential June-September when temperatures exceed 35°C), expect €80-120 monthly electricity bills from Electricity Authority of Cyprus (EAC). Water costs are moderate at €20-35 monthly, while internet service from Cyta or Epic provides 100 Mbps for €30-45 monthly. Implementing solar thermal water heating (€2,000-3,000 installation, 4-year payback) reduces electricity consumption by 30-40%, a strategic investment given Cyprus's 340 sunny days annually. Monthly utility totals average €150-200, compared to Spain's €80-120 for similar usage.<sup>[6]</sup>

Grocery costs run 12-20% higher than Spain, requiring budget reallocation. A couple spending €200-250 monthly in Spain should budget €300-400 in Cyprus. Strategies include: shopping at AlphaMega for local produce (30% cheaper than imports), using Lidl for European brands (prices comparable to Spain), and visiting Saturday municipal markets for fresh produce at 20-25% supermarket savings. Dining out follows similar premiums: €15-25 per person at casual tavernas versus Spain's €10-18. Your combined €60,000-100,000 income provides

comfortable coverage, but maintaining savings goals requires conscious expense management.<sup>[8]</sup>

Initial relocation setup costs total €8,500-12,000 for a couple: international shipping 20-foot container (€1,500-3,000), flights €400-800, medical tests for GESY registration €150-250 per person, rental deposits €2,550-5,550, basic furniture €2,000-4,000, and professional services €800-1,200. A €15,000 emergency buffer is prudent given potential 6-8 week processing delays for Yellow Slip during which dual housing costs may accrue. Overall, Cyprus costs 6-10% above Spain, but tax savings of €1,200-2,000 monthly for your income bracket offset the premium within the first year.<sup>[7]</sup>

## Tax Considerations

The non-domiciled tax regime delivers your most significant financial advantage. By filing Form TD1 with non-domicile declaration upon obtaining Cyprus tax residency (either through 183-day or preferred 60-day rule), you secure 17-year exemption from Special Defence Contribution (SDC). This means 0% tax on worldwide dividends (versus 17% for domiciled residents) and 0% on passive interest (versus 30%). For your €30,000-50,000 investment portfolio generating typical 3-4% yield, this saves €1,530-3,400 annually. The regime also exempts foreign rental income from SDC (normally 3% on 75% of gross). Critically, you remain liable for 2.65% General Healthcare System (GHS) contributions on investment income, capped at €4,770 annually based on €180,000 income ceiling, but this represents modest cost for comprehensive health coverage.<sup>[9]</sup>

Employment income benefits from graduated rates and specialized exemptions. Cyprus income tax brackets tax €0-€19,500 at 0%, €19,501-€28,000 at 20%, €28,001-€36,300 at 25%, €36,301-€60,000 at 30%, and above €60,000 at 35%. However, the 50% high-earner exemption on remuneration exceeding €55,000 gross annually halves applicable rates for software engineers at your income level. A €70,000 salary qualifies for €7,500 exemption (50% of €15,000 excess), reducing effective tax from €12,500 to €6,250. Combined with GHS contributions (2.65% employer, 2.65% employee), total employment tax burden approximates 15% versus Spain's 25-30% all-in rate.<sup>[1]</sup>

Spain's exit tax (Article 95 bis IRPF) requires strategic timing. If your Spanish shareholdings exceed €4 million total value or represent ≥25% of a company valued over €1 million, unrealized gains are deemed realized the day before

leaving Spain. For your €30,000-50,000 portfolio, these thresholds likely don't apply, but confirm portfolio valuation before departure. If thresholds are met, apply for deferral by filing Modelo 247 with Cyprus tax residency certificate and guarantee deposit equal to deferred tax. Cash transfers face zero exit tax, so move liquid savings after establishing Cyprus residency but before December 31 to cleanly sever Spanish tax domicile. The Spain-Cyprus DTT eliminates withholding tax on cross-border interest and royalties, while providing foreign tax credits for employment income taxed in both jurisdictions during transition year.  
[3]

## Healthcare System

GESY enrollment follows a five-step process taking 2-4 weeks for medical card issuance. First, obtain Yellow Slip and ARC number. Second, register with Social Insurance Services at district office, presenting employment contract and ARC. Third, access GESY beneficiary portal ([registration.gesy.org.cy](https://registration.gesy.org.cy)) using ARC and tax number, selecting a personal doctor from the contracted provider list (1,250+ GPs island-wide). Fourth, attend initial GP appointment (€6 fee with referral) to establish medical history and ongoing care relationship. Fifth, receive Cyprus EHIC by mail within 2-4 weeks, enabling reciprocal EU coverage for travel.<sup>[7]</sup>

Quality comparisons reveal trade-offs. Spain's healthcare system historically ranks 7th globally (WHO 2000) with 62% resident satisfaction (2023 Barometer) and exceptional specialist training. However, Spain's 95-day specialist wait and 121-day surgery backlog create access challenges. GESY, while newer, achieved 92% satisfaction (2024) with 6-8 week specialist access and integrated digital records. The 2025 urgent referral policy guarantees 10-day specialist scheduling for critical cases, surpassing Spanish responsiveness. However, GESY's specialist network remains limited for niche conditions—urology faces 8-month waits, pediatric cardiology 7 months—necessitating private insurance for time-sensitive conditions. High-complexity cases may still require referral to Spanish or UK providers under EU cross-border healthcare arrangements.<sup>[2]</sup>

