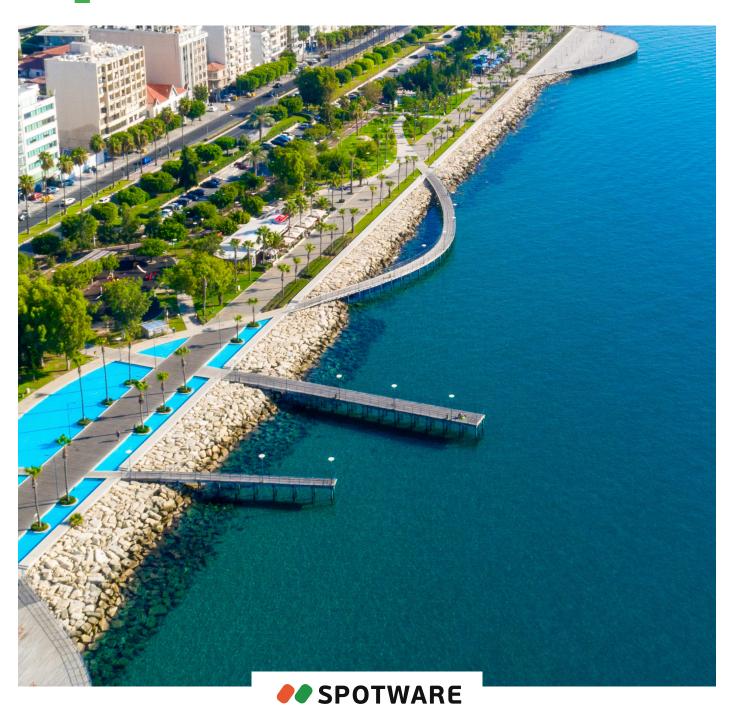
Cyprus Guide Spotware 2021





We are glad to have you here and would like to help you get settled fast within your first weeks in both - our company and Cyprus as a whole! Below you will find some useful information about our company and the lovely island of Cyprus. If you need any further assistance, please feel free to refer to our HR department for questions and queries!

First steps

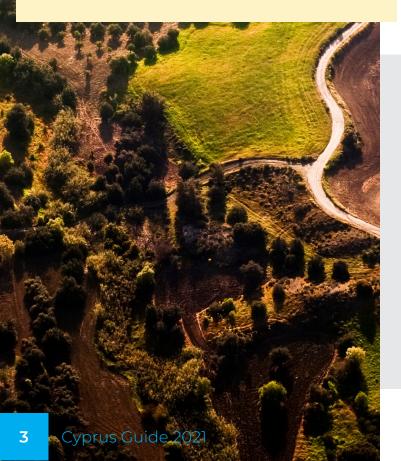
As soon as you arrive in Cyprus, our taxi driver will be waiting for you with a sign that has your name on it. He will drive you to the hotel/apartment, and on the way, he will show you where our office is located, so you can easily find it the next morning.

We suggest you come to the office the next day after arrival, so you can have a chance to rest after your trip and explore the surroundings.

On your first day we will be waiting for you at 9.00 AM, at our office, located at 19 Stratigou Gianni, Limassol (<u>Map Directions</u>) (the 3rd floor of the AlfaMega Supermarket - Linopetra building).

As soon as you are in, ask for any member of the HR team and we will gladly guide you through your first steps and introduce you to the team!

Note: we also recommend you get a local SIM card as soon as possible. You can buy a prepaid card at any Kiosk (often called Periptero), or attend one of the local network provider stores directly. Cyprus' two leading providers are currently Cytanet and Epic.



What will I have to do upon arrival?

- **1.** Sign up to all the working accounts using the credentials we will provide you. Also please download the <u>Telegram Messenger</u> application if you don't have it already, and sign in or create a new account, respectively.
- **2.** For any assistance with your PC and accounts, please join Spotware Office Tech Support group on Telegram, or message our System Administrator Denis Saffetins on telegram: **@dsafetins**
- **3.** You will then need to sign your Contracts and the NDA at the HR department, as well as provide us with all your documents for a working visa application.
- **4.** Staff at the reception will gladly help you with your medical insurance application form and bank account application.
- **5.** In order to find a long-term apartment, please reach out to our company agent **Joanna (+357 96676366)**, or explore the Bazaraki website or app, which provides a large selection of apartments from both agencies and individuals, as well as check out dedicated Facebook groups.

