



REPAT ARMENIA
FOUNDATION

repatarmenia.org
@repatarmenia



WELCOME TO ARMENIA

August 2025



WELCOME TO ARMENIA!

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At last! You are here in Armenia. Welcome to a new life, full of adventure, discovery, and friendships. You will find that there is so much to learn here, from much-loved celebrations to the little nuances that make this a unique country to live in. This full guide should help you get acquainted with the country as well as provide you with essential information on everything from emergency contacts to registration processes. WELCOME!

Please note that any information in this guide is for general information purposes only, and does not constitute legal, professional, commercial or other advice. You should always seek independent legal, professional, commercial or other advice before acting or relying on any of this information. In addition, while Repat Armenia Foundation has made every effort to make sure the information in this guide is up to date, it does not guarantee the accuracy and currency of such information. Costs and details are subject to change. Accurate as of August 2025.

i COUNTRY INFORMATION

Armenia, at 29,743 km² is on the border of Asia and Europe, with two direct neighbors and two closed borders. Georgia and Iran are Armenia's main trade routes, and the borders open to import and export. Yerevan is the country's capital, with Gyumri, Vanadzor and Vagharshapat among the top largest cities. As of October 2024, permanent population of Armenia is 3,067,400 people, with over 1,098,900 people residing in the capital. It is a mostly homogeneous population with Armenians making up the absolute majority (98.1%), but there are small minorities of Russians, Yezidis, Kurds, Assyrians, Greeks, Ukrainians, Jews and others.





PLANNING YOUR MOVE TO ARMENIA



YOUR REPATRIATION PROCESS WITH US

At [Repat Armenia](#), we define the process of repatriation as an individual's or family's decision made with accurate planning. We stand by you on a more intimate level, as you explore the possibilities, weigh the options, and embark on the journey to come, live and enjoy an engaging future in the homeland.

Repat Armenia is a non-governmental, non-profit institution established in August 2012 with the aim of promoting active repatriation, informing, initiating and championing the return of high impact (professional, entrepreneurial) individuals and families. Full-time, dedicated staff based in our Yerevan office work, near Republic Square is ready to assist you in the following key areas:

- ▶ Information support (you will find a lot of [practical information](#) and tips about the process of moving, living and working in Armenia, personal experience and practical advice of repatriates and expats on our website and social networks)
- ▶ [Online and offline consultations](#) (orientation on integration, employment, doing business, networking, education, healthcare and legal aspects)
- ▶ [In-Depth Concierge Support Program](#)
- ▶ [Employment support](#) (profiles scanning, resume editing and job-matching activities)
- ▶ [Free Armenian language courses](#).
- ▶ [Medical insurance](#) (special package at a corporate price with 30% discount for 3 and more family members)
- ▶ [Networking & integration events](#) (informal meetings with fellow repatriates, acquaintance with interesting organizations and initiatives, workshops and training sessions, outgoing tours)

At Repat Armenia, we pay special attention to raising awareness and importance of repatriation through organizing forums in key diaspora communities, regular online talks and panel discussions on different aspects of repatriation and integration.

We also contribute to the development of a pro-repatriation environment and influencing government policies.

Once you become a part of our community, you can also be engaged in the process through sharing your personal and professional experience in Armenia.

STEP 1

Contact Repat Armenia Foundation for repatriation advice and to plan your repatriation process. Also, we suggest joining the [Armenian Repatriates Network](#) (+12,000 members) for soft landing and practical tips on different aspects of repatriation. The more you know in advance, the more likely you are to plan effectively and create a positive experience for yourself and your family

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STEP 2

Plan your pilot trip which is highly recommended to discover opportunities in Armenia. Once you contact us, we will be happy to organize meetings with experienced repats, relevant public institutions, potential recruiters, business consulting and legal agencies, educational institutions upon your request. This will help you with the proper planning of your move and soft landing. You can also experience Armenia from inside with volunteering programs like [Birthright Armenia](#) or [Armenian Volunteer Corps](#).

STEP 3

Prepare a set of documents and its copies and hold onto your originals. While you gather your documents before arriving, you will also be researching and making decisions about schools, employment options, and accommodations.