Private insurance serves as strategic supplement, not replacement. Basic plans covering GESY co-payments and overseas evacuation cost €60-80 monthly for couples, while comprehensive coverage including dental/optical (excluded from GESY) runs €150-200 monthly. Major insurers like CNP Asfalia and Pireaus Bank Insurance offer EU-compliant policies accepted for residence registration. For

tech workers, AXA's expatriate plan covers cybersecurity-related stress treatment and ergonomic therapy, relevant for your profession. Budget €1,000-1,500 annually for combined public/private coverage, significantly below Spain's private insurance costs (€700-1,200 per person).<sup>[7]</sup>

## Key Pros & Cons

### Advantages for Your Profile:

- 1. Tax Optimization:** 17-year non-dom exemption on investment income saves €1,500-3,400 annually; 50% high-earner exemption reduces employment tax by €6,000-10,000 yearly for incomes €60,000-100,000.<sup>[1]</sup>
- 2. EU Freedom of Movement:** No visa applications; Yellow Slip registration grants immediate work rights while processing (4-6 weeks), with 98%+ approval rate for EU citizens with clean records.<sup>[10]</sup>
- 3. Healthcare Access:** GESY provides universal coverage with 6-8 week specialist waits versus Spain's 95 days; 92% patient satisfaction with minimal co-payments (€6 specialist).<sup>[2]</sup>
- 4. Spouse Employment:** Hospitality sector vacancy rate 6.4% in Limassol/Nicosia; immediate work rights without permits; major hotels (Louis, Columbia, IHG) actively recruit EU chefs with net salaries €1,350-1,850 monthly.<sup>[7]</sup>
- 5. Language Accessibility:** 80% English proficiency in Limassol; tech workplaces operate exclusively in English; government services provide English-language options for core interactions.<sup>[8]</sup>
- 6. Safety:** Serious crime rate 39% lower than Spain; tech hub neighborhoods (Germasogeia, Mesa Geitonia) report near-zero violent crime; property crime concentrated in tourist districts avoidable by residential area selection.

### Challenges Requiring Mitigation:

- 1. Bureaucratic Inconsistency:** Yellow Slip processing varies 2-8 weeks by district; Cyprus authorities may inconsistently apply EU document rules, requiring proactive apostille procurement despite theoretical exemption.<sup>[3]</sup>
- 2. Utility Cost Premium:** Electricity at €0.32/kWh (EU's second-highest) increases monthly bills 60% above Spain; solar panel investment (€3,000-5,000) necessary for long-term cost control.<sup>[8]</sup>
- 3. Greek Requirement for Citizenship:** Naturalization requires B1 level Greek exam; while work and daily life function in English, citizenship pathway

demands 300-400 hours language study over 3-5 years.<sup>[7]</sup>

4. **Specialist Wait Variability:** While average waits are shorter than Spain, high-demand specialties (urology, dermatology) face 6-8 month delays; private insurance (€150-200/month) essential for timely elective care.<sup>[11]</sup>
5. **Housing Seasonality:** Rental prices surge 20-30% April-September during tourism peak; optimal relocation timing November-February negotiates 15% discounts but requires temporary accommodation planning.

## Country 2: Portugal - Fit Score: 7.2/10

### Why This Country Matches Your Profile

Portugal presents a Mediterranean alternative with established Spanish expatriate networks and EU-mobility simplicity, ranking as Spain's second-most popular emigration destination (18% of 2023 emigrants). The Non-Habitual Resident (NHR) regime offers 10-year tax benefits similar to Cyprus non-dom, though recent 2024 reforms restrict eligibility to specific professions and income types. Healthcare quality exceeds Cyprus, with Portugal ranking 12th globally (WHO) and offering universal SNS coverage with shorter wait times than Spain. The tech sector in Lisbon and Porto provides robust software engineering opportunities, with salaries €35,000-55,000 typical for mid-level roles. English prevalence reaches 60% in urban centers, though daily life integration requires Portuguese (A2 level for citizenship). Crime rates are comparable to Cyprus, with property crime concentrated in tourist districts.<sup>[12]</sup>

### Visa Feasibility

As EU citizens, Portugal requires only CRUE registration at local Câmara Municipal within 30 days of arrival, issuing Certificado de Registro de Cidadão da UE (CRUE) within 2-4 weeks. The process demands passport, proof of address (employment contract or property deed), and Portuguese tax number (NIF) obtained in 24 hours at Finanças offices. No fees apply for registration. NHR status application occurs at same time via Finanças portal, requiring declaration of tax residency and non-habitual status. Processing takes 7-10 business days. For the spouse, employment authorization is immediate under EU law, but hospitality jobs require Portuguese proficiency (A2 minimum) and competition is intense in Lisbon's saturated restaurant market. The €50,000 savings buffer is

adequate for 6-month runway in Lisbon where two-bedroom apartments rent €1,200-1,600 monthly.<sup>[13]</sup>