Useful contacts:

Valeria (Head of HR)

telegram: <u>@valeriiakuzmina</u>

Marina (HR Operations) telegram: @MarinacTrader

Denis (SysAdmin) telegram: @dsafetins

Charalampos (Migration Officer)

mob.: +357 9677 0371

HR team email

email: hr@spotware.com

General Working Rules & Procedures

Working Hours

The normal work week for Spotware System consists of five (5) working days, eight (8) hour days. Usually, working hours are from 9:00 AM - 6:00 PM, Monday to Friday, including one hour for lunch between 13:00-14:00 PM.

Attendance & Punctuality

Punctuality and regular attendance are expected of all employees. If you are absent for any reason, or plan to arrive late or leave early, please inform the HR manager, as well as your team manager as far in advance as possible.

Overtime

All overtimes in our Company are paid and are possible only with the line manager and HR manager's approval. The overtime rate is one and one (1:1) the employee's standard time rate. Payment of overtime will be provided in the pay period following the period in which it has been earned.

Annual Leave & Public Holidays

Every employee is entitled to 21 days of annual leave per year. Employees should take days off in advance, and no leave should be taken until it has been approved by the line manager and the HR department. Requests for leave must be addressed via email to your Manager and to the HR. All unused days will be refunded to the employee in the last salary of the year.

All new team members will be entitled to annual leave, as well public holidays, in the year of joining on a pro-rata basis. Annual leave will start accruing to their start date of em-

Eg: Team member commences work on the 10 th of June. His holiday entitlement will be:

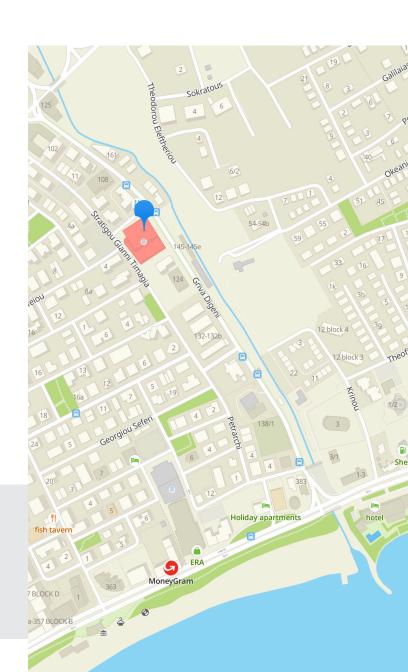
21/12=1.75 days accrued per completed month

1.75 x 7=12.25

All team members leaving the Company will be entitled to annual leave from the beginning of the year up to the last day of employment. Payment in the final salary pay will be made for any unused accrued holiday days.

If, upon leaving the Company, the number of paid holiday days taken by a team member exceeds the number of those he is entitled to for the year, these will be deducted from his final salary.

If for any reason you want to exceed your annual leave, please inform your line manager and HR and in case of approval, kindly be aware that these days will be deducted from your salary.





The 15 public holidays per year that employees are entitled to are as follows:

Epiphany – 6 January

Green Monday – date variable

Greek Independence Day – 25 March

Cyprus National Day – 1 April

Good Friday – date variable

Holy Saturday – date variable

Easter Sunday – date variable

Easter Monday – date variable

Labour Day – 1 May

Pentecost Monday – date variable

Dormition of the Theotokos – 15 August

Cyprus Independence Day – 1 October

Greek National Day – 28 October

Boxing Day – **26 December**

Christmas Day – 25 December

Please note, that unlike in some other countries, if a Cyprus public holiday falls on the weekend, it is NOT transferred to any other day. Employees who work on public holidays are entitled to a day's payment...

Sick Leave

In case of absence from work due to sickness or injury which has been proven with medical certificates, full pay will be provided to the employee for a period of up to 3 working days. For absences longer than 3 working days, the team member must apply to the Social Insurance for sick leave. To do this, they must produce a valid doctors certificate and apply within 21 days from the issue date. Social Insurance pay is paid at a reduced percentage of salary (approx. 60%). The company does not cover the difference between social insurance sick pay and actual salary.