Make sure you take with you the following:

- ◊ Birth certificate (translated and notarized)
- ◊ Baptism certificate (translated and apostilled if necessary)
- ◊ Education certifications (translated and notarized)
- ◊ Marriage certificate (translated and apostilled if necessary)
- ◊ Driver's license (international unless part of the Vienna convention)
- ◊ Vaccination documentation

NOTE: These documents shall be translated, notarized either in the country you are coming from or here in Armenia.

NOTE: Please pay special attention to the apostilling process as it has to be done in the country you are coming from.

STEP 4

Choose your legal status in Armenia. You can apply for residency in Armenia or citizenship either in the country you are coming from or in Armenia. To learn more about the process please refer to the [Legal status in Armenia](#) section.



STEP 5

Check the procedure of moving personal belongings before you arrive in Armenia.

A "repatriate" is a person who has permanently resided (i.e. spent at least 915 days per year) outside of Armenia for the last 5 years or has a status of a refugee. You are allowed to import tax-free used personal and household items with no original factory packaging and labelling that were purchased before his arrival to Armenia.

Things you can easily bring are:

- ◊ 3 maximum of each electronic piece used for personal and daily purposes, so long as it's not new and in original boxes. It must show some wear and tear, at least
- ◊ 1 complete set of each type of furniture only for personal use
- ◊ 1 car for personal use that you can prove you have owned for at least 6 months prior to moving
- ◊ Personal items outside of those mentioned can be brought in without limit (this includes, clothings, home accessories, bedding, books, and such items. Please DON'T bring pipes, toilets, etc.)

The goods can be imported tax-free within 18 months following the repatriate's "arrival for permanent residence" to Armenia. The date of "arrival for permanent residence" is the day when the repatriate registers his address with the police (or, if the address had already been registered, the day of filing a statement with the customs office). It must happen within 180 days after the repatriate's actual arrival to Armenia. The repatriate must file an application for tax-free import with the customs office specifying the name, weight and number of items imported. The customs office has up to 10 days to grant or reject the application.

NOTE: A repatriate can take advantage of this tax exemption once every five years.

PRO TIP: Check out [this video instruction](#) (available only in Armenian) describing the process and required documents.

For more details, please refer to the [Moving Your Personal Belongings](#) section.



STEP 6

Moving your financial assets to Armenia may seem somewhat difficult to do but there are a couple of easy ways to do it:

1. You can bring **up to \$10,000** with you when coming to Armenia by air or land. You must declare cash of \$10,000 and more (or the equivalent in other currency). If you take it between Armenia and any non-EEU country. Cash includes travelers' checks.
2. An amount of more than \$10,000 (or the equivalent in another currency) is recommended to be transferred through a bank via International SWIFT transfers to bank accounts and fast money transfers such as MoneyGram, Unistream, Best, Moneytun (USA-Armenia-USA only), Intelexpress, Converse Transfer (Russia-Armenia-Russia only) and RIA.
3. Some of the banks provide the opportunity of opening a bank account online. For the list of banks, check the [Financials](#) section below.

NOTE: Import and export of local currency is prohibited.

STEP 7

Improve/learn Armenian

Armenian (Eastern) is the official language, while knowledge of Russian and English will also be helpful. You can start learning Armenian before coming to Armenia. See how:

1. Learn online: There are several websites you can use to learn Armenian, as well as apps, depending on your level. Please, check the [Armenian Virtual College](#) which offers a variety of courses to help you in the process or download [AYOlingo application](#).
2. Private lessons: While more expensive, it could be most beneficial, especially since there are many private tutors available in Armenia. Search for one on [our network](#).
3. Read Armenian books and newspapers: Armenian newspapers are often online these days. Books are also available in different genres, from Armenian classics to translated works of both classic and contemporary writers.
4. Watch Armenian television: If you like drama, Armenian series are full of them. If you enjoy music, there are a large number of shows that feature Armenian music competitions. Radio is also an option. Much of this is available on the Web.
5. Follow Repat Armenia's social media to be informed about [the free Armenian language classes](#).
6. Repatriation and Integration Center of the Diaspora Office provides similar free Armenian language classes as well. You can find more information [here](#).

PRO TIP: Check out more [here](#) for online opportunities and regular classes [here](#).

STEP 8

Start searching for employment/business opportunities. This is the most important aspect for most people who move to Armenia. Your repatriation is highly dependent on your success in securing financial sustainability and finding a job that both satisfies your personal aspirations and contributes to Armenia's development. Start doing research in advance so that you have an idea of the most in-demand jobs and the required qualifications. For more information please refer to the [Employment](#) section below.