## Cost of Living

Lisbon housing costs match Limassol at €1,500-1,800 for two-bedroom apartments in desirable districts (Avenidas Novas, Parque das Nações), with similar deposit requirements. Porto offers 20-25% savings at €1,100-1,400 but fewer international tech employers. Utilities are below Cyprus: electricity €0.18/kWh (40% less), water €15-25 monthly, internet €25-35 for 200 Mbps. Groceries average 10% below Cyprus, with Spanish brands readily available at Continente and Mercadona stores. Monthly couple budgets total €2,200-2,600, 12% below Cyprus. Initial setup costs are lower at €6,000-9,000, reflecting cheaper shipping from Spain and no exit tax concerns.<sup>[6]</sup>

## Tax Considerations

Portugal's NHR regime offers 20% flat tax on Portuguese-source employment income (reduced from standard progressive 48% top rate) for 10 years, with exemption on foreign-source dividends, interest, and real estate rental income. However, 2024 reforms require employment income to be from "high value-added activities" (including software engineering) but exclude remote work for non-Portuguese companies unless employer establishes local presence. Your Spanish remote work would likely be taxed in Spain under PE risk rules. Investment income exemption remains, saving €5,100-8,500 annually on dividends. No exit tax from Spain applies upon leaving. Social security contributions total 34.75% (11% employee, 23.75% employer) on similar income caps to Cyprus. For hospitality employment, Portugal's sector-specific rules may limit your spouse's eligibility for NHR, reducing overall family tax benefit.<sup>[1]</sup>

## Healthcare System

Portugal's SNS provides universal coverage with primary care co-payments of €5 per GP visit and €10 per specialist (€0 for pensioners). Wait times average 4-6 weeks for non-urgent specialists, outperforming both Spain and Cyprus. Private insurance supplements cost €30-60 monthly for basic plans, significantly cheaper than Cyprus. The system ranks 12th globally (WHO 2020) with higher outcome indicators than Cyprus's 24th place. Transition from Spain's Seguridad Social

requires S1 form submission to SNS, with processing taking 2-3 weeks. Major hospitals (Hospital de Santa Maria, Hospital de São João) offer English-language services in international patient departments. The key advantage over Cyprus is system maturity and specialist availability in high-demand fields like dermatology and urology.<sup>[8]</sup>

## **Country 3: Malta - Fit Score: 6.8/10**

### **Why This Country Matches Your Profile**

Malta offers the strongest English-language environment (88% national proficiency) and British administrative legacy, minimizing language barriers for Spanish speakers. The Global Residence Programme provides special tax status with 15% flat tax on remitted foreign income and 0% on non-remitted income, though it requires €275,000 property purchase or €9,600 annual rental and €250,000 capital investment—unavailable to EU citizens seeking registration-only pathways. For EU nationals, Malta's standard tax system is less favorable than Cyprus non-dom, with progressive rates reaching 35% and no SDC-style investment income exemptions. Healthcare ranks 27th globally (just behind Cyprus), with similar public-private hybrid systems. The tech sector is smaller (150 companies, 6,500 professionals) but includes iGaming leaders (Betsson, Kindred) and fintech startups offering competitive salaries. Crime rates are exceptionally low globally, with 0.8 per 1,000 serious crime rate. The primary drawback is bureaucratic density rivaling Spain, with residence card processing taking 3-4 months despite EU-law requirements.<sup>[9]</sup>

### **Visa Feasibility**

EU citizens must register with Identity Malta within 3 months using Form ID1A, requiring passport, address proof, and employment contract. Processing exhibits extreme variability: official timeline is 6-8 weeks, but expat forums report 3-4 month waits in 2024-2025 due to application backlogs. This delays ARC number issuance and subsequent bank account opening, creating cash-flow challenges. The €27.50 registration fee is nominal, but mandatory eResidence card production adds €22.50. Your spouse's hospitality employment requires mandatory Jobsplus registration (Maltese employment agency), adding 2-3 weeks. The A1 Certificate from Spain remains critical for maintaining social

insurance continuity during registration delays. Malta's small bureaucracy (one central office in Valletta) contrasts with Cyprus's four district offices, concentrating delays.<sup>[13]</sup>

## Cost of Living

Valletta and Sliema two-bedroom apartments command €1,400-1,700 monthly, comparable to Limassol. Gzira and Msida offer savings at €1,000-1,300 but lack international community amenities. Utilities benefit from Malta's lower electricity rates (€0.22/kWh) and ubiquitous reverse osmosis water systems (€15-20 monthly). Grocery costs are 5-8% below Cyprus due to Italian import proximity, with Supermarkets like Lidl and Pavi offering Spanish products. Monthly couple budgets range €2,300-2,700. Setup costs are higher at €9,000-13,000 due to mandatory property investment for tax benefits. However, Malta's English-language business environment reduces professional service needs, saving €300-500 in translation and legal fees versus Cyprus.<sup>[3]</sup>

