



Relocation Handbook

Dhaka, Bangladesh



For IsDB internal use only

ISLAMIC DEVELOPMENT BANK GROUP

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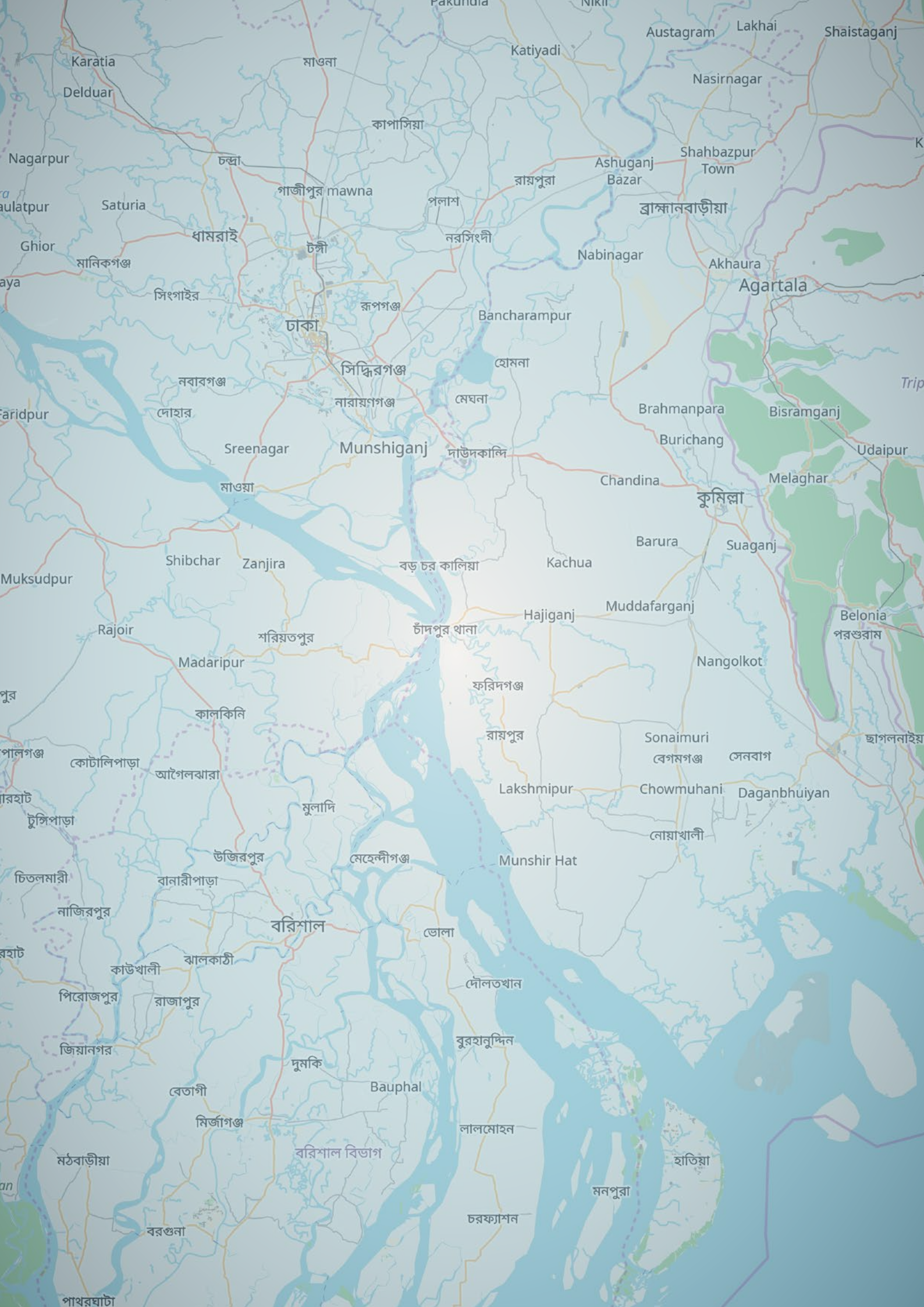


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From the President

Dear colleague,

In the name of Allah the ultimate guide.

As you are well aware, the rapidly changing global economy has led our member countries to undertake decisive measures and shifts in their economic priorities to be aligned with the global growth agenda. The economic growth of our member countries suffered a decline in 2017, falling to 3.6 per cent, compared with 4.3 per cent in 2016. The Islamic Development Bank (IsDB), as a developmental institution that understands the needs of its member countries, has initiated the President's 5-Year Programme (P5P) to mitigate some of the challenges faced by member countries. A decentralization process has been initiated to ensure that IsDB is responsive and within the reach of its member countries. The ultimate aim is to serve member countries and Muslim communities in non-member countries with tailored, sustainable, inclusive, people-centred development solutions by deploying key expertise in regional hubs.

In a joint collaboration between the Human Resources Management Department (HRMD) and the Decentralization Facilitation Unit (DFU), a number of initiatives have been put in place to better equip our staff for their regional responsibilities. As part of this, I am pleased that these country-specific staff relocation handbooks have been launched as guides for our staff in their onboarding processes, especially in integrating themselves to the new local culture and environment.

This handbook has been developed against two key principles: providing efficiency and enabling responsibility. It contains rich and reliable information that will assist staff and families to better navigate life in the new setting.

I hope this relocation handbook will provide a starting point and a good source of reference. The HRMD and DFU teams are ready to provide additional guidance when needed in a timely manner. May the Almighty guide you and help you in your new role.

Dr Bandar MH Hajjar
President, IsDB

From the Vice President, Country Operations



Dear colleague,

In the name of Allah, the most gracious, the most compassionate!

The IsDB Group 10-year strategy and the President's 5-Year Programme (P5P) are the two pillars that govern our work and enhance our role with member countries. It was a clear mandate for the Country Programs Complex that we needed to have our ear to the ground, and our finger on the pulse, by getting closer to our member countries.

As form follows function, the roles of the regional offices were reviewed, expanded and greatly strengthened, and considerations were taken on board for the setting up of the additional, new regional offices. The completion of the organizational mapping exercise was a great achievement as it enabled us to address several regional operational gaps and enhance the IsDB field presence globally.

Under the new regional set-up, our regional hubs are poised as global players in Islamic finance through IsDB's numerous country programme initiatives, mainly its Member Country Partnership Strategy (MCPS), Reverse Linkage (RL) programmes and other regional pursuits.

It is under these notions that the staff relocation handbooks have been developed. They will play a pivotal role by assisting you and other staff deployed regionally to the field as you prepare for your respective new assignment and navigate through the complex process of settling in. This handbook is structured to provide quick insights and some streetwise information for the city in which you are looking forward to being stationed.

I wish you a wonderful and productive time in your new posting.

A handwritten signature in blue ink, appearing to read 'Muhtar'.

Mansur Muhtar
Vice President, Country Operations, IsDB

From the Vice President, Administration



Dear colleague,

With the blessings and guidance of our Creator, I am pleased to present this staff relocation handbook.

As we embark on our new journey in strengthening our regional footprint and enhancing our global presence, this practical guide is needed to ensure that your transition is well organized and smooth, so you can hit the ground running. As part of an onboarding pack, it is my hope that this relocation handbook will address many of your queries and preparations ahead of relocation.

The expansion of our existing regional hubs and the establishment of new ones has resulted in the creation of many new positions in the field, to better serve our member countries and Muslim communities. This has also resulted in the redeployment of some functions from IsDB headquarters to the field. This trend will continue, and will provide our staff with better career-advancement prospects and expanded professional horizons. The goal is to see that IsDB staff are equipped with field-level experience to enrich their professional expertise and facilitate their career opportunities in other regional hubs or at the headquarters.

We are looking forward to your constructive feedback to improve the contents of these handbooks for future editions. Please provide the valuable input from your experience to the Human Resources Management Department (HRMD) and the Decentralization Facilitation Unit (DFU) so that we can better serve your needs.

I wish you the very best in executing your new role to transform the human development landscape of our member countries and Muslim communities for peace, prosperity, equality and human dignity.

With my best regards and respect for your dedication,

A stylized handwritten signature in blue ink, consisting of a series of loops and a long horizontal stroke.

Syed Aqa
Vice President, Administration, IsDB

From the Director General Country Relations and Services



Dear Colleagues,

السَّلَامُ عَلَيْكُمْ وَرَحْمَةُ اللَّهِ وَبَرَكَاتُهُ

Congratulations. You are now “ambassadors” for the Islamic Development Bank Group to the countries you are stationed in.

The past several months have been challenging yet interesting for the Country Programs Complex. With your cooperation, we are realigning the Bank’s operations and modus operandi to deliver better and faster service and development solutions to our member countries.

