

## Q&A

### **I. Questions About “Guest Investor Program”**

**1. What are the requirements for applicants of the Hungarian Guest Investor Residency Program?**

**Answer:**

The requirements are:

- The applicant must be aged 18 or older with no criminal record.
- The applicant needs to invest €250,000 in a qualified real estate fund (registered with the Hungarian Central Bank and managed by a Hungarian fund manager who is licensed by the Central Bank and accredited by the Hungarian Office of Constitution Protection), locked up for a minimum of 5 years, in order to obtain a durable residency permit valid for up to 10 years (renewable for another 10 years)
- There are no requirements for language skills or business background.

**2. What are the advantages of the Hungarian Investment Residency Program?**

**Answer:**

Below are some of the advantages of the Program:

- Supported by formal legislation, fully supported by the Government and ensuring security and reliability.
- Lowest thresholds for similar programs in the EU: lowest investment amount, no requirements for (1) language proficiency, (2) educational background, (3) age, or (4) business experiences.
- Approval (of visa) first before actual investment, thus minimizing investment risk.
- Obtain a 10-year residency permit with no residency restrictions, which allows employment and business activities.
- One application covers two generations - allowing the entire family into the Program.
- Fund managed by experienced managers and regulated by the Central Bank, with an option to exit after holding the fund for more than 5 years.
- Fastest processing time in the EU.
- Access to free public education.
- Travel freely across Europe (29 Schengen countries).
- Eligible to apply for permanent residency after 3 consecutive years of residence.

**3. Does the Hungarian Investment Residency Program have legislative protection?**

**Answer:**

**YES!**

○ **Government Immigration Legislation:**

The program is clearly defined in legislation, with government oversights over the Program and Financial Regulations over qualified Funds.

Legislative website: [Magyar Közlöny](#)

○ **Approval (Visa) Before Investment according to Law:**

The program involves pre-approval (via Guest Investor Visa if most applicants). After such approval (if applicable), a Guest Investor visa is issued, and the applicant can come to Hungary and submit Guest Investor Resident Permit (GIRP). The required investment only needs to be completed within 6-month after the applicant lands in Hungary, after which the final approval of GIRP will be made within 21 days.

○ **Clear Investment Form (for the Fund Option prescribed by the Law):**

Investments are made into units of qualified real estate funds

○ **Strict Regulation by the Hungarian Central Bank:**

The Hungarian real estate fund for investment must qualified under the GI Program (1) registered by the Central Bank; (2) managed by a Hungarian fund manager who is (a) licensed by the Central Bank) that and (b) is also accredited by Hungarian Office of Constitution Protection; (3) investing 40% in Hungarian residential real estate.

**4. Are there specific requirements for the source of funds, such as providing tax returns or audit reports?**

**Answer:**

Yes.

The primary applicant must provide proof of assets during the GI Visa application stage. These assets can be under the spouse's name (with the spouse providing a letter of support) and can include multiple accounts combined to meet the proof of assets requirements. There is currently no mandatory requirement to provide tax returns, audit reports, or other documents tracing the source of funds.

5. **Are there mandatory requirements such as purchasing property, opening a company, or depositing funds into a Hungarian account?**

**Answer:**

No.

There is no additional requirement (beyond the required investment into a qualified fund) to purchase property in Hungary. However, if the applicant later applies for permanent residency, a long-term address will be required, which can be satisfied through buying property or via renting.

6. **Are there additional costs beyond the €250,000 investment?**

**Answer:**

Yes.

There will be certain fees and please refer to the detailed cost/fee list for further information.

7. **Are there residency or entry requirements after obtaining the Guest Investor Residency Permit?**

**Answer:**

No.

There is no mandatory residency requirement, but the applicant shall have a residential place of 6m2/ person. After obtaining GI visa (if required), and before applying for the GI Residency Permit, the applicant must enter Hungary to in order to (1) apply GI Resident Permit for himself and (2) to complete the fund subscription.

8. **How can the spouse and children submit their 10 year GIRP (based on Family Reunification) applications?**

**Answer:**

The spouse and qualified children (family members) do not need to travel to Hungary to submit their applications. After the primary applicant submits the GIRP application in Hungary, dependents/family members can submit their applications at Hungarian consulates or embassies in their home country.

9. **How is the Hungarian GIRP renewed?**

**Answer:**

To renew the 10-year residency permit, the applicant must maintain the €250,000 real estate fund investment before the resident permit expires.

10. **Can the spouse be in a common-law relationship?**

**Answer:**

No.

The spouse must provide a marriage certificate. Common-law relationships and same-sex marriages are not accepted.

11. **Can U.S. citizens or permanent residents apply for the Hungarian Investment Residency Program?**

**Answer:**

No.