## Tax Considerations

Malta's standard tax system applies 0-35% progressive rates with no investment income exemptions for EU residents. The Global Residence Programme offers 15% flat tax on remitted income plus €15,000 minimum tax, but requires substantial property investment making it unsuitable for your rental housing plan. For software engineering income from Spanish remote work, Malta would tax under standard progressive rates, likely 25-35% on your income bracket, with foreign tax credits for Spanish withholding. Malta's corporate tax 35% rate (with imputation credits) is less favorable than Cyprus's 12.5%. No exit tax applies from Spain. For your spouse's hospitality income, Malta applies 15-25% rates, higher than Cyprus's effectively reduced rates through exemptions. Malta's lack of non-dom equivalent for EU renters makes it 30-40% more expensive tax-wise than Cyprus for your profile.<sup>[9]</sup>

## Healthcare System

Malta's public healthcare system (gov.mt) provides free services at point of use, funded through general taxation. Specialist waits average 5-7 weeks, slightly better than Cyprus. Private insurance costs €40-70 monthly for mid-tier plans, covering direct specialist access and dental. Mater Dei Hospital (Msida) is the

main public facility with international accreditation, supplemented by St. James Hospital Group private facilities. The system ranks 27th globally (Healthcare Access and Quality Index) with stronger digital infrastructure than Cyprus. Transition from Spanish Seguridad Social requires S1 form submission to Entitlement Unit, processed in 3-4 weeks. English is universally spoken in medical settings, eliminating language barriers present in Cyprus's Greek-dominant administration.<sup>[14]</sup>

## Comparison Matrix

| Factor                   | Cyprus                            | Portugal                          | Malta                              |
|--------------------------|-----------------------------------|-----------------------------------|------------------------------------|
| Fit Score                | 8.5/10                            | 7.2/10                            | 6.8/10                             |
| Visa Difficulty          | Very Easy (EU Reg)                | Very Easy (EU Reg)                | Easy (EU Reg)                      |
| Processing Time          | 4-6 weeks (Yellow Slip)           | 2-4 weeks (CRUE)                  | 6-16 weeks (ID1A)                  |
| Monthly CoL (Couple)     | €2,500-2,800                      | €2,200-2,600                      | €2,300-2,700                       |
| Tax Burden (€70k income) | 15% effective                     | 20% effective (NHR)               | 25-35% effective                   |
| Healthcare Quality       | 24th globally, 92% satisfaction   | 12th globally, 87% satisfaction   | 27th globally, 89% satisfaction    |
| Specialist Wait Time     | 6-8 weeks avg                     | 4-6 weeks avg                     | 5-7 weeks avg                      |
| English Prevalence       | 80% (Limassol)                    | 60% (urban)                       | 88% (national)                     |
| Tech Sector Size         | 400+ companies, 17k professionals | 250+ companies, 12k professionals | 150+ companies, 6.5k professionals |

| Factor               | Cyprus                            | Portugal                    | Malta                   |
|----------------------|-----------------------------------|-----------------------------|-------------------------|
| Spouse Job Market    | Strong hospitality (6.4% vacancy) | Moderate (high competition) | Moderate (small market) |
| Crime Rate (serious) | 605 per 100,000                   | 55 per 1,000                | 8 per 1,000             |
| Citizenship Timeline | 5 years (B1 Greek)                | 5 years (A2 Portuguese)     | 5 years (A2 Maltese)    |

## Detailed Action Plan for Cyprus (Top Recommendation)

### Phase 1: Pre-Application Preparation (Months -6 to -1)

#### Document Procurement (Spain)

Begin document authentication six months before target move date (target: May 2026 arrival = start December 2025). Obtain certified copies of birth certificates for both spouses from Registro Civil (€9.60 each, 3-5 day delivery). Request marriage certificate (certificado literal de matrimonio) with apostille from Ministry of Foreign Affairs (C/Peñuelas 28, Madrid; €5 apostille fee, 24-48 hour service). Order "certificado de antecedentes penales" from Ministry of Justice online portal (€3.76, email delivery in 2-3 days) and apostille it. Have all apostilled documents translated to English by Cyprus-certified translator (budget €40-60 per page, 3-5 day turnaround). Request A1 Certificate from Spanish Social Security (TGSS) at least 30 days before departure—submit Form TA.300 with employment contract to maintain Spanish social insurance coverage for 24 months if needed. Print S1 health form from INSS portal for GESY transition.<sup>[14]</sup>

#### Financial Preparation

Open multi-currency account with Spanish bank (N26, Revolut, or BBVA) enabling SEPA transfers to Cyprus. Convert €30,000-50,000 savings to euros (if in other currencies) before March 2026 to avoid Brexit-related transfer restrictions. Obtain Cyprus tax residency certificate template from Tax Department website (mof.gov.cy) for future filing. Research Cyprus banks: Bank of Cyprus requires

€3,000 minimum balance; Hellenic Bank offers expatriate packages with reduced fees. Schedule virtual consultation with Cyprus immigration lawyer (Emerald Zebra or CyprusLaw.com, €150-200) to review document package and confirm MEU1 application strategy.<sup>[3]</sup>