PRO TIP: Be flexible in the job search process by taking into consideration areas close to your major/experience or those where you can apply some of your skills. You can get more tips [in this section](#).

NOTE: Armenian companies are not in the habit of long-distance recruitment. If they need an employee, they expect you to hire immediately. At the most, you'll have a few weeks, should they offer an online interview.



ARRIVING IN ARMENIA



You've arrived in Armenia! Chances are, this was by air at the Zvartnots International Airport or Gyumri Airport. You may have driven over the Iran or Georgian borders as well. Zvartnots airport is about 20 minutes from the city center and you have the option of taking a taxi, public transportation or the airport shuttle bus.

- ▶ **Taxi Cost:** 2,000–6,000 AMD, depending on the type of taxi, km travelled, etc. In case you take personal taxi, make sure you negotiate the final price from the very beginning. You can also use taxi apps such as [GG](#), [Yandex Taxi](#), [Utaxi](#) to order a car.
- ▶ **Express No. 201:** Departing every 30 minutes from 07:00 to 22:00, the shuttle costs 300 AMD, complete with WiFi. It takes you to and from Republic Square. You can track the route of the express by clicking [here](#).
- ▶ **Public bus No. 100:** It connects city center with Zvartnots Airport. From January 1, 2025 the new fares apply. You can check them [here](#).

If you are planning to arrive by land, there are three transportation routes taking you to Armenia from Georgia and one from Iran. The most optimal way to get to Armenia from Georgia is via Bagratashen checkpoint. It is a 4h trip from the border with Georgia to Yerevan (221 km.). If you arrive from Iran, you will have a 7,5 h drive from the border with Iran (380 km.). There is also a train from Tbilisi that takes longer (around 10h) but might be more comfortable, bringing you right to the Sasuntsi Davit railway station. Budget between 7,000 and 25,000 AMD is for this trip to and from Tbilisi. Please, check the schedules [here](#).

RECOMMENDED FIRST STEPS AFTER ARRIVAL



STEP 1

Visit Repat Armenia Foundation for repatriation advice and any repatriation-related questions. Also, we suggest joining the Armenian Repatriates Network (12,000 members) for practical tips on different aspects of repatriation.

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STEP 2

Choose a mobile/internet provider among the three mobile phone service providers in Armenia: [UCom](#), [Viva](#) and [Team Telecom](#). All three have generally good coverage in Yerevan and around Armenia. You might lose signal for a while when around mountains, but you are mostly connected. You will have two options: a monthly plan or pay-as-you-go for cell phones, for which the plans are inexpensive, starting at 1,000 AMD prepaid. Plans range from 1,900-9,500 AMD (\$5-25/month). Home internet is available through [UCom](#), [Team Telecom](#) and [Ovio](#). All offer a combo of internet/phone/television, and plans start from 6,000 AMD for just internet.

NOTE: You will need to bring your passport or other ID in with you when applying for any service.

NOTE: If you don't have grantsoum (address registration), you will be asked for a deposit payment on internet modems.

STEP 3

Opening a bank account is a general necessity. In Armenia, it is used to:

- Deposit your money (most have at least two accounts - AMD + USD/EUR/RUS)
- Get paid or receive government-provided benefits

- Pay for utilities alongside daily purchases

To open a bank account, make sure to have your passport and social security number with you. You might also need to show another ID, including grantsoum (registered address). For more information about the banking system in Armenia, insurance, currency exchange, etc., please click [here](#)

All banks have kiosks from whence you grab a number based on your banking needs for the day. Once your number appears on the screen, approach the window indicated. It is recommended to approach the banks either early in the morning or closer to 3pm for the least wait times. Furthermore, banks in the city center are always fuller than those hidden away on smaller streets. Expect the longest wait times around lunch and closing times.

PRO TIP: We recommend using the [Earlyone app](#) to ensure your time slot before arriving at your bank.

NOTE: Use mobile or online banking where possible.

Contact us if you need to open a bank account. We will connect you with our partner bank.

For more information please refer to the [Financials](#) section.