By streamlining the Regional Hubs functions and completing staff deployment, the Hubs are now in a better position to deliver on the Bank’s new global and regional mandate. As part of the staff deployment program, this Staff Relocation Handbook is provided as a “starter kit” to make your transition into your new role and new country as comfortable as possible, while you continue to attend to your day-to-day commitments.

I wish you the very best in executing your new roles and I wish you and your families enjoyable and rewarding experience in your new countries.

Regards,

Dr. Walid Abdelwahab
Director General, Country Relations and Services
Operations Complex
Islamic Development Bank (IsDB)

From the (Acting) Director, Human Resources Management Department



Dear Colleague,

In our continuous quest to become ever more effective at delivering our mandate, we are shifting the weight of our institution closer to where our impact really is delivered. This requires structures and processes that we haven't used before, a change that is as much exciting as it is challenging.

Changing the role of our regional presence from mainly representation to full fledged localized operations also requires building up our HR capabilities to support this. And hence we are developing career paths that fit in this new setup, recruiting and training processes that support a decentralized structure, and a reward structure that facilitates having a much more dispersed work force. We have made first steps with the revision of relocation processes and practices (this handbook being an element of that), review of local grading structures, and guidelines for how to work with dual reporting lines. We also have for the first time allocated YPs to rotational positions in the hubs; more than a third of the current batch will spend their upcoming rotation in a hub. This is a great development as there is no better way for a YP to understand our organization than spending a year right "where the rubber meets the road". But it is also a reflection of how the point of gravity is shifting from "Jeddah" to our hubs, we are becoming a truly international organization.

You are one of those at the forefront of this shift and of course you can count on the support of HRMD to help you making this change. In exchange, we hope that we can count on your feedback, ideas and suggestions to help us become the HR function needed to support our new organization.

I wish you all the best and thank you for your continuous support and dedication to our organization's mission.

A stylized, handwritten signature in dark ink, consisting of a series of loops and a long horizontal stroke.

Bas Van Ulden
(Acting) Director,
Human Resources Management
Islamic Development Bank (IsDB)



1. COUNTRY OVERVIEW

Bangladesh is a large country bisected by the Tropic of Cancer and river deltas, with a coastline to the Bay of Bengal. Its land is bordered with India and Myanmar.

1.1 Government structure

Bangladesh won its independence in 1971. This came after what the preamble in the country's constitution cites as "a historic struggle for national liberation", including a period under the partition of India and Pakistan after India became independent from Britain in 1947.

The constitution, promulgated in 1972, guarantees human rights and political freedoms within a system of checks and balances. It is similar to the British and United States models, which provide for executive, independent legislative and judicial branches of government.

A parliamentary system was established in 1991 under a constitutional amendment and has 300 directly elected members.

The country's prime minister holds executive power, and leads the cabinet. The advice of cabinet ministers is necessary for all presidential acts. The president is the head of state, elected by the members of parliament for a five-year term. The presidency is a largely ceremonial role, although it also has the power to appoint members of the cabinet and the judiciary and to dissolve parliament.

In November 2007, a constitutional change made the judiciary independent from the executive.

Local government

There are eight divisions and 64 districts in Bangladesh. Each district has sub-districts known as *upazila* and, except in metropolitan areas, each of these is divided into several unions. There are multiple villages in each union, which has a chairperson and several members elected directly. Meanwhile, the rural/regional local governments have four tiers: divisional, district, sub-district, and rural, municipal and city administrations.

1.2 Political context

There are two major parties in Bangladesh: the Bangladesh Awami League (also known simply as the Awami League or AL) and the Bangladesh Nationalist Party (BNP). The Jatiya Party is the current opposition party. There is a strong student political movement in the country.

Frequent unrest, including clashes, protests, violence and even murder, result from the rivalry between the AL and BNP, triggered by several areas of disagreement.

1.3 Economy

The International Monetary Fund (IMF) published a report on Bangladesh's economy in June of 2018. It commends "sound macroeconomic policies which have contributed to robust growth, a significant reduction in poverty, and improvement in social indicators". Annual growth in real GDP was 6.1 per cent in 2014, followed by steady increase since, to 7.0 per cent in 2017, which is expected to continue. Among a total population of 161 million, the IMF cites that 62 per cent of adults are literate. Finally, among the priorities highlighted by the organization is the need for more health spending, better market alignment of vocational training, improved rural infrastructure and strengthened labour laws.

1.4 Development challenges

The United Nations Committee for Development Policy declared in March 2018 that Bangladesh was moving from being a least developed country to becoming a developing country. There is less extreme poverty, but the country remains poor. According to the United Nations Department of Economic and Social Affairs (UN DESA), about 50 million people

have left extreme poverty since 1990 – but one in seven of the population has not. Nonetheless, the story is a positive one, which the World Bank describes as “remarkable progress in reducing poverty, supported by sustained economic growth”. The organization identifies Bangladesh’s top development priority as job creation, citing two million youths entering the job market every year. The World Bank says the challenges to improvements include low access to reliable, affordable power, problems with infrastructure, regulation that does not work well for business, rapid urbanization, and climate and disaster vulnerabilities. The IMF also lists concern about political tensions in 2018, in the approach to general elections in December. These could lead to unrest, although violent protests have not yet been seen, according to the IMF, which also sees terrorism as a continuing potential threat.

1.5 Social development

Statistics from the World Health Organization put the gross national income per capita in 2013 at US\$2 for Bangladesh, life-expectancy at birth, in 2016, at 71 years for men, 74 for women, and the likelihood of death for adults aged under 60 years at around 150 per 1,000 population for men and around 110 for women (also in 2016).

The United Nations Development Programme (UNDP) is focusing on effective governance in Bangladesh because it believes this is critical “to ensuring that Bangladesh can make the most of its human potential”. UNDP aims to help the country to strengthen its institutions through better transparency, accountability and efficiency. The World Bank describes the necessary structural reforms as urgent for Bangladesh. Among the needs is greater inclusion of women in the workforce, which is also a priority identified by the IMF. Support to improve the lives for women is also a focus for UNDP, which also wants to support children, and underprivileged and minority groups.

1.6 Bangladesh as a member of the IsDB Group

The IsDB programme in Bangladesh is focused on helping the country to reduce poverty. As such, Bangladesh is the top beneficiary of the IsDB Group’s total net approvals, standing at 14.9 per cent. Besides supporting the financial investment sector, IsDB has also supported, among many other projects, a large, multi-phase programme of rural and peri-urban housing finance. The aim is to contribute to the country’s efforts to lift the living standards for the population in these areas. The finance enables housing units to be constructed with the necessary basic services such as safe water and sanitation services. It also aims to preserve the cultivable agricultural land by bringing together scattered dwellers under common multi-storey shelters. Through this pioneering programme, IsDB will also introduce a Shariah-compliant house-financing product that can be replicated by other financing providers in Bangladesh. Another important project is the expansion of Bangladesh’s power grid infrastructure in various districts to facilitate the efficient and reliable transmission and distribution of extra power, to about 770,000 new connections.

1.7 Population

The total population of Bangladesh is estimated at 162 million, which means the country is densely populated, covering an area just short of 150,000 square kilometres. Bangla is the official language and is spoken by almost everyone. Up to 98 per cent of the population, according to the Bangladeshi government, are ethnic Bengalis; Biharis and indigenous tribal groups make up most of the remaining people, and there is small but growing population of Rohingya refugees from Burma.

1.8 Religion

Most of the country’s population observes Islam, with Hindu, Buddhism and Christianity making up the remainder of religions in Bangladesh.

1.9 Climate

Bangladesh is vulnerable because most of it is made up of lands around river deltas, and the whole country is less than 180 metres above sea level. The country has three main seasons, echoing the pattern in India. Temperatures remain high throughout the year, reaching average maximums in the mid-30s Celsius in the hot season. The cooler season runs from November to February while the hot season includes the main rainy season of June to September. Annual average rainfalls are 1,500–2,500 millimetres. Low-lying areas are prone to flooding and vulnerable to the storms that compound the problem.

1.10 Transport

Transport is an important part of Bangladesh's economy, although it comes with severe traffic congestion, especially in Dhaka. The Bangladeshi road network includes key national highways. Cities generally have extensive road networks. Roads are relatively narrow and often crowded though, even in rural areas. Road accidents are common in Bangladesh and driving at night is especially dangerous.

Bangladesh maintains a good rail network. Travel is recommended in air-conditioned coaches and in first class, for which the ticket price is not much higher than for standard class.

Bangladesh is a riverine country, so travel by water plays an important role. A ferry in Bangladesh is called a launch. Ferries are typically overloaded and top-heavy, so there may be accidental capsizing and collisions. IsDB staff need the approval of the Security Adviser to travel by water at night.

For rickshaws, taxicabs, and so on, where passenger tickets are not issued, the common practice is to decide on the fare before the journey begins.