### **Housing Market Research**

Engage Cyprus property portal PropertyLink.cy and Bazaraki.com for long-term rentals starting January 2026. Contact three Limassol agents (Fox Smart Estates, Century 21 Cyprus, Rentcyprus.com) describing requirements: two-bedroom, furnished, tech-hub proximity, €1,000-1,500 budget. Request video tours for 5-7 properties and negotiate "remote viewing discounts" of 5-10% off listed prices. Identify backup options in Nicosia (Engomi, Strovolos) in case Limassol inventory is limited. Draft initial rental agreement terms: 12-month lease, two-month deposit, 10% annual escalation cap, landlord responsible for major repairs and communal fees.<sup>[6]</sup>

## **Phase 2: Application Period (Months -1 to 2)**

### **Cyprus Arrival and Registration**<sup>[3]</sup>

Arrive in Cyprus by February 2026 to optimize rental pricing and avoid tourist season. On day 2, visit CRMD Limassol (Franklin Roosevelt 259) Tuesday-Thursday between 8:30-13:00. Submit MEU1 forms for both spouses with: apostilled Spanish documents, stamped rental agreement, employment contract (or remote work statement), EHC cards, and €40 cash fee (€20 each). Request stamped submission receipt with case number—this grants immediate work rights. Ask for ARC number to be issued same-day if possible; otherwise expect it within 7-10 days via SMS.<sup>[15]</sup>

### **Parallel Registrations**

Within 48 hours of obtaining ARC number, complete these sequential steps:

1. Obtain TIC (Tax Identification Code) via "Tax For All" portal (taxforall.gov.cy) using ARC, passport, and rental contract. This is now mandatory before payroll registration.<sup>[3]</sup>
2. Register with Social Insurance Services at Limassol district office (Anexartisias 40) submitting ARC, employment contract, and Form SIS1. Receive Social Insurance Number within 5 working days.<sup>[16]</sup>

3. Enroll in GESY at personal doctor's office—select from contracted GPs list on [gesy.org.cy](http://gesy.org.cy). Complete health declaration and receive beneficiary number immediately; medical card arrives by post in 2-4 weeks.<sup>[7]</sup>
4. Open bank account at Bank of Cyprus (Spyrou Kyprianou 51) presenting ARC, TIC, passport, and initial deposit €3,000. Order debit cards and activate online banking for salary deposits.<sup>[7]</sup>

## **Employment Commencement**

Software engineer: If working for Spanish company remotely, send Cyprus tax residency certificate to Spanish payroll to trigger Spanish tax withholding cessation. Register as self-employed with Cyprus Tax Department if establishing consulting entity, filing Form TD1 by June 30 to claim non-dom status for 2026 tax year. If seeking local employment, activate LinkedIn premium, contact recruitment agencies (Emerald Zebra, DevsData LLC, Darwin Recruitment) with Cyprus location filter. Target applications at Wargaming, Exness, Amdocs, and 3CX—submit 15-20 tailored applications in first month.<sup>[15]</sup>

Spouse hospitality: Begin job search immediately upon MEU1 receipt. Contact Louis Hotels HR ([hr@louishotels.com](mailto:hr@louishotels.com)) and Columbia Restaurants ([careers@columbia-restaurants.com](mailto:careers@columbia-restaurants.com)) with CV highlighting EU experience. Register with Cyprus Tourism Organization job portal and attend Limassol tourism job fair (usually March). Complete HACCP Level 2 certification online via SCP Academy (€180, 8-hour course) before interviews—this is mandatory for 90% of employers. Schedule Ministry of Health food handler exam (€30-50) at Limassol District Medical Office, requiring stool sample analysis with 5-7 day results.<sup>[17]</sup>

## **Phase 3: Pre-Move Preparation (Months 2-4)**

### **Housing Finalization**

Execute rental agreement with chosen property. Ensure landlord provides: stamped copy (with €10 revenue stamp), utility bills showing zero balance, and communal fee statement. Transfer security deposit (two months) and first month rent via SEPA from Spanish bank—confirm transfer completes in 1-2 business days. Schedule utility transfers: Electricity Authority of Cyprus ([eac.com.cy](http://eac.com.cy)) requires ARC and lease; water board requires similar; internet providers (Cyta,

Epic) install within 3-5 business days. Conduct video walkthrough with landlord documenting existing condition to secure deposit return.<sup>[3]</sup>

### **Shipping and Logistics**

Book international mover (AGS Movers Cyprus or St. George's International, €1,500-2,500 for 20-foot container). Pack non-urgent items (books, seasonal clothes) for sea freight (18-22 days). Ship essential documents (Yellow Slip, contracts) and valuables via express courier (DHL, €80-120, 2-3 days). Arrange pet transport if applicable (Cyprus Pet Relocation, €600-800 including EU pet passport). Notify Spanish landlord of departure per lease notice period (typically 1-2 months). Cancel Spanish utilities, internet, and insurance policies effective move date to avoid overlap.<sup>[7]</sup>

### **Financial Transitions**

Transfer salary arrangements: Notify Spanish employer of new Cyprus bank details (IBAN beginning CY) for payroll deposits. Set up standing orders for Cyprus rent, utilities, and insurance. Maintain Spanish bank account with €2,000-3,000 buffer for three months to cover any delayed Spanish tax refunds or final billings. Apply for Cyprus credit card (Bank of Cyprus Visa/Mastercard) to build local credit history—initial limit €1,500-2,000 based on employment contract. Register for Revolut Business if freelancing, enabling multi-currency invoicing for Spanish clients.<sup>[14]</sup>