STEP 4

Register your residence after you're granted residency or citizenship at your local police station. It's not complex but can be time-consuming so it's best to take care of this as soon as you get your residency card. You'll have to hand over your residency card and they will have you fill out a form asking you where you live and what your phone number is. In the next week, you will receive a phone call from a police officer who will ask when you will be home.

NOTE: You should book an appointment online [here](#).

NOTE: When changing residences, you must notify the territorial authorities within a week of the change. You can only be registered at one address at a time.

PRO TIP: Please make sure you have a notarized rent contract concluded between you and your landlord prior to your residence registration.

The police officer will come to your home without prior notification, look around, make sure you actually live there, and fill out some paperwork that he will then ask you to sign. After your meeting, you will be able to pick up your registered and stamped residency card at the police station where you left it.

NOTE: Normally, the landlords should be informed about your registration intention. Sometimes landlords have concerns related to their rights limitations caused by this procedure. In such cases, we recommend you to refer to your district police station or contact lawyers so that they provide you with information that will help you to resolve the issue with your landlord.

STEP 5

Obtain a Social Security Number (SSN) once you have received the official stamp in your passport verifying your registered address (also known as a grantsoum). You will have to approach the same station for your social security number and show your grantsoum and they will prepare the necessary paperwork.

NOTE: You should book an appointment online [here](#). You can also get your SSN at the main visa and passport department in Davtashen.

PRO TIP: Scan and file your documents digitally as you will only need the number in most cases, but a photo of the original might get you through if they request the actual document.

In general, you will need your SSN for:

- Opening bank accounts
- Obtaining various licenses
- Paying taxes/receiving a salary
- Poverty family benefits
- Unemployment benefits
- Old age pensions
- Disability pensions
- Any other government assistance programs

The full list of passport and visa departments around Yerevan is available in [Appendix 3](#).

STEP 6

Take care of your health via registering at your local polyclinic to turn to when necessary. Most may opt to work with private clinics and hospitals, but your local polyclinic will offer much of its services for free. A full list of polyclinics can be found [here](#), as well as in [Appendix 5](#).

To register,

- ◇ Find your nearest polyclinic
- ◇ Go to the clinic with your passport or residence permit card and SSN
- ◇ Sign an agreement with the polyclinic, marking you their patient

For more information about polyclinics, check the [Medical](#) section.

As for **Medical Insurance**, in Armenia it is not that common to have it on an individual basis. Thus, it is more affordable and beneficial for you to be included in a corporate package. Repat Armenia Foundation has been working hard for years, bringing a group insurance package to repatriates looking to protect themselves in emergency situations. Since 2019, we have been working with [Nairi Insurance](#) to offer comprehensive coverage at a lower price. At a 130,000 AMD annually and 30% less with a family of 3+, it covers up to 7 million AMD in medical bills in Armenia.

Coverage includes:

- ◇ Home visit of a physician
- ◇ Emergency care and transportation
- ◇ In-patient treatment
- ◇ Outpatient treatment
- ◇ Cardiology
- ◇ Angiosurgery
- ◇ Partial oncology and chronic diseases
- ◇ Pregnancy and childbirth
- ◇ Preventative examinations
- ◇ Drugs and medical supplies
- ◇ Ophthalmological services
- ◇ Dental services

To learn more about this program and to apply for your insurance coverage, please [click here](#).

STEP 7

Registering your children at kindergarten, school or applying to university is very important to ensure a quick integration process for them in Armenia. In Armenia, there are both public and private educational institutions starting from kindergarten. Check [private kindergartens](#) and [schools](#) all over Yerevan.

For more detailed information, please refer to the [Education](#) section.





STEP 8

Apply for a job or plan on opening your business

When applying for a job, please follow these instructions:

1. Make sure you bring your diplomas and certificates with you. While most may not ask to see them, some international institutions, especially, will require originals.
2. Update your CV/resume. Most Armenian companies use an American style as template and prefer single page attachments to your email. However, please make sure you research the company you're applying to and match their needs.
3. Actively network. The more people you meet, the easier your integration process will be. Update your LinkedIn, join relevant Facebook groups ([HR.AM CLUB](#), [Jobs for repats and expats in Armenia](#), [Գործ կայ](#)) and try to attend repat and expat events in town.

4. Note that the minimum wage in Armenia is currently 75,000 AMD. Most salaries range from 150-300k AMD these days, however. The country average is 297,624 AMD, as of June 2025. You can check the level of salaries [here](#).