Bangladesh has three international airports – Dhaka, Chittagong and Sylhet, and a multitude of domestic and private airports. Local airlines provide low-cost domestic flights to all the major destinations in Bangladesh.

1.11 Currency/exchange

The official currency of Bangladesh is the taka. The floating exchange rate was around BDT84 for one US dollar in August 2018. There are 100 paisa to the taka, which is available in denominations of notes of 5, 10, 20, 50, 100, 500 and 1,000 taka. Taka coins, meanwhile, are for 5, 2 or 1 taka.

1.12 Security

The security situation in Bangladesh is classed by the United Nations Department of Safety and Security (UNDSS) as posing "moderate" risk (level 3), except for the "substantial" risk (4) in the greater Dhaka area.

Crime, terrorism and civil unrest remain key threats in Bangladesh, and Bangladesh has a long history of political violence.

Among the crime concerns are kidnapping, robbery, crimes against women and children, and street crimes such as pickpocketing and snatching. As mentioned above, road accidents are a real threat to safety.

Travel is not advised to the Chittagong Hill Tracts, and requires approval from the Ministry of Foreign Affairs and the Security Adviser. There are tensions in the area between various groups, including militants.

Bangladesh is prone to natural disasters such as severe floods, cyclonic storms accompanied by tidal surges, and landslides triggered by incessant rainfall. Earthquakes are rare but put Dhaka and Chittagong at some risk.

The following security measures should be observed.

- ◆ Know the emergency number, 999.
- ◆ Walk the streets within the diplomatic area during the daytime, or take a rickshaw, but do not go by foot or rickshaw at night.
- ◆ Avoid crowded local markets and make trips to recommended supermarkets only at daytime; do not use shopping malls.
- ◆ Public parks: use Gulshan Lake Park at Gulshan Avenue, Justice Shahabuddin Park near the International Club and parks within Baridhara diplomatic zone clubs.
- ◆ Do not leave the diplomatic enclaves at night and, by day, leave only by car and with caution.
- ◆ There is the potential for pickpocketing, even armed robbery, at any time.
- ◆ Passengers using rickshaws and motorized 'baby taxis' are particularly vulnerable to petty crimes as well as to road accidents, especially at night. Avoid such transport for travelling alone – and unaccompanied females would be particularly vulnerable.
- ◆ Book taxis by phone and with caution.
- ◆ Travel to and from the airport preferably by transport arranged through the hotel.
- ◆ Do not wear jewellery in the street and dress modestly.





2. DHAKA AT A GLANCE

2.1 Overview

Dhaka is a bustling city with a frenetic atmosphere. Moving here might mean immersing yourself in a very different culture and lifestyle – but there is a large and well established international community in Dhaka. It should be possible to get helpful advice and support. You may find it helpful to hire a car with a driver (car rental companies in Dhaka do not usually provide vehicles without one), for your personal use while settling in.

2.2 Climate

Dhaka's climate is a hot, wet and humid tropical one, including a clear monsoon season, which produces 80 per cent of the average annual rainfall. Monthly temperature averages vary from 18°C in January to 29°C in August. The monsoon season is May until the end of September.

2.3 Schooling

Education in Bangladesh is primarily in Bengali, but English is commonly taught and used. There are many international schools in Dhaka; the following is a selection of the more commonly used ones:

American International School Dhaka

+880 2984 2452
www.aisdhaka.org

Australian International School

+880 1711567236, +880 1713486813 or +880 1762001083
www.ausisdhaka.net

Canadian International School Bangladesh

+880 29840306
www.canadaeducationbd.com

French International School of Dhaka

+880 29844056 or (mobile) +880 1726128630
www.efid.org

International School Dhaka

+880 28431101 - 7 or +880 255038878
www.isdbd.org

International Turkish Hope School

+880 248956999 or +880 248953722 - 3
www.ithsbd.net

Oxford International School

+880 29115392 or +880 29118156
www.oisbd.net

Sydney International School

+880 29898324 - 5
www.sis.edu.bd

2.4 Residential neighbourhoods

So that security clearance may be given for the chosen accommodation, staff are best advised to find housing in the diplomatic enclave (Baridhara, Gulshan 1 and Gulshan 2). This area is generally free of demonstrations since it is given special security attention by the authorities. Banani is not approved for residences for new staff. Otherwise, many new housing developments have appeared across Dhaka in recent years, but staff must seek advice and clearance from the Security Adviser before finalizing housing arrangements.

2.5 Housing

The search for preferred housing is limited by what will be given security clearance. Clearance is approved for housing in the diplomatic enclave, but if another residential area is selected, approval is needed from the Security Adviser and the local IsDB Head. The two main concerns for housing are, in summary:

- ♦ all prescribed residential security measures must be fully complied with
- ♦ due to frequent power outage, installation of a standby generator is desirable
- ♦ ground floor accommodation should be avoided in consideration of the frequent flooding.



The low availability of suitable housing may prove challenging, so start the search as soon as possible. Both apartments and houses are available in Dhaka, furnished or unfurnished. Staff can find accommodation through real estate agents. Friends and colleagues within the various expat communities may also be helpful. The following real estate agents have long experience serving the international organizations and are recommended:

Ms Mina Akter
www.cba.com.bd
401, Bluebell, R#99
H#33/A Gulshan-2, Dhaka-1212, BD
+880 1779489493, +880 1779489491/2 or +880 29844678

Mr Salman Kalam
www.servicedapartment.com.bd/contact.php
+880 1712251310 or +880 1730356666
salman@krasbd.com, info@krasbd.com, salman@kalamrealestateservices.com or info@kalamrealestateservices.com.

Deposits and leases in Dhaka

Due to the scarcity of available housing units, landlords can request as much as 12 months of rent in advance. See section 4 regarding the possibility of a salary advance loan (page 17). Be sure to include a diplomatic clause in the contract in the event of an early transfer out of the country. Utilities are not included in the rent, and the cost is to be borne by staff. Further details about setting up home in Dhaka are covered in sections 5 and 6 (pages 19 and 25).

2.6 Hotels

Due to the prevailing security situation, international staff are advised to stay in security-cleared hotels in Dhaka. The following hotels have been cleared:

- ◆ Ascott Palace (www.ascottdhaka.com/palace)
- ◆ Ascott The Residence (www.ascottdhaka.com/residence)
- ◆ BCDM Savar (www.bcdmsavar.com)
- ◆ Hotel Amari Dhaka (www.amari.com/dhaka)
- ◆ Hotel Aristocrat Inn (www.aristocratinnltd.com)
- ◆ Asia Pacific Hotel (www.asiapacifichotelbd.org)
- ◆ Hotel Bengal Blueberry (www.bengalblueberry.com)
- ◆ Hotel Radisson Blu Garden (www.radisson.com/dhakabd)
- ◆ The Way Dhaka (www.thewaydhaka.com)
- ◆ Le Méridien Dhaka (www.lemeridien.com/dhaka)
- ◆ Nascent Gardenia Baridhara (www.nascenthotels.com/baridhara)
- ◆ Pan Pacific Sonargaon Dhaka (www.panpacific.com/dhaka)
- ◆ Quality Inn Dhaka (www.qualityinnbd.net)
- ◆ The Westin Dhaka (www.starwoodhotels.com/westin/property/overview/index.html?propertyID=1394).

2.7 Health and medical facilities

See the Annex (page 37) for details on medicines, first aid items, and so on, that you may need to take with you to Bangladesh. The United States Centers for Disease Control and Prevention (CDC) gives some detail about vaccinations and health in Bangladesh – see <https://wwwnc.cdc.gov/travel/destinations/traveler/none/bangladesh>.

Most healthcare in Dhaka is based in hospitals, which are often oversubscribed and struggling with limited resources. Comprehensive health insurance, including for repatriation, is vital.

The following medical centres, among others, are available in Dhaka:

- ♦ Anwer Khan Modern Medical College (www.akmmc.edu.bd)
- ♦ Apollo Hospitals Dhaka (www.apollodhaka.com)
- ♦ Bangladesh Specialized Hospital (www.bdspecializedhospital.com)
- ♦ Dhaka Medical College (www.dmc.gov.bd)
- ♦ Dhaka Shishu Hospital (children's hospital, www.dhakashishuhospital.org.bd)
- ♦ Metropolitan Medical Centre (www.mmclbd.net)
- ♦ United Hospital (www.uhlbd.com).

2.8 Contact persons

Organization	Name	Contact Details
IsDB	Kazi S. Rahman Head of Administration	++880 291834602 ++880 1817501347 Krahman@isdb.org
United Nations Office for Project Services (UNOPS)	Stefan KOHLER Country Manager	StefanK@unops.org stefankohler3 (Skype)



3. WORKING WITH IsDB – PRIVILEGES AND IMMUNITIES

Knowing your rights and obligations, as defined by the Host Country Agreement (HCA) for Bangladesh is imperative as the privileges, immunities, exemptions and facilities accorded in the HCA are granted in the interests of IsDB and not for the personal benefit of the individuals themselves.