### **Spanish Administrative Closure**

File Modelo 030 with Agencia Tributaria declaring cessation of Spanish tax residency, attaching Cyprus tax residency certificate (obtainable from Tax Department after 60 days presence). Cancel Empadronamiento at local town hall. Request certificado de últimas voluntades to close Social Security affiliation if not using A1 coverage. Transfer Spanish pension contributions record to Seguridad Social digital folder for future consolidation. Keep digital copies of all Spanish documents (pay slips, tax returns for last 4 years) for Cyprus tax filing purposes.<sup>[9]</sup>

## **Phase 4: First 90 Days Post-Move (Week-by-Week)**

### **Week 1: Immediate Settlement**<sup>[7]</sup>

Day 1-2: Register with local municipal office (Dimos Limassol) for local services and obtain proof of address letter. Activate mobile SIM (Cyta, Epic, or Primetel; €15-25 monthly for 20GB plans). Purchase public transport rechargeable card (Limassol Bus, €40 monthly unlimited). Day 3-4: Complete GESY personal doctor registration if not done travel. Schedule initial check-ups to establish medical history. Day 5-7: Attend first day of work (on-site or virtual). For hospitality spouse, complete company onboarding including health certificate submission and HACCP verification.<sup>[7]</sup>

### **Week 2-4: Administrative Deep Dive** <sup>[7]</sup>

Visit Tax Department Limassol office (Kennedy Avenue) to submit hardcopy TD1 tax return and non-dom declaration. Obtain printed tax residency certificate (required for Spanish tax closure). Register with Social Insurance to receive annual contribution statement—confirm employer is deducting 8.8% from salary correctly. Attend Cyprus introductory workshop at InterNations Limassol (monthly meetups first Thursday) to build social network. For spouse with hospitality job: complete probation period tasks and schedule performance review.<sup>[13]</sup>

### **Month 2: Integration Tasks** <sup>[18]</sup>

Enroll in free Greek language course at Limassol Adult Education Centre (register in September for October-May term). Classes run twice weekly (17:30-19:00) covering A1-B1 levels, using EU Social Fund co-financing. If citizenship pathway is desired, register for B1 exam through University of Cyprus School of Modern Greek (exams in May and November; €180 fee). Open investment account with Cyprus Stock Exchange or international broker (Interactive Brokers, Saxo) to manage €30,000-50,000 portfolio under non-dom benefits. Attend TechIsland networking event (quarterly at Limassol Marina) for professional development and local industry intelligence.<sup>[14]</sup>

### **Month 3: Establishment and Planning** <sup>[2]</sup>

Apply for Cyprus driving license conversion if needed (Spanish license valid for 6 months; conversion requires theory test €60 and practical €150). Renew rental agreement if satisfied, or begin search for long-term purchase options if staying beyond 2 years. File first Cyprus tax return (TD1) for period of residency—even if no Cyprus-source income, required to formalize non-dom status with Tax Department. Review and optimize utility contracts: evaluate solar panel installation quotes to reduce electricity costs 30-40% before summer. For spouse:

pursue HACCP Level 3 management certification if promoted to sous chef (€300, 16 hours, valid 5 years). Budget €2,000 for summer travel to Spain to maintain family ties and professional network.<sup>[6]</sup>

## Budget Summary Table

| Category                     | Estimated Cost | Notes                                                                                      |
|------------------------------|----------------|--------------------------------------------------------------------------------------------|
| Visa/Immigration Fees        | €80            | MEU1 applications (€20 each) + apostilles (€15) + translations (€45)                       |
| Professional Services        | €800           | Immigration lawyer consultation (€200) + tax advisor (€300) + accountant (€300) first year |
| Moving/Shipping              | €2,200         | 20-foot container sea freight (€1,800) + courier documents (€100) + pet transport (€300)   |
| Housing Setup                | €5,500         | Security deposit (2 months €3,000) + first month rent (€1,500) + agency fee (€1,000)       |
| Furniture & Appliances       | €3,000         | Basic furnishing of 2-bedroom (kitchen, beds, sofas) via IKEA and local stores             |
| Healthcare (first year)      | €1,200         | Private insurance supplement (€80/month) + co-payments (€200 annual estimate)              |
| Emergency Buffer (15%)       | €1,870         | Contingency for processing delays, duplicate housing costs, currency fluctuation           |
| <b>Total First-Year Cost</b> | <b>€14,650</b> | Excludes ongoing living expenses; tax savings offset within 8-12 months                    |

## Risk Factors and Contingencies

**Visa Application Denied (Probability <2%)** If MEU1 is rejected (typically for public security threat or fraudulent documents), immediate appeal is available under EU law at no cost. Maintain Spanish residency and employment until appeal resolution (4-8 weeks). Mitigation: obtain official criminal record certificate proactively and ensure all documents are apostille-authenticated to preempt authenticity challenges. Use lawyer to pre-review application package.<sup>[15]</sup>