U.S. citizens or permanent residents are not eligible to apply as main applicant or investor of the fund. But they can apply as family members of a nonUS person who is the main applicant.

## **II. Questions on Procedures and Processes**

1. **To which account(s) should the immigration service fee and the fund investment amount be transferred?**

**Answer:**

The investment amount and service fee should be remitted separately to different bank accounts:

- The €250,000 investment for the Hungarian real estate fund must be directly transferred to the designated bank account of the Fund Distributor (Codex, a Hungarian licensed securities company) for the sub-account of the applicant himself (which the applicant opens with Codex), who will then transfer the amount to the Fund;

- The immigration service fee should be transferred to the bank account of the project management company (a designated and authorized partner of the Fund): **Hungary Investment Immigration Consulting Limited.**
- 2. **Does a primary applicant need to transfer the €250,000 from his own account, or can it be transferred from a spouse's or child's account?**

**Answer:**

The primary applicant must sign the fund purchase agreement, and the €250,000 must be transferred from the primary applicant's bank account to the Codex account. Transfers from a spouse's or child's account are not allowed.

- 3. **After the investment, can I apply independently or appoint my own legal representative, rather than using the project management company's designated legal representative?**

**Answer:**

No.

Before you make such investment, you must agree to appoint our designated legal firm to represent you and your family members to handle related immigration matters in front of Hungarian authority.

You can certainly hire any legal professionals to advise you independently but they should not represent you in matters regarding these applications, as per our service agreement.

- 4. **What is the application process for the Hungarian Guest Investor Program?**

**Answer:**

The process typically includes the following steps:

- **Initial Consultation and Eligibility Assessment:** Review eligibility requirements and assess the applicant's qualifications by our project management company together with applicant's local immigration company/consultant;
- **Signing Service Agreement and Payment of Fee:** After successful consultation, the applicant signs a service agreement with the project management company and pays the required fee, after which the project management company together with local immigration company advises the applicant and help him to understand the process and to prepare necessary documents;
- **GI Visa:** Applicant submits the GI Visa application at an Embassy or Consulate of the applicant's resident country. Upon successful approval, the applicant receives a GI Visa. Note that for nationals from the visa-free countries (on the list of visa-free countries as per EU/Hungary regulation), this step will be skipped;
- **Travel to Hungary:** The applicant travels to Hungary to (1) open securities account and (2) submit GI Resident Permit application and (3) complete the fund subscription or investment process;
- **Account Open and PoA:** Applicant meets Fund Distributor representatives and sign account open documents (KYC and AML etc) and also signs necessary legal papers (POA etc) with designated lawyers;
- **Fund Subscription/Documentation and Completion:** Applicant signs the fund subscription agreement and prepare all necessary documents, including proof of assets (source of fund). Subsequently arranges investment amount and fees transfers to the Distributor's designated bank account;
- **Residency Application Submission:** Applicant also submits the Guest Investor Residency Permit application at the Immigration Office in Hungary.
- **Dependent Applications:** Dependents subsequently submit their applications at Hungarian consulates or embassies in their home country.
- **Completion of GIRP application:** After the GIRP application submission, upon the completion of the subscription of investment units of relevant Fund class, Distributor and Fund Manager shall issue a certificate of completion to the designated lawyer who would then upload such certificate to the Authority's online system ("EnterHungary" system), therefore complete the applicant's GIRP application. This last step has to be done within 93 days from applicant's first entry into Hungary under GI Visa.
- **Approval of Permit and Issuance of Card:** After the completion of applicant's submission by the above mentioned uploading of the certificate of completion of investment, Authority shall make decision with 21 days and if granted, the applicant will

receive the GIRP approval and subsequently, within 15 days, receive the GIRP card (valid for up to 10 years).

Outline the process for the Hungarian Guest Investor Residency Program (for Applicant): Steps

- 1) **Sign the Service Agreement to Start the Process**
- 2) **Prepare Application Materials and Pay the Service Fee**
- 3) **Submit Materials, Schedule Embassy Interview and Submission for GI Visa**
- 4) **Receive GI Investor Visa**  
[Note: steps 3/4 maybe skipped for qualified applicants from certain countries]
- 5) **Travel to Hungary and Open a Securities Account/Execute Subscription**
- 6) **Submit Residency Application in Hungary; Spouse and Children Submit Applications at applicable Consulates/Embassies**
- 7) **Complete €250,000 Fund Investment/subscription**
- 8) **Lawyer upload Certificate for Completion of Investment to Authority System**
- 9) **Receive GI Residency Permit Approval (21 days)**
- 10) **Receive GI Residency Permit Card (15 Days)**

5. **Can the spouse and children apply together and receive a 10-year residency permit? Are there any specific requirements for children?**

**Answer:**

After the primary applicant submits the application, the spouse and qualified children can apply together after providing proof of family relationship. They receive a residence permit that is valid for the same period as their passport. Children under 18 years of age can apply along with the family. After turning 18, the permit cannot be extended.