3.1 Dependants

Dependants are classified as including spouses, children and parents of the hub personnel, and members of the household staff are persons other than nationals employed as domestic staff of hub personnel.

3.2 Transit, residence and visa

All officials working in the Regional Hub Dhaka will have access to the following benefits:

- ♦ residential privileges in entry facilitation, residence and departure from Bangladesh
- ♦ visas to be granted promptly
- ♦ freedom of movement in Bangladesh and, subject to the relevant laws, access to units and other locations that require special authorization
- ♦ exemption from any restrictions on entry of foreign visitors or the conditions of their stay, from immigration restrictions and foreign visitor registration, and from registration formalities for the purposes of immigration control.

3.3 Immunities and privileges

All officials working in the Regional Hub Dhaka will have immunity from the legal process with respect to acts performed by officials in their official capacities.

3.4 Exemption from taxation

All officials working in the Regional Hub Dhaka will have access to the following tax exemptions:

- ♦ salaries, benefits and emoluments
- ♦ exemption from all customs duties, taxes and other levies on any goods and articles, including motor vehicles, spare parts, soft and hard data media, computers and electronic equipment.

3.5 Exchange facilities and transfer of funds

All officials working in the Regional Hub Dhaka will have access to the following exchange facilities and transfer of funds privileges:

- ♦ the same privileges accorded to officials, of comparable rank, of offices or international organizations
- ♦ the right to transfer funds out of the country in any foreign currency, without restriction or limitation, provided that the official can show, if required, evidence of lawful possession of such funds.

3.6 Repatriation facilities

All officials working in the Regional Hub Dhaka will have access to the same repatriation facilities accorded to members of diplomatic missions, including their dependants and members of household staff, and will be accorded the same protection by the authorities in the country in times of international crisis or national emergency.

3.7 Identity cards

IsDB or the hub shall communicate to the concerned authorities in Bangladesh the names of those officials in the hub and their dependants and household staff to whom the privileges and immunities are applicable. The officials of the hub will be provided with a special identity card, which serves to identify the holder to the authorities of Bangladesh and to certify that the holder enjoys the privileges and immunities specified in the HCA.



4. KEY IsDB EMPLOYMENT CONDITIONS, BENEFITS AND ALLOWANCES

IsDB is headquartered in Jeddah, Saudi Arabia, and has several regional hubs around the world. Recently, the IsDB Board decided to decentralize a great portion of its financing responsibilities to the field, and to expand and deepen its field presence to better serve its member states and programme countries. Accordingly, the existing hubs have been strengthened with additional staff, and three more regional hubs are planned to come on stream during the coming two years. All the existing hubs are at different stages of being staffed more adequately. The following sections serve to recap some of the key human resource aspects relating to the general terms and conditions of employment, and staff benefits and allowances that are applicable in the field, noting that the reference base is Jeddah unless specifically indicated otherwise.

4.1 Working week

For staff members at regional hubs, the basic working week comprises 40 hours, except for drivers and guards, who work 60 hours. The days of work and the daily office hours are established in accordance with local custom and, if possible, are similar to those of other international organizations operating locally. The details of all local working hours are to be shared with IsDB headquarters once these are established or updated.

4.2 Official holidays

Official holidays are selected each year by taking into consideration the local practice. The regional hub shall inform the headquarters before the end of each Hijri year (corresponding to the Gregorian calendar) of the dates that have been selected for the following year. Up to 10 working days of holiday shall also be adjusted against yearly Eid holidays at the headquarters. If this limit is exceeded, the balance shall be adjusted against staff rule 7.2(b) for special leave.

4.3 Annual leave

Staff members shall be entitled to paid annual leave in alignment with entitlements for staff working at headquarters, and according to the period of service:

- ♦ 22 working days if the service is five years or less
- ♦ 25 working days if there are over five years of service but no more than 10 years
- ♦ 28 working days if the service is more than 10 years.

Annual leave may be accumulated up to a maximum of three years' entitlement.

4.4 Terms of assignment

The term of assignment for the regional hub is normally three years for international positions, and normally two years, under fixed-term contracts, for local positions. For both international and local positions, it is permissible to extend or renew the assignment with mutual agreement between IsDB and the staff member.

4.5 Termination procedures and separation payments

The same procedures apply to staff members in regional hubs as to staff at headquarters for matters of resignation, termination of service and separation payments.

4.6 Compensation and benefits

The salary structure and systems in operation at headquarters are applicable to the regional hubs for international staff. Promotions may be possible, in accordance with IsDB rules and policies, during assignment to the regional hubs.

International staff are eligible for the same standard benefits as those enjoyed by staff at headquarters. In addition, they are entitled to the following special benefits for relocation (administrative instruction number 43, dated 11 Ramadan 1435 or 9 July 2014, effective date of implementation 1 Muharram 1435 or 4 November 2014).

General allowances

Staff relocating to the specified hubs are eligible for all the allowances and benefits provided by administrative instruction number 43 (as above) as amended by the President's memos Pm-10478 (dated 2 Sha'ban 1439 or 18 April 2018) and 38/09231183 (dated 28 Dhu'l-Qa'dah 1437 or 1 September 2016).

Currency remittance

The Bank remits all payments depending on the currency of the staff member's account in the hub country, including the country's local currency, the US dollar, the euro, the British pound or Saudi riyal (if the account is in Saudi Arabia). All remittances, however, are to a single bank account only.

Assignment allowance

The assignment allowance is US\$6,000 per year for a married staff member with dependants or US\$3,000 per year for single staff with no dependants.

Cost-of-living adjustment

- i. The cost-of-living allowance for international staff in regional hubs shall be calculated based on the United Nations system's post-adjustment multipliers for differences in living costs between host countries and the headquarters.
- ii. This post adjustment is to be reviewed every six months against the latest official UN figures, and the cost-of-living allowance shall be subject to revision accordingly.
- iii. The post adjustment shall be paid in addition to the cost-of-living allowance that is paid to staff at headquarters.
- iv. No deduction shall be made to the cost-of-living allowance applied for headquarters if the host-city multiplier represents a lower cost of living.

Installation benefits

- i. The amount of the installation allowance is as per the existing IsDB policy for headquarters, amortized over two years.
- ii. For hotel accommodation, international staff posted to regional hubs have two options:
 - a. fifteen days of hotel accommodation for themselves and family dependants
 - or
 - b. twenty days of per-diem allowances for themselves only.
- iii. The staff member is entitled to settlement and installation allowances upon reassignment to headquarters. These are provided on the same basis as on appointment to IsDB.
- iv. IsDB reserves the right to recover all or part of the settlement and/or installation allowance received if a staff member resigns within two years of their reassignment.

Transport allowance

- i. If fuel prices do not include taxes (as in Jeddah prices), the transport allowance for professional and managerial staff shall be as per the existing IsDB policy for headquarters.
- ii. If fuel prices include taxes, SAR500 shall be added to the transport allowance for professional staff.
- iii. A chauffeur-driven car shall be allocated for the heads of the regional hubs. The car model and specifications shall be determined by the Administrative Services Department and shall be commensurate with the responsibilities of the heads of the regional hubs in accordance with IsDB rules and practices.

Housing allowance policy

All relocated international staff (including heads of the regional hubs) have two options for housing allowance to choose from, as follows.

- i. receive the housing allowance in cash in line with the rules and regulations applicable to staff working at headquarters
or
- ii. receive a rental allowance based on a valid rental contract that specifies the annual rental cost, type of housing, number of bedrooms, and so on, and against the following general provisions.
 - a. Annual reimbursement shall be based on a valid rental contract that specifies the type of housing, area and number of bedrooms (furnished or non-furnished), as well as the rental amount.
 - b. The rental allowance ceiling will be determined according to the United Nations International Civil Service Commission policy guiding the provision of rental subsidy for eligible staff. For heads and acting heads of the field offices (directors and managers), the ceilings are set at 125 per cent of the ceiling for professionals and para-professionals.
 - c. If the rental cost for the housing is above the determined ceiling, the staff shall be reimbursed according to the following formula:
 - the overall contribution of IsDB and the staff member shall not exceed 30 per cent above the determined rental ceiling, and any additional cost above this shall be borne in full by the staff member
 - the staff member shall contribute 35 per cent of the additional 30 per cent cost while the remaining 65 per cent of this shall be covered by IsDB.
 - d. The rental ceilings will be revised regularly, as need arises. The Human Resources Management Department (HRMD) in coordination with the relevant departments, will determine rental ceilings annually for any locations for which United Nations data are not available.
 - e. Before a staff member is reassigned to another duty station from Dhaka, the local IsDB hub in Dhaka must fully recover from the staff member any outstanding amount of the housing allowance, if possible before the staff member's departure. Payment of a new housing allowance will be made in accordance with the prevailing provisions at the next duty station.