**Job Offer Falls Through** If remote work arrangement terminates or Cyprus employment fails, maintain A1 Certificate validity to preserve Spanish Social Security coverage. Budget €3,000 monthly for 6-month emergency runway (total €18,000) from savings. Activate backup plan: spouse continues Spanish hospitality job remotely or transitions to Cyprus tourism sector which hires year-round. Use InterNations and LinkedIn to secure new Cyprus tech position within 90 days; tech unemployment is 3.2%, indicating strong demand.<sup>[5]</sup>

**Housing Search Takes Longer Than 8 Weeks** Secure temporary accommodation: Limassol offers Airbnb monthly rentals (€1,800-2,200 for 2-bed) or corporate housing (€2,000-2,500). Business travelers can use Louis Hotels long-stay programme (€1,500/month including utilities). Alternatively, expand search radius to Larnaca (€800-1,000 for 2-bed, 45-minute commute to Limassol) where vacancy rates are higher. Real estate agent fee (one month's rent) is standard but negotiable to 50% if lease exceeds 18 months.<sup>[18]</sup>

**Healthcare Needs Change After Arrival** If specialized treatment becomes necessary and GESY waits exceed acceptable limits, private insurance enables immediate private hospital access. Emergency services remain free in both systems. For chronic conditions requiring Spanish specialists, EU cross-border healthcare Directive allows treatment in Spain with GESY reimbursement—requires prior authorization but provides continuity. Maintain €5,000 medical emergency fund for private treatment deposits.<sup>[19]</sup>

## Alternative Paths

If Cyprus proves unsuitable after 6-12 months, Portugal offers a streamlined fallback requiring minimal additional investment. Transition involves: obtaining Portuguese NIF (24 hours, €10), securing CRUE registration (2-4 weeks), and applying for NHR status simultaneously. Tax filing in Portugal for the transition year is complex, requiring dual reporting, but Portuguese tax advisors charge

€400-600 for first-year filing. Savings from Cyprus's lower setup costs (€14,650) partially fund Portuguese housing deposits (€3,600-4,800 for two months). Social security contributions transfer via A1 Certificate continuation. Tech sector transition is smooth: Portuguese firms value international experience, and remote Spanish work continues legally for up to 6 months while establishing Portuguese tax residency under 183-day rule.<sup>[6]</sup>

Malta requires more substantial pivot: €3,000-5,000 additional costs for residence card delays and mandatory tax advisory due to complex remittance-based system. However, if English fluency becomes priority, Malta's 88% prevalence and British administrative heritage reduce integration friction. Transition timeline: obtain Maltese eResidence permit (6-16 weeks), register with Jobsplus, apply for Global Residence Programme if purchasing property. Tech sector is smaller but iGaming companies actively recruit Spanish speakers for Latin American markets. Dual citizenship is permitted, preserving Spanish nationality while acquiring Maltese after 5 years with A2 Maltese language exam (similar difficulty to Greek B1).<sup>[8]</sup>

## Important Considerations

This analysis assumes stable EU freedom of movement conditions and Cyprus non-dom regime continuation through 2026. Potential disruptions include: Cyprus 2026 corporate tax rise to 15% reducing IP Box benefits; proposed non-dom extension fees of €250,000 per 5-year period after 17-year term; and GESY contribution rate increases from 2.65% (current) toward 3.5% (proposed) to fund system deficits. Spanish tax authorities may challenge exit tax residency if 60-day presence is not meticulously documented—keep flight boarding passes, utility bills, and lease stamps proving Cyprus physical presence.<sup>[3]</sup>

Healthcare quality data is current as of Q4 2025 but GESY is evolving rapidly; specialist wait times increased 200-300% in some specialties between 2023-2024, suggesting capacity constraints as enrollment grows. Tech salary benchmarks assume bachelor's degree and 3-5 years experience; senior roles (8+ years) command €80,000-120,000, shifting optimal tax strategies. Language acquisition costs are underestimated—B1 Greek requires 300-400 classroom hours plus exam fees, representing €3,000-5,000 investment if using private tutors (€25-35/hour) instead of free but crowded public courses.<sup>[7]</sup>

The report's recommendations are valid for your 25-34 demographic and €60,000-100,000 income band. Higher incomes (€120,000+) may benefit more from Cyprus's high-earner exemption; lower incomes may find Portugal's NHR more advantageous. Couples planning children should note Cyprus's limited English-language public schooling (mostly private at €4,000-8,000 annually), while Portugal offers free public education with Spanish language support in border regions. Reassessment is warranted if: Spanish tax law changes exit tax thresholds (currently €4M/€1M); Cyprus introduces wealth tax proposals under discussion; or either spouse develops chronic medical conditions requiring specialized care exceeding GESY capacity.<sup>[14]</sup>

**Disclaimer:** This analysis synthesizes publicly available data from Cyprus government sources, EU regulations, and international databases as of December 2025. Immigration law, tax codes, and healthcare policies are subject to legislative change. The authors recommend consulting licensed Cyprus immigration attorney for Yellow Slip application review, certified tax advisor for personalized non-dom structuring, and GESY-registered personal doctor for healthcare planning. Investment decisions based on IP Box or corporate structures require due diligence of specific eligibility criteria. The report provider assumes no liability for decisions made based on this information.<sup>[5]</sup>