Understanding Your Expenses

What we cover

The company will cover following expenses for the employee:

- All visa expenses for employee and his family
- Medical insurance for employee and his family
- Airport transportation
- Bank guarantees for employee and family members
- All other expenses, such as flight tickets and accommodation, deposits etc. are covered from the employee's relocation bonus (2,500 euro gross).

In order to estimate your monthly budget, please follow this link where you can find accurate information on the most common products and services.

Your Expenses

Apartment Rent & Bills

Price for the rent of a fully furnished 1br or 2br apartment ranges from EUR600-EUR1200 per month. Please advised that a 1br apartment is equivalent to a 2 room apartment in CIS countries in that it usually consists of a kitchen+living room and a separate bedroom. Typically, a one month rent deposit is required upon signing of agreement (although this differs on a case by case basis - some owners prefer 2 or 3 months deposits on their property). The deposit amount is returned to the renter upon contract expiration. If you wish to leave before your contract period ends, you are required to inform the owner at least a month in advance (yet again, this does differ depending on the owner's preferences).

Electricity bills in Cyprus are issued every 2 months (they range from EUR40-EUR200 based on consumption, with the higher-end being during the summer season upon constant use of AC and large spaces). A water Bill is issued every 3-4 months depending on Municipality (Ranges from 30EUR to 80EUR per bill).

Some owners do not insist on transferring bills to the tenant's name, but in the case that they do - deposits must be provided to the Water Board and Electricity authorities.

- The deposit for Electricity Bills for third country nationals is EUR350 and this is reimbursed when you disconnect from the authority.
- The deposit Water Bills is EUR250 and reimbursed when you disconnect from the authority.



Note: In Cyprus, tenants do not pay commission to the real estate agent; it is covered by a landlord.



Transportation

Although improving rapidly, public transportation in Limassol is still not very developed, therefore we recommend our employees to rent apartments within walking distance from the office or rent/buy a car. Luckily, our office is located in an area full of supermarkets, shops and restaurants and is very close to the beach, so if you live in the vicinity of our office - you will have access to all the necessary amenities.

Here you can see the latest offers on cars for sale. Car insurance costs vary from EUR260-EUR410 per year for an average car depending if it is third-party or full-comprehensive and the type of the car you choose.

If you are not ready to buy a car, you can easily rent one from one of the numerous car rental agencies in Limassol, with a starting price of 15-20 euro per day. Prices vary depending on vehicle type and rent period (short VS long-term).

Food

On average, a 2-person family shopping from a medium-range supermarket will cost around EUR500 per month for a full (3xday) and healthy diet. Bear in mind that this figure can alter up or down by EUR100 depending on appetite, frozen or fresh produce, and most importantly - the supermarket you choose to shop at.

Typically, small stores in the tourist area of Limassol have almost two times higher prices than any big supermarket.

Our office is located on the top floor of <u>AlfaMega</u> <u>Supermarke</u>t where you can find a great variety of products.

Also there are many weekend markets where people sell home-grown vegetables and fruits of the highest quality, as well as traditional treats.



Taxation

- 1. Employee Monthly Deductions:
- 8.3% social insurance (calculated on annual gross salary)
- 2.65% GESY/GHS (General Healthcare System) in 2021.
- Special contribution tax fixed (calculated on gross monthly salary)

Income Tax (calculated on the below brackets: Only amount above EUR 19,500 Annual Gross is taxed)

To €	To €	%€
0	19500	0% = 0 (Not Taxed)
19501	28000	x20% = 1700
28001	36300	x25% = 2075
36301	60000	x30% = Euro+
		= Total Tax per Year

For the first five year of employment in Cyprus employees receive a 20% income tax discount...