Notes on receiving a rental allowance

1. Under the rental allowance option, the rental amount compensated includes any mandatory charges, such as property taxes and mandatory fees for services/facilities provided by the building's owners. However, any rebates and charges towards, but not limited to, electricity, Internet, air conditioning, service tax, furniture, car parking and gym and/or club membership, and so on, should be deducted from the rent amount.
2. The agent's fee is paid only once in addition to the rental amount. That is, if a staff member moves to a new apartment within the same city, they cannot claim reimbursement of further agent fees.
3. IsDB will reimburse 100 per cent of the rental amount within the specified ceilings. For a rent exceeding the ceiling by up to a maximum of 30 per cent, IsDB will reimburse 65 per cent of this excess.
4. The rental ceilings are regularly reviewed by HRMD and the new ceilings are applied at the next due date of the staff's yearly rental renewal cycle.
5. The staff member is allowed to switch between the two rental options given above at the time of their yearly rental renewal cycle with IsDB, provided at least one month's notice is given to HRMD.
6. To renew claims for reimbursement, whenever there is a contract renewal, change of rent or any of its terms, or change of the rented property, staff should submit a signed copy of their rental contract and the paid invoices every year.

4.7 Transfer preparation time

To devote time to preparing for relocation, staff are entitled to three days of special leave that will not be charged to any other type of leave (that is, it will be in addition to annual leave), and are expected to use two days of their annual leave in addition to this, for a total preparation time of one working week.

4.8 Travel tickets

Relocation travel

The travel of staff and their families to the assigned regional hub will be as per the existing business travel policy. Upon the relocation, the staff member will have two options, both as per that policy, for themselves and their family:

- i. receive relocation tickets
or
- ii. encash the relocation air tickets.

Note: For relocation purposes, the family includes spouse, all recognized dependent children and dependent parent(s).

Annual travel

The class and number of tickets are determined based on the policy for headquarters. The staff member has the right to choose travel tickets from the location of the regional hubs either to headquarters or to their home countries.

The staff member's eligible dependants are entitled to the same class of travel as the staff member.

Heads of hubs on official missions may be issued business-class tickets for this travel.

4.9 Shipment allowance – transfer of personal effects

IsDB will cover the costs of shipping personal effects according to the following.

- i. Packing, insurance and transport by sea of personal effects to the location of the position or headquarters up to a maximum, in accordance with IsDB rules, of:
 - a. 4,000 kilograms for a staff member who is married
 - b. 2,000 kilograms for a staff member who is not married.
- ii. Up to 40 kilograms excess air luggage for each employee and up to 20 kilograms for each dependant, up to a total of 100 kilograms, for the staff member and their family.

The shipment of (i) is to be by sea; any other mode of transport must be approved by IsDB. IsDB will bear the cost of packing and insurance for these personal belongings in addition to the cost of their transport. Nothing shall be paid for any customs or other import/export expenses for personal effects and furniture (see section 5.9 on page 22).

For (ii), excess luggage accompanying the staff member travelling by air, there are two options: either the cost is reimbursed for the accompanied baggage against actual receipts, or the excess baggage weight allowance can be encashed, up to the applicable weight ceilings.

4.10 Education reimbursement

Relocated international staff members are entitled to an education allowance in accordance with the IsDB policy. The education allowance coverage is as follows.

- i. Primary and secondary education (grades 1 to 12): the ceiling for the IsDB allowance is capped at US\$12,000 per annum per child. The staff member will contribute 25 per cent of the school fees, and the remaining 75 per cent balance will be covered by IsDB. Should there be any excess after the capped amount, IsDB will cover this.
- ii. Tertiary education (first undergraduate degree): the IsDB allowance is capped at US\$20,000 per annum per child. The staff member will contribute 25 per cent of the tuition fees and the remaining 75 per cent balance will be covered by IsDB up to US\$20,000. Should there be any excess after the capped amount, the staff member will cover this.

4.11 Hardship allowance

Hardship allowance shall be paid according to the United Nations system's policy when the host city is classified as category C, D or E in the UN hardship classification system. The hardship categories are rated on a scale of A to E, which

assesses the difficulty of the working and living conditions, with E being the most difficult. In determining the degree of hardship, categories are arrived at through an assessment of the overall quality of life. Consideration is given to the local conditions of safety and security, healthcare, housing, climate, isolation and the level of amenities/conveniences of life.

4.12 Miscellaneous benefits

Salary loan

Staff members may request a salary loan as per the IsDB policy and procedures, for example to cover large advance payments of rent.

The following guidelines apply for all staff members.

- i. The loan requested should not exceed the equivalent of six months' salary.
- ii. The loan shall not exceed the end-of-services entitlements for the staff member.
- iii. The maximum instalment to repay the loan shall not exceed 50 per cent of the monthly salary.
- iv. Staff members who are not yet confirmed are not eligible to apply for the personal loan.
- v. The staff member shall not benefit from a personal loan if they have not settled any advances already paid to them within the specified settlement period.

Medical services while on mission travel

Prior to mission travel, the mission leader shall collect and carry first aid medicines and supplies for use by the mission group. In case of necessity, other medical treatment received shall be considered as per headquarters/regional hub medical policy.

Staff retirement plan

Staff members assigned to a regional office are provided with the same retirement plan as that available to staff members at headquarters.

Group life insurance

The Group life insurance plan provides coverage for staff members equivalent to three times their annual salary. IsDB shall contribute 80 per cent of the cost of the premium, with the staff member paying 20 per cent.

Accidental death and dismemberment insurance

IsDB provides insurance protection against accidental death and dismemberment to staff members at its own cost. The benefits payable are as per the policies for headquarters.

4.13 Other benefits

All other benefits shall be according to IsDB policies and procedures for headquarters.



5. MOVING TO DHAKA

Relocating to another country for work may not be easy, and you are likely to have lots of questions about it. How quickly and smoothly you settle in depends to a large extent on how well you plan and manage your preparations for departure; good planning will also avoid last-minute surprises and frustrations. The pre-departure phase is even more important for staff with school-aged children, since the start of the school year will often dictate the timing of the relocation.

It is wise to start your planning and preparation process as soon as possible, preferably as soon as a reassignment decision is made. The following sections will guide you in planning your journey to Bangladesh.

5.1 Understand your relocation package

It is normal practice for staff being transferred to another duty station to receive an offer from the human resources department. This usually includes a list of the relocation entitlements and allowances, which will provide an idea of the financial implications of the relocation on your monthly income. This preliminary information will also help you think about some of the major decisions, such as whether to ship or sell your personal effects and car. It will also help to consider housing options, schools for children, and so on.

5.2 Prepare a to-do list

Being well organized will greatly help you during this critical planning and preparation phase. Prepare a list of the things you need to do before the relocation. This should include preparing to leave your present household as well as the actions needed in relocating to Dhaka. For your current household, the list may include the following.

- ◆ Give notice to your landlord.
- ◆ Arrange for the cancellation of all utilities, including phone and Internet services.
- ◆ Make arrangements with your bank regarding your accounts, direct debits, and so on (see section 6.4, page 27).
- ◆ Give notice to the children's schools.
- ◆ Organize copies of school transcripts for at least the past three years.
- ◆ Review vaccination records for yourself and all family members travelling with you (see the Annex, page 37).
- ◆ Give notice to your domestic workers.
- ◆ Review and update your inventory of possessions, and decide what to do with any items you will not be taking.
- ◆ Organize all the documentation relating to your car, which will be needed whether you are selling or taking it with you.
- ◆ Contact shipping companies (see section 5.9, page 22).
- ◆ Any other specific tasks.

5.3 Apply for an entry visa

IsDB staff usually fall into Bangladesh's A-2 visa category ("officers and employees of the United Nations and its affiliated specialized agencies; international regional organizations") – see the list of categories at www.bdembassyusa.org/uploads/consular/draecova.pdf. A letter of recommendation from the Bank will be required along with other documents that must be sent in with a completed visa application. The application may be completed online (or the form may be downloaded from the website) – go to www.visa.gov.bd.

5.4 Travel arrangements

Whether or not medical clearance is required for your reassignment, you are strongly recommended to go through a full and thorough medical check-up before going to Bangladesh. This should be done preferably two months before the planned departure date. The same is applicable for each family member relocating to Dhaka with you. At the same time (and certainly no later than four weeks before departure), you should consult your physician to ensure that all your vaccinations and records are up to date. The United States Centers for Disease Control and Prevention (CDC) gives some

detail about vaccinations and health in Bangladesh – see <https://wwwnc.cdc.gov/travel/destinations/traveler/none/bangladesh>.