In the [Employment in Armenia](#) section, you will find more about the sector in Armenia, how to protect your rights, where to apply for a job, and how to go about setting up your career. Repat Armenia offers career counseling as well as resume writing assistance. Do not hesitate to contact our Case Manager at repatriation@repatarmenia.org.

PRO TIP: It is recommended to learn Armenian once you arrive, at least on a conversational level, to compliment your English proficiency. You may want to pick up some Russian, as well. This greatly increases your chances of being hired to just about any position that might require contact with Russian-speakers.

You may come up with an idea of setting up a business in Armenia. Here are the guiding steps:

1. Develop your business idea.
2. Create a business plan and catchy presentation.
3. Do market research.
4. Contact Repat Armenia to put you in touch with professional accountancy, legal and consultancy service and with experienced repatriates businessmen/women.
5. We also provide promotion support upon request.

Check out more in the [Entrepreneurship section](#) as well as in the [Taxes section](#).



STEP 9

Do active networking with repatriates and locals because it will help you to be smoothly integrated. [The Armenian Repatriates Network](#), which is a Facebook private group, was created as a space for collectively promoting repatriation, supporting successful integration and facilitating a more pro-repatriation environment in Armenia.



COST OF LIVING IN ARMENIA



One of the first things people ask is what the cost of living in Armenia is compared to the lower salaries received. We've compiled a list of different budgets based on marital and family status to help newcomers understand what their own budget might look like. However, each individual's and family's cost of living differs greatly based on their personal needs. One may have rent, one may have a mortgage, one may have everything paid off. One may have a car, one may use taxis, one may prefer public transport or walking to his/her destination.

MONTHLY BUDGET (USD)	SINGLE	COUUPLE	FAMILY
RENT	\$ 300-700	\$ 400-900\$	\$ 650-1200
UTILITIES (ELECTRICITY/GAS/WATER/INTERNET-TV/PHONE)	\$ 30-70	\$ 50-100\$	\$ 80-200
FOOD (GROCERY AND EATING OUT)	\$ 150-250	\$ 250-350	\$ 300-400
TRANSPORTATION (METRO, BUS, TAXI, CAR)	\$ 20-50	\$ 50-100	\$ 80-150
HEALTHCARE (VISIT TO THE DOCTOR, INSURANCE)	\$ 15-50 PER VISIT / PERSON	\$ 15-50 PER VISIT / PERSON	\$ 15-50 PER VISIT / PERSON
LIFESTYLE	\$ 100-300	\$ 200-500	\$ 300-600

Of course, how much you spend is entirely dependent on so many factors, it's hard to take all of them into account. Using the subsections mentioned above, we'll delve a little deeper into the costs.

► **Food Costs:** In Armenia, there is a variety of both affordable and premium-class supermarkets and small stores. For fruits and vegetables, there is a seasonal factor which affects the price. While most of the stores are following the standards, please pay attention to the expiration date. You can also shop at local markets (shuka) where you can buy agricultural products from farmers.

► **Eating out:** Armenia now offers an incredible variety of restaurants, from your low-priced taverns to highly expensive Asian and European options. You can have a full meal at a canteen or tavern for as little as \$3-5 per person for a business lunch (including main and side dish, and drink). Average bill for two people is around \$20.

► **Utility costs:** The heating system is decentralized in most places which brings difference in electricity and gas costs based on a seasonal factor. Also, you will have to take into consideration old vs new buildings, type of material used on the outer walls, type of windows and heating/cooling options, etc. Phone, internet, and television costs are normally bundled together in the home and can be as low as 10,000 AMD for all three. Cell phone packages start at low prepaid options. You can pay for utilities in banks, post office, internet and mobile banking as well as [iDram](#), [EasyPay](#), [Telcell](#), [UPay](#) payment systems. The payment for utilities should be done for the previous month **by the 20th day of the current month**. The bills are available online starting from the 8th day of the month.

► **Rental costs:** Just as utilities range depending on the type of building, so do rent prices, with the additional criteria of location, size, and convenience. Individuals can consider an option of saving money by sharing an apartment in Yerevan or living outside Yerevan in a house. Please check the Facebook group [“Find Flatmates/Roommates in Yerevan!”](#) and [Repats&Expats: Real Estate in Armenia](#). For more detailed information go to the [Accommodations](#) section.