- 2. Employer Monthly contributions (paid extra by employer, calculated on monthly Gross):
- 8.3% Social Insurance Fund
- 2% Cohesion Fund
- 2.65% GESY/GHS (General Healthcare System)
- 1.2% Redundancy Fund
- 0.5% Industrial Training Fund

For additional information regarding labor laws: http://www.mlsi.gov.cy/mlsi/dlr/dlr.nsf/page18_en/page18_en?OpenDocument



Useful Information

Hospitals and pharmacies

GESY/GHS (General Healthcare System)

The General Healthcare System (GHS) is a comprehensive healthcare system that offers equal access to healthcare services for all citizens and residents, with the option to choose their healthcare provider from both the private and the public sector.

The GHS covers all medical care needs of beneficiaries including chronic, rare and serious conditions.

To register please follow the link: https://www.gesy.org.cy/launchpad.html. It will take you about 15 mins to complete the registration.

To be able to complete registration you will need your phone, passport, and ARC number.

After you finish the registration, you can start using GESY services. It is fast, convenient and almost free-of-charge.

Medical Insurance

All our employees and their families are covered by Atius Insurance Company, medical plan "Altius Medical Hypercover". If you are planning to visit a doctor, please get a special form that the doctor has to fill in at the reception. The insurance will cover the visit, all the tests, as well as medication that were prescribed by a doctor (anything that is bought/executed without a prescription will not be covered).

All documents including tests results and receipts from the pharmacy have to be gathered and passed to the reception in order for us to apply for your compensation. In case of hospitalization, surgery, and any other serious cases, please consult with HR.

In addition we would like to note cases that are NOT covered by the insurance include:

- Vision and dental service
- Chronic or pre-existing conditions
- Extreme sports injuries
- Pregnancy and prenatal expenses a 3 month waiting period applies



Clinics that work 24/7 in Limassol:

General Hospital	Leoforos Nikaias, 1/2	25 801100, Emergency: 25305770
Ygia Polyclinic	21, Nafpliou Str., Limassol	77 777790
Mediterranean hospital	Stygos 9 Str., Limassol	25 200 000, Emergency: 25200180

Normal working hours for pharmacies are:

Monday	8AM-1:30PM, 3-6:30PM
Tuesday	8AM-1:30PM, 3-6:30PM
Wednesday	8AM-1:30PM
Thursday	8AM-1:30PM, 3-6:30PM
Friday	8AM-1:30PM, 3-6:30PM
Saturday	8AM-1:30PM
Sunday	Closed

In case of emergency, you can find the phone number and address of night pharmacies by following the <u>link</u>.



Russian Speaking Paediatricians:

Nica Kiriakou	Russian, Greek, English	+357 25 343213 (work) +357 25 736524(home) +357 99 612338 (mob.)	Theseas Court Str.Thessalonikis, 25
Despo Elefteriou	Russian, Greek, English	+357 25 383822 (work) +357 25 339297(home) +357 99 645574 (mob.)	146, Makariou av., Alfa tower, ap. 32
Elia Christoforou (immunology)	Russian, Greek, English	+357 25 811142 (work) +357 99 305701(mob.)	Str. Kefallinias, 8
Lia-Gladis Konstantinou	Russian, Greek, English	+357 25 712661 +357 99 597770	Str. Kato Polemidia 4, Build 57
Iaroslava Spiridonova	Russian, Greek, English	+357 25 583500 +357 99 565456 6	Str. Dimitrou koromilou 6 (next to Debenhams Olimpia)

Schools and Kindergartens

LITC	Russian	340-342 Agiou Andreou Str. Tel. 2534336	www.litcschool.com/
Pythagorean pupils	Russian	6 Pafou st., 3051 limassol, Tel / Fax: +357 25 370 087, Mob. +357 99 638 751	www.cyprusrussiaschool.com/
Morfosis	Russian	Dimitri liperti 12 3090 Limassol, Tel. +357 25 258200	www.morfosisschool.com/
Primary School of Agios Tychonas	Greek	Griva Digeni, 58, 4521 Agios Tychonas, Limassol Tel. 25314350	www.dim-ag-tychonas- lem. schools.ac.cy/
Logos School	English	33-35 Gialousas Str. 3071 Lemesos Tel. +357	www.logos.ac.cy
Pascal English School	English Greek	104, Spyrou 3076 Lemesos Kyprianou Avenue, Tel: 22509400,	www.pascal.ac.cy
Grammar School	English	Katinas Paxinou Panthea Hill, Limassol, Tel. 357-25727933	www.grammarschool.com.cy
Foley's School	English	Charalambou Evagorou 110, 4107 Lemesos. Tel.25887777	www.foleyss.com