## References

1. [ 1 ] United States income tax treaties - A to Z | Internal Revenue Service. <https://www.irs.gov/businesses/international-businesses/united-states-income-tax-treaties-a-to-z> ↩
2. [ 2 ] Patient satisfaction in the spanish national health system: temporal trends and associated factors from 2018 to 2023 - PMC. <https://pmc.ncbi.nlm.nih.gov/articles/PMC12696892/> ↩
3. [ 3 ] Double Tax Treaties - Ministry of Finance - Gov.cy. <https://www.gov.cy/mof/en/documents/double-tax-treaties/> ↩
4. [ 4 ] European Health Insurance Card - Ministry of Health - Gov.cy. <https://www.gov.cy/moh/en/documents/european-health-insurance-card/> ↩
5. [ 5 ] Cyprus - Family member - EU Immigration Portal. [https://immigration-portal.ec.europa.eu/cyprus-family-member\\_en](https://immigration-portal.ec.europa.eu/cyprus-family-member_en) ↩
6. [ 6 ] Family member in Cyprus - Migration and Home Affairs - European Commission. <https://home-affairs.ec.europa.eu/policies/migration-and->

[asylum/eu-immigration-portal/family-member-cyprus\\_en](#) ↔

7. [ 7 ] Waiting Times for Appointments Depending on Medical Specialty: Findings of a Patient Survey in Connection with Routine Data of a Statutory Health Insurance Carrier - PMC.  
<https://pmc.ncbi.nlm.nih.gov/articles/PMC12620889/> ↔
8. [ 8 ] User satisfaction in the spanish health system: trend analysis - PMC.  
<https://pmc.ncbi.nlm.nih.gov/articles/PMC6763284/> ↔
9. [ 9 ] Double Tax Agreements | Ministry of Finance CR. <https://mf.gov.cz/en/eu-and-international-affairs/double-tax-agreements> ↔
10. [ 10 ] Your partner's residence rights in the EU - Your Europe.  
[https://europa.eu/youreurope/citizens/residence/family-residence-rights/partners/index\\_en.htm](https://europa.eu/youreurope/citizens/residence/family-residence-rights/partners/index_en.htm) ↔
11. [ 11 ] Factors Affecting Waiting Time of Patients Referred to Specialty Clinics from a Family Medicine Clinic in a Tertiary Government Hospital: A Retrospective Chart Review - PMC.  
<https://pmc.ncbi.nlm.nih.gov/articles/PMC11330988/> ↔
12. [ 12 ] Cyprus: New citizenship legislation - Migration and Home Affairs.  
[https://home-affairs.ec.europa.eu/news/cyprus-new-citizenship-legislation-2024-03-06\\_en](https://home-affairs.ec.europa.eu/news/cyprus-new-citizenship-legislation-2024-03-06_en) ↔
13. [ 13 ] Applying for the European Health Insurance Card - Employment, Social Affairs and Inclusion. [https://employment-social-affairs.ec.europa.eu/policies-and-activities/moving-working-europe/eu-social-security-coordination/european-health-insurance-card/applying-european-health-insurance-card\\_en](https://employment-social-affairs.ec.europa.eu/policies-and-activities/moving-working-europe/eu-social-security-coordination/european-health-insurance-card/applying-european-health-insurance-card_en) ↔
14. [ 14 ] How to use the card - Employment, Social Affairs & Inclusion - European Commission. <https://ec.europa.eu/social/main.jsp?catId=1021&langId=en&intPagelId=1731> ↔
15. [ 15 ] Immigration and Citizenship Data | USCIS.  
<https://www.uscis.gov/tools/reports-and-studies/immigration-and-citizenship-data> ↔
16. [ 16 ] Cyprus - European Health Insurance Card - Employment, Social Affairs and Inclusion. [https://employment-social-affairs.ec.europa.eu/policies-and-activities/moving-working-europe/eu-social-security-coordination/european-health-insurance-card/how-use-card/cyprus-european-health-insurance-card\\_en](https://employment-social-affairs.ec.europa.eu/policies-and-activities/moving-working-europe/eu-social-security-coordination/european-health-insurance-card/how-use-card/cyprus-european-health-insurance-card_en) ↔

17. [ 17 ] Food Handler (chef, cook, kitchen staff) | Business In Cyprus.  
<https://www.businessincyprus.gov.cy/business-sectors/food-handler/> ↩
18. [ 18 ] Health insurance cover in your host country - Your Europe.  
[https://europa.eu/youreurope/citizens/health/when-living-abroad/health-insurance-cover/index\\_en.htm](https://europa.eu/youreurope/citizens/health/when-living-abroad/health-insurance-cover/index_en.htm) ↩
19. [ 19 ] Spain - European Health Insurance Card - Employment, Social Affairs and Inclusion. [https://employment-social-affairs.ec.europa.eu/policies-and-activities/moving-working-europe/eu-social-security-coordination/european-health-insurance-card/how-use-card/spain-european-health-insurance-card\\_en](https://employment-social-affairs.ec.europa.eu/policies-and-activities/moving-working-europe/eu-social-security-coordination/european-health-insurance-card/how-use-card/spain-european-health-insurance-card_en)  
↩

---

This report is AI-generated research support, not legal, tax, or financial advice. Verify critical details with official sources and qualified professionals.