► **Transportation costs:** In Armenia, public transportation services include buses, minibuses (marshrutkas), metro (only in Yerevan). Prices got higher from January 1, 2025, you can check them [here](#). If you own a car, you can have 15 minutes of free parking and beyond have to pay according to the updated prices (based on A and B zones). You can find more information [here](#). Actual fuel prices are available at [www.numbeo.com](#). For more information, please refer to the [Getting Around Town](#) section.



MOVING YOUR PERSONAL BELONGINGS



As Repat Armenia doesn't have any partner brokers, we cannot recommend any. However, please check the [Armenian Repatriates Network](#) Facebook group for names and contacts of those others have been happy with.

Read this [article](#) where a repatriate shared her personal experience in moving the belongings from Canada.

Paperwork you may need for this process includes:

- Detailed inventory including values
- Copy of Passport
- Copy of Visa
- Letter of employment
- Original Bill of Lading (OBL)
- Packing list
- Pro-forma invoice
- Transportation cost information

► IF YOU ARE BRINGING PETS, YOU WILL NEED:

- Any pets or wild animals being imported into the country will need permission from the Ministry of the Environment and will need to be accompanied by a veterinarian health certificate clearing the animals of Rabies and any other diseases.
- Vaccination certificate
- Veterinary health certificate
- Pet passport
- Photo of the pet

NOTE: If you have any doubts or questions, we recommend connecting with the Customs Service of the Republic of Armenia by emailing or calling: **3,7 Movses Khorenatsi St., Yerevan, +374 (60) 54 44 44, +374 (60) 54 46 57. Official email: 49797259@e-citizen.am, secretariat@petekamutner.am**

This section will expound on the process of moving your personal items to Armenia that was begun earlier in the pack. The current laws surrounding the moving of one's belongings is on par with EAEU laws in general, and constantly improving. Repatriates may bring their belongings in tax-free, decreasing their overall costs. However, the cost of transportation is on the repatriate. You will still have to pay for the packing and shipping costs, as well as the costs of warehousing in Armenia. A customs clearance fee of 7,000 AMD may be charged.

For the movement of goods within the EAEU, customs clearance doesn't apply. However, if the transportation is by road, a customs declaration should be filled out in the exporting country, since Armenia doesn't share borders with any of the other member countries.

The official law states that, as a repatriate, you have the right to bring your items if you are:

- ▶ A citizen of Armenia
- ▶ A permanent resident of Armenia (not temporary)
- ▶ A refugee accepted into Armenia

To be eligible for the **one-time tax-free regime**, a person must not have lived in Armenia for more than 915 days (30 months or 2.5 years) in the past 1,825 days (60 months or 5 years). Note that you have 18 months from the moment when a foreign natural person receives a certificate confirming the fact of recognizing a person moved to RA for permanent residence or the documents confirming the fact of obtaining the status of a refugee or a forcibly displaced person. The State Register determines eligibility.

There is a second option to being considered eligible for moving your belongings. While in the first option, there was no limit to the value of the items imported, the second places a **maximum value of 5,000 Euros**. This is excluding any motor vehicles. This is an option for those who have not lived in Armenia for more than 12 months in the past 420 days (nearly 14 months). To be eligible for this option, a written request (dimoom) must be made within 60 days from the date of arrival, attaching the necessary documents proving temporary foreign residency. Eligibility is accounted for **once every three years**. Note that one cannot apply for both options simultaneously.

IMPORTANT: Ensure you have obtained your residency/citizenship or have refugee status (temporary doesn't count), as well as your grantsoum (cost: 1,000 AMD – to be paid at the bank to the specific number provided or by terminal at 100 AMD extra cost) before the arrival of your items. The contact information on the boxes should be relevant and local. If you use a number that's not local, you won't receive the call that your items have arrived. The address provided must be that of your grantsoum.



► WHAT CAN YOU BRING WITH YOU?