Kindergartens close to office:

Heritage School	25367018 25359377	4549 Palodia, Limassol, Cyprus	www.heritageschool.ac.cy
Pythagorean pupils	25370087 99638751	Str. Pafou 6, Limassol	www.cyprusrussiaschool.com
Stella kids	25584549	Str. Rafael 2, 3107 Neapolis, Limassol	www.kidsfunincyprus. com/2014/01/happy-kids-by-stel- las-kids-limassol.html
Light and color	25583977	Str. Kefalinias 35, Neapoli	https://www.facebook.com/fos- kaixromata?fref=ts
Busy bee	25580339	Str. Griva Digeni 60, 3101 Limassol	http://www.busybeesnursery.com. cy/

What to do in Cyprus

Our beautiful island is full of amazing places and has a huge variety of activities to offer. It is one of those perfect places where you can easily spend the morning in snowy mountains and the afternoon sunbathing by the sea.



Sea, sun, sand

Cyprus beaches differ from place to place!

You can find beaches for all tastes: sandy beaches with all-day-long parties in Agia Napa, as well as rocky beaches in Paphos and Polis for a more relaxed and quiet atmosphere.

Although there are beaches in the vicinity of the office, we strongly recommend you additionally take a day to check out these amazing beach options:

<u>Ladies Mile</u> is a wide and sandy beach that has lots of facilities for kids and different seafood restaurants and beach bars.

Kourion is a great spot for kitesurfing due to big waves and is located next to an ancient Kourion Archaeological Site, which is one of the brightest historical attractions in the Limassol area.

Governor's beach is a beautiful place surrounded by white rocks that has a nice tavern for lunch or dinner.

If you are searching for privacy, take a look at the <u>Zapallo</u> beach that is a hidden spot where you will never meet hundreds of tourists. Keep in mind that you will have to walk for a while in order to get there.





Places to visit during the weekend

If you are going to Akamas / Latchi area, make sure you have time to rent a boat and go for a swim in the Blue Lagoon.

On your way to Paphos make a stop at Petra tou Romiou, also known as Aphrodite's Rock. The combination of the beauty of the area and its status in mythology as the birthplace of Aphrodite makes it a popular tourist attraction.

Lara bay is another near-deserted sandy strip that is home to loggerhead and green turtles, but keep in mind that a four wheel drive vehicle is required to get there.

If you want to get to know the Cypriot culture more, we also recommend you to visit some of the most authentic Cypriot villages. Lefkara is a beautiful village, well known for its silver and lace craftsmen. Omodos is the village in the mountains, known for its various wine and fruit-trees. Platres is one of the oldest villages in the mountains of Cyprus, where you can go on a hike to the waterfall. More information you can find by following this link.

Cyprus has a huge variety of wines and plenty of local wineries. Some of the most prominent ones include:

- Hadjiantonas Winery
- Lambouri Winery
- Zambartas Winery
- Ayia Mavri Winery.

You must have heard that Cyprus is a very religious country. Each village has a church or two. And there are a few monasteries worth visiting: Kikkos Monastery, Trooditissa Monastery, Stavrovouni Monastery, Bellapais Abbey (occupied territory).

Also there are many different castles, such as <u>Kolossi Castle</u>, <u>Paphos Castle</u>, <u>Limassol Castle</u>, and <u>Kyrenia Castle</u>, <u>Buffavento Castle</u>, <u>Kantara Castle</u>, <u>Othello Castle</u>.

Where and what to eat?

One of the most exciting parts of the Cyprus culture is, without a doubt, its food! Limassol has plenty of cafes and restaurants that serve international dishes, but we do recommend you pay attention to the local cuisine.

Souvlaki, sheftalia, loukaniko, halloumi, moussaka, koubes, loukoumades, tahinopita.... and many more foods are waiting to be discovered and enjoyed! Check this <u>link</u> for more information about the most common foods in Cyprus. PS: Kindly note that portions are very large.