The Annex (page 37) lists some medical and health-protection items that are recommended by the CDC.

5.5 Start making travel arrangements

Dhaka is more accessible from within Asia, Dubai and Doha, with non-stop flights available. From other countries, there is usually at least one connecting stop. You should make reservations well in advance to take advantage of the best offers from airlines and to avoid costly, last-minute reservations. Make sure that the travelling documents are in order for each family member travelling with you or joining you in Dhaka.

5.6 Get an international driving permit

In Bangladesh, expats are allowed to drive with an international driving permit (IDP). If you do not already have an IDP, it is always good to secure one before your departure, since it can provide a useful back up in the event, for example, of losing your national driver's licence (for information on applying for a national licence in Bangladesh, see section 6.6 on page 27). Information about the IDP and links to application websites are provided by the Fédération Internationale de l'Automobile – go to www.internationaldrivingpermit.org/how-to-apply.

5.7 Make an early application for schools in Dhaka

Staff with school-aged children will have studied section 2.3 (page 6) for the list of international and private schools most used by expat children in Dhaka. These schools offer education from pre-kindergarten through to grade 13. Different schools offer different curriculums, which may result in differences in class grading and actual placement.

There is usually a long waiting list for admission to international schools, partly due to the limited size of classes, and partly due to priority being given to children from certain embassies. Admission and placement are usually based on:

- ◆ the availability of seats
- ◆ a first-come, first-served basis
- ◆ satisfactory placement test
- ◆ an in-person interview.

In view of the waiting list, staff with school-going children should decide as early as possible on one or two preferred school options. They should contact these schools to enquire about places and then submit applications immediately, ensuring the required documentation is included and that any application fee is paid. Fortunately, most schools now have an online registration and payment process, and this also makes it easier to find out about them and make contact.

The following documents are usually required for each child as part of the admission process (remember to take the originals with you to Dhaka):

- ◆ academic records for the past three years, including the present year
- ◆ birth certificate
- ◆ national passport and two photos
- ◆ vaccination records
- ◆ some schools may require a medical examination before admission.

The school year in Dhaka usually starts in August and ends in June. Since it may take a while before a child is enrolled at a preferred school, it is advisable to register at an alternative school while waiting for a place to become available.

5.8 Contact real estate agents

After reviewing sections 2.4 and 2.5 on page 6, you will have a good idea of your housing requirements in Dhaka, including the type of housing you would prefer. These decisions will help you decide which of your household and personal items you need to ship to Dhaka. See also the next section for advice on preparing for shipping. As soon as



a tentative arrival date is known, you should contact a real estate agent (see section 2.5, page 6) to begin looking for suitable accommodation. The local IsDB office and the diplomatic communities in Dhaka will also provide good advice.

5.9 Preparations for shipping household and personal effects

Some key decisions will be needed before leaving for Dhaka. The critical three things affecting shipping are (i) whether to go for an apartment or house, and whether fully or semi-furnished; (ii) deciding the balance of keeping and taking possessions with you versus ensuring local provision on arrival; and (iii) whether any family members will travel to Dhaka with you at the same time. Once these decisions are made, you can decide what to pack and what to ship, leading to the following key steps.

Sort through your belongings

Choose the goods you will take with you. Those you leave behind could be donated to friends and charities, sold, put into storage or disposed of through recycling for example. It is worth evaluating all the options; it might cost less to buy goods on arrival rather than taking everything with you.

It is advisable that all personal belongings that need to be shipped to Dhaka are shipped in one consignment so that excess shipping costs, insurance, storage/demurrage, taxation and C&F costs can be minimized.



Choose the right moving company

It is important to find a good moving company, preferably a reputable, international one with good internal policies and quality-control processes, specialized packing materials and a large network of forwarding agents to ensure a hassle-free, quality service. Checking for affiliation can help to ensure companies' credentials. Affiliates to FIDI, for example, must meet a set of standards for international removals (useful planning information is also provided by this federation at www.fidi.org/home/moving-abroad).

Plan for the best shipping prices and avoid unnecessary demurrage fees

All shipment by sea goes to Chittagong port. It is advisable to choose a door-to-door shipping method and ensure adequate insurance coverage for breakage and other incidents. Under this arrangement, the shipping company will take care of the freight, customs clearance and door-to-door delivery in Dhaka, but you must ensure that the necessary paperwork for local customs clearance is completed in a timely manner. IsDB in Jeddah or at your present duty station can provide a list of moving companies that have proven to be reliable. Shipping costs adhere to international standards and any local taxes and duties that are applicable; the total cost is considerable. All the costs and tariffs should be available through the websites of reputable shipping companies, enabling quotes to be compared fairly readily.

Air shipment is another option if time has become so tight that shipping cannot be delayed any further, but consignment volumes are smaller and costlier.

Irrespective of the mode of shipment, by air or by sea, you need to consider the time it takes to obtain approval of the necessary forms when clearing items at their respective ports. Generally, airports give a two-day gratis period, and sea ports give a four-day gratis period before demurrage fees begin to accumulate for shipments being held waiting for clearance. There are proactive ways to avoid these fees, as follows.

- ♦ For sea shipments, the shipping company must send the original shipping documents by expedited courier service, and send scanned copies to allow for the customs clearance form to be processed before the goods arrive.
- ♦ For air shipments, it is important to have the shipping company send you scanned copies of the shipping documents and process the necessary customs clearance form before the goods are shipped.

Choosing a customs clearing agent

If you have to choose a customs clearing agent, be cautious and choose wisely. Not all customs clearing agents are licensed by the relevant government authorities and some may take advantage of unsuspecting foreign clients. The local IsDB office or the local offices of United Nations Office for Project Services (UNOPS) or United Nations Development Programme (UNDP) in Dhaka would be best placed to provide a list of the agents used by the UN system.

Other important considerations

Please note that in some countries, as part of the customs clearance, the government requires a copy of the residence permit/diplomatic card, proof of employment (such as a letter of reassignment), contract with personal grade indicated, and so on. This usually means a substantial delay because the residence permit/diplomatic card can be issued only after arrival at the duty station, and after the visa/immigration status has been regularized. Such additional delays should of course be factored in when planning how and when to ship your belongings. You are encouraged to contact the local IsDB or UNOPS/UNDP office for advice and assistance.



6. SETTLING IN

6.1 Orientation and security briefing

If this is your first time in Dhaka, you and your family members must go through a security briefing during your first few days after arrival. You should also attend at least one comprehensive orientation session on the general Bangladeshi way of life and living in Dhaka. These are very useful sessions, and you and your family will get the chance to meet other newcomers and exchange notes, experiences and advice while learning about settling in and getting around. Keep in close contact with the security adviser, since you will need their expertise to inspect the potential housing unit you will be selecting and to give you the go-ahead to move in.

Dhaka Hub does not provide any such security briefing but may consider having such arrangement in future. If you need guidance from DFU in this regard, Dhaka Hub will consult UNOPS and see if they can provide any guidance.

6.2 Visit to schools and placement test

Before departing for Dhaka, you should inform prospective schools of your arrival date and schedule the earliest available appointment, preferably on the day after your arrival. You must bring all the required documentation with you, and children should be ready to sit for a placement test and possibly a face-to-face interview. If your child is admitted, you will be required to make payment within a few days if not immediately, so ensure you have the necessary funds available, locally or elsewhere.

Expats often use the transport provided by international schools to get children to and from school, especially for longer or time-consuming distances.

6.3 Finding housing and signing up

After following the advice given in sections 2.4 and 2.5 on page 6, contact real estate agents and arrange some property visits. Some staff prefer to dedicate the first few days of a visiting trip to house-hunting while others prefer to view a few at a time over the course of a week. It may be helpful to seek advice from colleagues and friends during the trip. Remember to inform the agent that the final decision on a potential unit will be subject to a satisfactory security inspection by a designated IsDB security adviser.

Security in the property

As soon as you have identified one or two desirable properties, contact the security adviser to inspect the units for compliance with the prescribed minimum residential security measures. It is advisable that you are present for these checks. The security adviser may reject the proposed unit for not meeting the required security standards, or recommend additional security measures that the landlord must install before giving the final clearance for the unit. They may also recommend additional security measures that you must install before moving in. The cost of additional security measures may be partially or fully reimbursable by IsDB.

In Dhaka, apartment buildings usually have security system installed and a security guard on site at all times. International organizations also usually provide a 24-hour security guard for their staff.