Please make sure that whatever you bring is a personal item, NOT for use in business. Do not bring things such as piping and toilets (we've had such a case before). Do not bring 100 different electronics. It will be clear that it's going to be sold, even if it's second-hand. Make sure all packed boxes do not exceed 25 kg each. Do bring:

1. One car that has been registered in your name for a minimum of 6 months. Make sure you have the certificate of ownership issued by government entities and stamped.
2. Household and personal appliances – 3 of each type (refrigerator, TV, washing machine, etc.),
3. One set of furniture for each room. That means 1 set of living room furniture, 1 set of kitchen. You can probably get away with more than one bedroom furniture, but it will have to be clear that there are multiple family members involved.
4. Clothing, books, and anything else that is clearly for your own use in unlimited quantities.

You will have to ensure all items have been used before. They cannot still be in original sealed packages. Please do not pack anything that is liquid, food item, medication, flammable, or otherwise deemed dangerous. Make sure to pack in such a way that heat and cold won't hurt it.

PRO TIP: Remove all batteries from toys and electric items. Saves you the headache later.

► WHAT PAPERWORK WILL YOU NEED?

There are certain steps you need to take, from before you ship your items to the documents you present afterwards, in order to ensure a smooth transition. It is recommended to send a list of items you plan to bring to the customs office, just to make sure there isn't anything taxable.

- ▶ In order to use the tax-free regime to import your personal belongings, it is necessary to first receive the document confirming the fact of moving to the Republic of Armenia for permanent residence by submitting an application to the Passport and Visa Department of the RA Police. The document is issued to a foreign physical person who has citizenship of the Republic of Armenia, or special or permanent (5 and 10 years) residence status of the Republic of Armenia, or another status equivalent to them.
- ▶ If the requirements are met, the document identifying the person moved to the Republic of Armenia for permanent residence is provided no later than five working days. After receiving the document, the person can submit an application to the customs authorities, on paper or electronically, by sending it to the official email of the RA State Revenue Committee (secretariat@petekamutner.am). It is necessary to indicate the name, weight, and quantity of imported personal goods.

- The following documents must also be attached (Decision 1131-N dated 02.07.2020 of the Government of the Republic of Armenia):
 - The document confirming the citizenship of the Republic of Armenia, special or permanent (long-term) residence status of the Republic of Armenia, or, in the case defined by an international agreement, the status equalized to them.
 - The document that confirms the recognition of the fact of moving to Armenia. (the one you need to get from the Passport and Visa Department)
 - The document confirming the fact of the person's residence in another state before arriving in Armenia. (your foreign passport or residence permit)
 - Documents required when declaring goods for personal use, for example, documents for transportation of goods (shipment docs, land waybills, non-commercial invoice or bill of lading, transit declaration).
 - When importing a vehicle for personal use, documents confirming the fact of registration and ownership in the name of a natural person provided by the authorized body of a foreign state.

NOTE: At the request of the customs authority, the applicant might be asked to submit the Armenian translations of the documents.

- After examining the documents, the customs authority should allow declaring the goods for personal use as well as the vehicle within three working days without payment of customs fees. It might reject the application if the requirements of the law are not met. The customs body processes the application even if the document confirming the recognition of the fact of moving to the Republic of Armenia has not been submitted. In that case, no later than 3 working days, the customs body applies to the police to send the document to the customs body. At the same time, the document confirming the fact of having the citizenship of the Republic of Armenia, special or permanent (long-term) residence status, or, in the case defined by an international agreement, their equivalent status, is also attached.

- The goods can be imported tax-free **within 18 months** following the repatriate's "arrival for permanent residence" to Armenia. The date of "arrival for permanent residence" is the day when the repatriate registers his address with the police (or, if the address had already been registered, the day of filing a statement with the customs office). This must happen within 180 days after the repatriate's actual arrival to Armenia.

The taxation waiver will be sent to the cargo office, where you will show up in person to grab your belongings when everything is ready. The company might also have a door-to-door service. Check about what that means exactly from the beginning.

NOTE: There are no warehouse fees to pay if you grab your items within 48h of their arrival. After that, it's about 10-20,000 AMD a day, depending on the amount of space your shipment takes.

PRO TIP: Make sure you have absolute essentials packed in your suitcases, just in case you don't have access to your items for some time, from basic necessities to entertainments.

PRO TIP: Check out [this video instruction](#) describing the process and required documents.

► WHAT ABOUT SMALLER PACKAGES SENT BY POST?

You are allowed to bring in items through post. We recommend only using this for personal items, however, the information might come in handy in general. There is no difference here if the items are new or used. However, there are maximum amounts to the number of a certain item you may bring in. You can see the allowances made by the Customs Union [here](#).