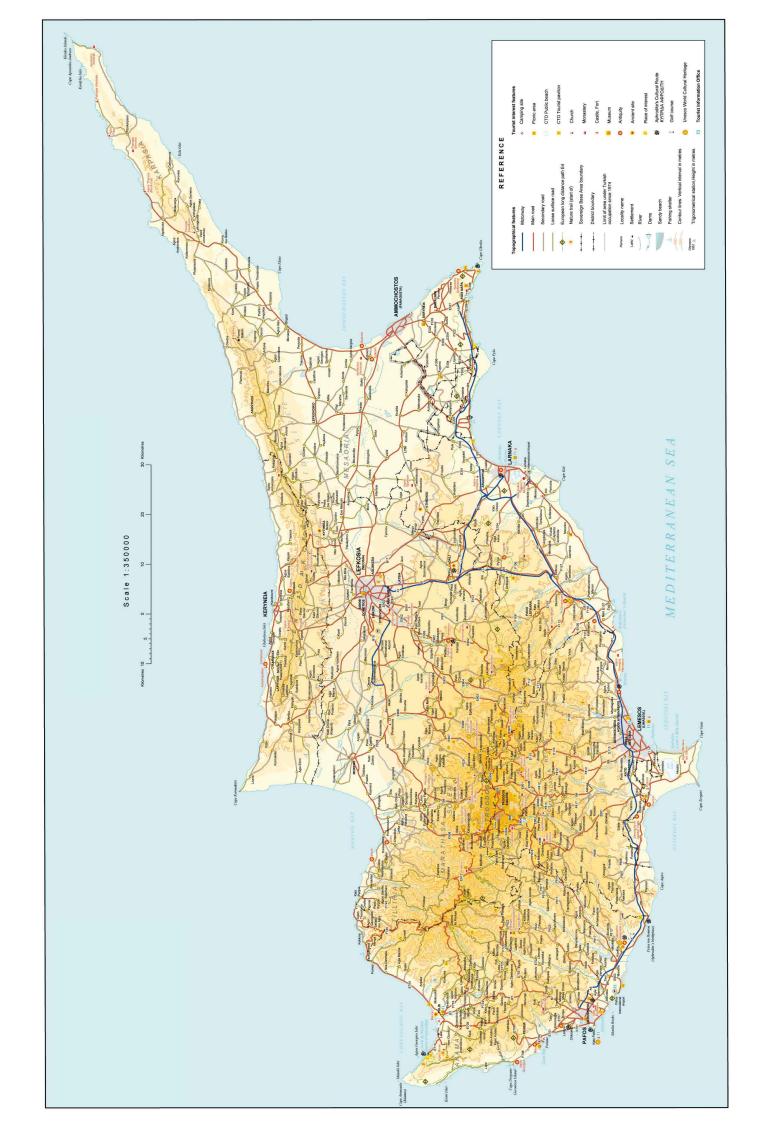
Another piece of good news is that you can try out the whole Cypriot dish variety by ordering Meze. This large feast, which has been a popular part of the Cypriot culture for many centuries, is more of a social event than just a meal, with many dishes shared around the table with family and friends.

What is included in the meze varies widely from each restaurant and tavern, and largely depends on the season and whether you are ordering a meat meze, fish meze or a mixed meze. Typically, there should be around 15-20 dishes, including the dips and bread, but some places may include up to 30 dishes. Keep in mind that you can order meze at least for two people and it will be enough for at least three - four people.

Each tavern has its own specifics so there will be no way you eat the same meze twice, but always remember that you eat fish next to the sea and meat in the mountains! Our top pick suggestions for local cuisine include:

- Pasalimani Fish Tavern (Limassol)
- Old Limassol (Limassol)
- Kalymnos Fish Restaurant (Governor's Beach)
- Koumbaris Fish Tavern (Zygi)
- Agios Georgios Alamanou (Monagroulli)
- To Palio Sinema (Kalopanayiotis, Nicosia)
- Mylos Restaurant (Kakopetria)
- Foini Tavern (Foini)







We hope this information has been useful and will help you get settled in Cyprus. Enjoy our Island to the fullest and of course...

Welcome to the Team!