Lease

It is advisable to use a standard 'diplomatic lease', as used by international organizations, to conclude the rental agreement. This provides a special clause for the early termination of the contract in the event of a transfer out of the country. In addition, arbitration is usually based on the international court system. Some landlords may not be willing to accept this and insist on arbitration through the local court system. It is more important to secure the landlord's agreement on the diplomatic clause.



Before signing the lease, try to negotiate down the amount of rent required to be paid in advance; the standard international practice is to pay a deposit equivalent to two months of rent and to pay the rent in advance every month. The agreed upon agent fee is payable once the lease is signed. It is advisable to make payment either through a personal cheque, electronic bank transfer, or money order.

Home insurance

If you have valuable household items, it is advisable to take out a renter's insurance policy for all your belongings. If a full inventory list is needed, you could use the packing list from the shipping company. For items such as jewellery that exceed a certain value, the insurance company may ask to see original receipts (or a certificate of valuation from a reputable provider such as a jewellery store).

6.4 Banking

You will need to open a local bank account to enable payment for local services. There is usually a monthly fee. It is best to open an account at the same local bank used by the IsDB office since it will be familiar with the office business and staff.

The formalities for opening a bank account in Bangladesh are not very complicated, but they vary from one bank to another, so it is best to ask about the required documentation. In some banks, fees may apply. At least the following documents (originals) will be required to open a bank account:

- ♦ an initial deposit (the minimum amount depends on the bank)
- ♦ passport (the bank will make a photocopy of this)
- ♦ Republic of Bangladesh Tax Identification Number: most banks can help customers to obtain this number, should this be required. The registration procedure is simple and straightforward and takes place at the Finance and Tax Office
- ♦ completed proof of signature form
- ♦ proof of residence (such as a residence certificate, lease document or utility bill in your name).

The following are some of the major banks operating in Dhaka:

- ♦ Dutch-Bangla Bank (<https://dutchbanglabank.com>)
- ♦ Habib Bank (<http://globalhbl.com/Bangladesh/index.php>)
- ♦ HSBC (www.hsbc.com.bd/1/2)
- ♦ Islami Bank Bangladesh (www.islamibankbd.com)
- ♦ Janata Bank (<https://jb.com.bd>)
- ♦ Sonali Bank (www.sonalibank.com.bd)
- ♦ Standard Chartered (www.sc.com/bd).

Most banks have a good network of branches and ATMs across the city. ATMs generally accept international debit and credit cards for cash withdrawal.

6.5 Application for residence permit

On arrival in Dhaka, the local IsDB office will assist you to obtain the residence permit and/or other certificate that will allow you access to duty-free shops and other facilities.

6.6 Driving in Bangladesh

You will need an international driving permit to be able to drive in Bangladesh – non-Bangladeshi national driving licences are not valid here. Information about the IDP and links to application websites are provided by the Fédération Internationale de l'Automobile – go to www.internationaldrivingpermit.org/how-to-apply.

It is also possible to obtain a Bangladeshi national driving licence once in the country, although the application procedure involves collecting numerous documents and passing tests.

IsDB staff relocating to Dhaka are afforded a number of diplomatic privileges by the Bangladeshi government. These include vehicle privileges such as being able to import used cars duty-free within certain rules. The privileges are introduced in the next section. Whether importing a car or buying one, including buying a used car duty-free from another diplomat in the country, the local IsDB office will be able to assist you in the process.

6.7 Customs clearance

As mentioned in the previous section, IsDB staff relocating to Dhaka enjoy some diplomatic privileges. The local IsDB office will handle these matters in close liaison with customs officials and partners in Bangladesh and the Ministry of Foreign Affairs.

The government's customs department has published some information at the website of its Customs Bond Commissionerate – see http://cbc.gov.bd/index.php?option=com_content&view=article&id=106&Itemid=309. A useful summary of the customs privileges is also provided by the relevant rules, including mention of some of the steps needed to claim exemptions – see http://cbc.gov.bd/images/SRO/237_2003.pdf.

6.8 Arranging energy and water supplies

Staff members need to open their own service accounts with utility providers, including through specific arrangements with landlords. Avoid carrying previous tenants' liabilities by noting the readings immediately and establishing your own accounts straight away. Regularly noting the ongoing consumption readings will help to manage accounts and avoid any faults that might increase your bill.

If one is not already installed, you may wish to ask your landlord to arrange connection to a prepaid meter for electricity. Two electricity suppliers operate in Dhaka. For a taste of being an electricity consumer in the city, a useful article has been published by the *Dhaka Tribune* – see www.dhakatribune.com/business/2018/05/08/consumers-exasperated-long-queues-prepaid-electricity-bill-payment.

Water supply is managed by Dhaka Water Supply and Sewerage Authority (<https://dwaso.org.bd>). Discuss the possibility of a metered water supply with the landlord.

Finally, gas supplies need to be bought in cylinders from gas stations and other selected outlets in Dhaka.

6.9 Telephone and Internet services

There are numerous providers of Internet, mobile and landline, and satellite and TV services in Dhaka. Bangladesh Telecommunications Company Limited (BTCL, www.btcl.com.bd/en) operates the largest landline, Internet and satellite networks in the country, while Grameenphone is the largest mobile telecoms firm (www.grameenphone.com).

6.10 Hiring domestic help

Domestic workers are protected by legislation in Bangladesh. The United Nations agency the International Labour Organization summarizes the applicable rules (see www.ilo.org/dyn/eplex/termmain.showCountry?p_lang=en&p_country_id=143). It is worth studying these obligations in addition to consulting colleagues and friends in the extended diplomatic community about their experiences with hiring help.

6.11 Hiring a security guard

Security guards must have prior security training and are thus considered to be specialized agents. IsDB is in negotiation with the United Nations Department of Safety and Security (UNDSS) to provide security services for its field offices and, where local conditions warrant it, security guards for staff. Please note that it is not advisable for staff to hire security guards directly themselves. When security guards are deployed to a staff residence, their monthly salary is usually paid by the staff member with reimbursements claimed from IsDB. However, this may be subject to change according to the agreement to be reached with UNDSS.

6.12 Tax-exemption for fuel

Unfortunately, Bangladesh does not provide such facility to international staff.

6.13 Duty-free shops

A number of 'bonded warehouses' sell items free of duty to privileged persons living in Bangladesh, including IsDB staff. Privileged status is given if the relocation will be for a minimum of six months – and an application must be made for a customs passbook. Find more information at the website of the Customs Bond Commissionerate – http://cbc.gov.bd/index.php?option=com_content&view=article&id=106&Itemid=309 (that web page includes a current listing of the duty-free warehouses in the city and at airports).

6.14 Emergency number

Dial **999** from any mobile or landline phone in Bangladesh for any emergency. This is the central national number for reaching all the emergency services, police, fire or ambulance.





7. LEISURE AND LIFESTYLE

There are many interesting places to visit and things to do in and around Dhaka. Remember to seek advice from colleagues and security advisers before going somewhere new.

7.1 Dining and bars

The restaurants named below are among those frequented by expats and are recommended to you:

- ◆ Fish & Co (www.facebook.com/pg/fishandco.bd)
- ◆ Haji Biryani (<http://harriken.com/restaurants/haji-biryani-motijheel-dhaka-2>)
- ◆ Izumi (www.facebook.com/izumiBD)
- ◆ Lake Terrace (www.facebook.com/laketerrace)
- ◆ Pizza Roma (www.pizzaroma.com.bd)
- ◆ Tarka (www.facebook.com/pg/tarkarestaurant)
- ◆ Thai Emerald (www.facebook.com/pg/thaiemeraldgulshan)
- ◆ Turkish Bazaar (<http://turkishbazaarbd.com>).

7.2 Shopping

Shopping is recommended, during the daytime only, at the following supermarkets within the diplomatic enclave: Dhali, Lavender and Shwapno. Shopping malls and other crowded shopping areas should be avoided.

7.3 Places to see in Bangladesh

Bangladesh is slowly generating interest as a tourist destination. It has a fascinating history, breathtaking panoramas and amazing wildlife. There are many organized day trips within and around Dhaka city. Whatever and wherever you decide to visit, keep security and safety in mind and do not take unnecessary risks – and always let someone know where you are heading. For some places, prior security clearance is required.