Starting from 31 March 2022, no customs fees or taxes are charged for goods imported in the Republic of Armenia by physical persons via carriers or in international postal deliveries from countries which are not members of the Eurasian Economic Union, as long as the total weight of the transported items does not exceed 31 kg, and the value does not exceed the sum of 200 EUR (as of April 1, 2024).

If the total weight of the transported items does exceed 31 kg, or the value does exceed the sum of 200 EUR, a customs fee and taxes will be charged at the united rate of 15% of the exceeding part, but not less than 2 Euros (the equivalent in AMD) for every 2 kg over 30 kg.



FINANCIALS



You might be moving your savings or earning in the country. In either case, you will need to know some basics about money in Armenia.

BANKS IN ARMENIA

There are [18 banks](#) that operate in Armenia. Some are locally owned, some are subsidiaries of international banks. All have competitive advantages, so it's best to shop around for each product offered. While some offer higher interest rates on deposits, others have better terms for mortgage loans or the transferring of large amounts from abroad.



INTERNATIONAL BANK SUBSIDIARIES:



► [Byblos Bank Armenia](#)

An Armenian subsidiary of the Lebanese bank, the focus here is on the development of retail banking products for individuals and legal entities such as term and demand deposits, deposit certificates, auto loans, housing and personal loans, as well as small business loans.



► [Mellat Bank](#)

"Mellat Bank" Closed Joint-stock Company was established in May 1992 based on a joint declaration about "Friendship and Cooperation" between the Republic of Armenia and Islamic Republic of Iran. The bank provides a number of services both for individuals and businesses including loans (mortgage to buy/repair, car, consumer, education, business), and investments. Most Iranians (without Armenian citizenship) can ONLY open an account here.

► [VTB Bank Armenia](#)

VTB Bank Armenia is a Russian bank subsidiary with the widest and most extensive branch network in Armenia: a total of 67 branches, of which 24 are in Yerevan and the remaining 43 are in all regions and cities of the country. Services and products for individuals and businesses include loans and investment opportunities: brokerage and custody services, trade operations, consulting services and issue of securities.



ARMENIAN BANKS:

► [Acba Bank](#)

Acba bank is one of the leading financial institutions in Armenia, that offers the latest advanced and latest technological solutions to its clients. The bank issues and services international VISA and MasterCard, as well as local ArCa payment cards. Acba bank is also the exclusive representative of American Express payment system in Armenia, moreover, it is servicing JCB Japan international cards. The bank allows you to manage accounts for free via Acba digital online platform and application from anywhere in the world, without visiting the bank. Acba bank has 63 branches (including the Head Office): 19 of the branches are located in Yerevan and the others – in the 10 marzes of Armenia. The bank also has around 180 ATMs on the entire territory of Armenia.



► [Ameriabank](#)

Ameriabank CJSC is a universal bank offering corporate, investment and retail banking services for individual and corporate clients: special offers; loans; deposits; cards and transfers. Investment banking services such as mergers and acquisitions are also available. Huge plus is shareholders such as the Asian Development Bank and European Bank for Reconstruction and Development. [VIP Solutions known as AmeriaBank Premium available for higher-end clients. You can open an account from outside Armenia or online in general.](#)

► [Araratbank](#)



Araratbank proved to be strong during the last bout of mergers, absorbing the Armenian Development Bank. Services for individuals include various types of loans, deposits and investments, cards (pay attention to [ArCa Child](#) card for Child Care Benefit), and money transfers. Services for business include SME and agro loans, as well as international trade finance.

► [Ardshinbank](#)



Ardshinbank provides a full range of banking services. It focuses on project financing of large corporate customers, primarily in the strategic industries and energy sector, as well as lending to small and medium-sized businesses, e-banking, and international money transfers. **No escrow accounts.**

► [Ardshinbankinvest](#)



"Ardshinbank" CJSC acquired 100% shares of "HSBC Armenia" CJSC (HSBC Armenia) in 2024. After the finalization of the transaction and integration works, which took about ten months, HSBC Armenia on November 29, 2024 was renamed "Ardshininvestbank". Starting from December 2, 2024 clients of HSBC Armenia were welcomed under the new branding while retaining their existing services and terms, complemented by numerous additional benefits. You can learn more [here](#).