For lots of travel tips in Bangladesh, Lonely Planet and TripAdvisor are good sources (see www.lonelyplanet.com/bangladesh and www.tripadvisor.co.uk/Tourism-g293935-Bangladesh-Vacations.html). The following is just a small selection of sights:

- ◆ In the old city of Dhaka, there are fascinating mosques, temples and monasteries, National Parliament House, Lalbag Fort, and galleries and museums.
- ◆ Not far out of Dhaka City, in the centre of the Ganges delta, Sonargaon is a historic site, while on the southeast coast of Bangladesh, Cox's Bazar is a town known for its very long, sandy beachfront.
- ◆ South of Cox's Bazar is the tropical rainforest of Himchari National Park – a birdwatcher's paradise – while east of the town, in Ramu, is a 100 feet-long reclining golden statue of Buddha.
- ◆ North Bengal offers a variety of unique landscapes for nature-loving explorers, plus a number of tourist attractions – see sources such as Lonely Planet or <http://www.north-bengal.com/places.php> for good trip ideas.
- ◆ Yet further spectacular nature can be enjoyed at places such as Baikka Beel Wetland Sanctuary in Sreemangal, Lawachara National Park and Kaptai Lake (with its Parjatan Hanging Bridge).
- ◆ The Port of Chittagong, the busiest on the Bay of Bengal, is home to numerous attractions, including a butterfly park, Chittagong zoo, Karnaphuli river and Patenga beach.
- ◆ Finally, the Jumma people (High Landers) are the indigenous people of the Chittagong Hill Tracts region, for which Lonely Planet lists several amazing sights – see <http://www.lonelyplanet.com/bangladesh/chittagong-division/chittagong-hill-tracts>. Remember, however, to check if security clearance can be given for a trip here.



8. ENDING YOUR STAY IN DHAKA

It is time to start all over again, planning and organizing for yet another relocation. This time around, it will be easier, given your earlier experience with relocating to Dhaka. Depending on where your next duty station or destination is, most of the steps during the pre-departure phase are the same, so they will not be repeated here (and there are additional guides available for some locations). Below are some of the key actions needed, however, or factors to consider prior to your departure from Dhaka.

8.1 Sale of household and personal effects

Unless you have many items of sentimental value, it is advisable to sell your household and personal items; it is generally relatively easy to do. Belongings are attractive to expat newcomers looking to furnish their home.

So, once again, go through your household items. One helpful process is to sort the items into four categories: (i) for sale, (ii) for donation or recycling, (iii) for shipping, and (iv) undecided. Perhaps a week later, return to the items in the last two categories and reassess them. The aim is to reduce the items that need shipping and to empty the last category.

To help with selling items, each should have the following: a clear photo, a brief description for the make, model and, say, capacity (e.g. Moulinex multi-function blender, 1200 watts), and a suggested sale price. Send the list by email to friends and colleagues and post a general sales ad on the notice boards of selected embassies and UN offices. Please inform the security adviser of the dates you plan for viewing and sales, so that an extra guard and patrol can be arranged.

8.2 Disposal of car and return of diplomatic licence plates

In general, duty-free vehicles are easy to sell, especially if they are bought by persons who are also entitled to duty-free privileges.

If you decide to sell your car, similar advice applies as for household items. The Bangladeshi government rules on disposal of diplomatic vehicles and other goods are listed at the website of the Customs Bond Commissionerate – see http://www.cbc.gov.bd/images/ORDER/2000_100.pdf.

It is advisable to sell your used car instead of shipping it abroad, unless the car was bought brand new and is worth shipping. You need to check if there are any restrictions or specification requirements on imported used vehicles in your next destination country before arranging for it to be shipped. If you opt for this route, you need to contact a moving/shipping company to handle this for you, since the procedures are complicated and burdensome.

It may take some time to sell a vehicle; it is advisable to put it up for sale a few months before your planned departure. If you are not able to finalize the sale of your car before your departure, you will need to entrust this to a close friend or colleague, handing over the vehicle logbook and all other relevant certificates and documents. Leave a contact number where you can be reached easily.

You need to inform the local ISDB office of your departure date, since the diplomatic licence plate will need to be returned to the office.

8.3 Moving companies

It is recommended that you use an international moving company experienced in handling moving and shipment for expats leaving Bangladesh. It is best to enquire from colleagues and friends in the diplomatic community for a reliable moving company. For assistance, you can also contact the local offices of the United Nations Office for Project Services (UNOPS) or United Nations Development Programme (UNDP).

8.4 Closing of residence

When cancelling the rental lease and all other contracts, always do so in writing. Obtain documentation supported with proper receipts for any payments made, to avoid unfounded claims for overdue payments.

8.5 Exit medical examination

It is strongly recommended that you undergo a medical examination a few weeks before your final departure from Dhaka. Should you feel unwell after arriving at your next duty station or destination, you should see a doctor immediately to screen for any undetected disease (e.g. malaria) that might have been contracted and under incubation prior to your departure. If you did not undergo an exit medical examination, this must be done at your next duty station or destination.

8.6 Exit interview

It is not a requirement of IsDB, but it is still advisable to have an exit interview or pre-exit debrief with the human resources department or head of office, and with the security adviser, on your overall experience of living and working in Bangladesh. Your feedback will be valuable, especially in terms of efficiency and cost-effectiveness improvements for the office, and the type and level of support that you received.

Best wishes for continued success in the next phase of your career with IsDB!





ANNEX: HEALTH INFORMATION FOR TRAVELLERS TO BANGLADESH – TRAVEL PACKING LIST

The United States Centers for Disease Control and Prevention (CDC) gives some detail about vaccinations and health for people travelling to Bangladesh – see wwwnc.cdc.gov/travel/destinations/traveler/none/bangladesh.

You may not be able to purchase and pack all of the items listed below, and some may not be relevant to you and your travel plans – ask your healthcare provider for specific advice. This is a general list drawn from broad recommendations given by the CDC (wwwnc.cdc.gov/travel/destinations/bangladesh/traveler/packing-list), and may not include all the items you need. Remember to pack extra items of important health supplies in case of travel delays or difficulty in obtaining them at your destination.

Prescription medicines

Please consult your healthcare provider for travel advice. The following can be prescribed by a doctor if needed for travel, in addition to any regular prescriptions you may have:

- ♦ travellers' diarrhoea antibiotic
- ♦ medicine to prevent malaria
- ♦ altitude sickness medicine
- ♦ suture and syringe kit – for use by local healthcare provider (requires a letter from your doctor on letterheaded stationery).

Medical supplies

- ♦ glasses and/or contact lenses – consider packing spare glasses in case of loss or damage
- ♦ needles or syringes (for diabetes, for example – require a letter from your doctor on letterheaded stationery)
- ♦ suture and syringe kit – for use by local healthcare provider (requires a doctor's letter on letterheaded stationery)
- ♦ diabetes testing supplies and insulin
- ♦ inhalers
- ♦ epinephrine auto-injectors (EpiPens)
- ♦ medical alert bracelet or necklace.

Over-the-counter medicines

- ♦ antacid
- ♦ diarrhoea medicine (the CDC offers good advice about diarrhoea – see wwwnc.cdc.gov/travel/page/travelers-diarrhea)
- ♦ antihistamine
- ♦ motion sickness medicine
- ♦ cough drops
- ♦ painkillers.

Supplies to prevent illness or injury

- ♦ hand sanitizer or wipes – alcohol-based hand sanitizer containing at least 60 per cent alcohol, or antibacterial wipes
- ♦ water purification tablets (CDC recommendations at wwwnc.cdc.gov/travel/page/water-disinfection)
- ♦ insect repellents and clothing, and bed net (CDC recommendations at wwwnc.cdc.gov/travel/page/avoid-bug-bites)
- ♦ sunscreen (SPF 15 or greater) with UVA and UVB protection
- ♦ sunglasses and wide-brimmed hat (CDC details against sun exposure at wwwnc.cdc.gov/travel/page/sun-exposure)
- ♦ personal safety equipment such as child safety seats and bicycle helmets
- ♦ earplugs.

First-aid kit

The Red Cross gives a list of recommendations for the contents of a first-aid kit – see www.redcross.org/get-help/how-to-prepare-for-emergencies/anatomy-of-a-first-aid-kit.

Documents

- ◆ health insurance documents – health insurance card (your regular plan and/or supplemental travel health insurance plan) and copies of claim forms
- ◆ proof of yellow fever vaccination – if required for your trip, take your completed international certificate of vaccination or prophylaxis (World Health Organization ‘yellow card’ at www.who.int/ihr/ports_airports/icvp) or medical waiver
- ◆ copies of all prescriptions – make sure prescriptions show the generic names as brand names may differ locally; bring prescriptions for medicines, eye glasses/contact lenses, and other medical supplies
- ◆ contact card – carry a contact card with the following street addresses, phone numbers and email addresses:
 - family member or close contact in home country
 - healthcare provider(s) in home country or previous duty station
 - lodging at your destination
 - hospitals or clinics (including emergency services) in your destination
 - your embassy or consulate in the destination country.

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Headquarters

8111 King Khalid St. Al Nuzlah Al Yamaniah Dist.
Unit No. 1
Jeddah 22332-2444
Kingdom of Saudi Arabia

Dhaka Regional Office

IDB Bhaban (Level-10), E/8-A,
Rokeya Sharani
Sher-e-Bangla Nagar,
Dhaka – 1207
Bangladesh