6. **What are the application fees? Do the spouse and children need to pay separate fees?**

**Answer:**

Government GI Visa and Resident Permit application fees are charged per applicant. The primary applicant must apply for the GI visa to enter Hungary and thus need to pay a fee, while the spouse and qualified children do not apply for GI Visas. However, the primary applicant, spouse, and qualified children all need to pay the application fees for the residency permit applications.

7. **Is a medical examination required for the Program?**

**Answer:**

No.

Medical examination is not required.

8. **Is there a passport validity requirement at the time of approval (for GI Visa and GI Resident Permit)?**

**Answer:**

Yes,

Applicants' passport must have a validity of at least 1 year at the time of approval.

We recommend that the main applicant's passport has a validity of at least 6 months, as the validity of the main applicant's residency card is not dependent on the passport's expiration date. However, we suggest that the dependents' passports have as long a validity period as possible, as the validity of their residency cards depends on the validity of their passports.

9. **After obtaining the Guest Investor Visa, how soon must the applicant enter Hungary? How soon must the fund subscription be completed?**

**Answer:**

After receiving the Guest Investor Visa which is valid for 6 month, the main applicant must enter Hungary during the visa validity period and complete the whole process in one month. (1) apply for GI Resident Permit and (2) invest in the Fund and (3) upload the completion certificate to Authority s system, all within 3 months from the date of his first entry into Hungary. Given the times required to finish the whole process, we advise that the applicant enters Hungary within 3-month of the visa issuance date. After the primary applicant submits the GI Residency Permit application in Hungary, dependents and other qualified family members can submit their applications at consulates/embassies in their home country. The family does not need to travel to Hungary and can wait for the approval of their applications in their own country, and their

residency cards upon their application approvals can be mailed to these applicants by the project management company or lawyers.

**10. Is it necessary to purchase family medical insurance? What are the costs?**

**Answer:**

Yes.

First, the main applicant needs to purchase medical insurance when applying GI Visa. Secondly, after obtaining the GI residency permits for the applicant and family members, if the family intends to reside in Hungary for an extended period, local medical insurance should be purchased to enjoy the same healthcare benefits as Hungarian citizens. The costs for both cases depend on individual family situation and their actual needs and insurance companies' policy quotes.

**11. Does GI Residency Permit allow the holder to work, conduct business, or study in Hungary?**

**Answer:**

GI residency permit holders (including both the primary applicant and their family members) can work, conduct business, and study in Hungary.

**12. What are the additional requirements for applying for permanent residency? Is another medical examination required?**

**Answer:**

Among other conditions, the main requirements for applying Hungarian Permanent Residency (Called "National Residency Card") are: (1) Applicants must reside in Hungary for at least 9 months per year over 3 consecutive years (2) They must pay taxes and purchase medical insurance. The minimum monthly tax and social security contribution required is approximately **233700 HUF** (based on the technical worker's salary, which is 348800 HUF/month). Calculation:  $33.5\% \times 2 \times 348800 = 233700$  HUF. For detailed application requirements please refer to Hungarian Immigration Law or consult an immigration lawyer. No medical examination is required for permanent residency applications.

**13. How long must the marriage relationship last before a spouse can apply as a family member?**

**Answer:**

There is no specific duration requirement for the marriage relationship.

**14. Can dependents and children submit GI residency permit applications in Hungary?**

**Answer:**

Dependents and children cannot accompany the primary applicant to Hungary unless they are nationals of a country that enjoys visa-free entry into Hungary.

**15. Do the primary applicant and their family members receive the residency cards simultaneously?**

**Answer:**

If the primary applicant submits the residency application and the family members submit their applications immediately afterward, approvals can generally be granted simultaneously, as the family members' applications are linked to the primary applicant's. However, if there is a significant delay in the family members submitting their applications after the primary applicant, the processing timelines may differ.

### **III. Client Profile**

**Who is the Hungarian Guest Investor Immigration Program suitable for?**

**1. Elite individuals with both work and family priorities in their home country**

- These clients prefer "immigration without relocation," with no residency requirements, while benefiting from overseas residency status for travel, education, healthcare, and tax planning advantages.

**2. Clients with significant financial resources**

- These individuals can afford and are willing to invest needed amounts in order to obtain Hungarian residency rights (for up to 10 years) and enjoy benefits such as travel convenience, education and healthcare in Hungary.

**3. Clients who want to offer high-quality international education for their children**

- Hungary has the highest per-capita number of Nobel Prize winners globally and a well-developed education system, particularly in English and German language education. The

low tuition fees and excellent alumni networks of international schools attract clients with educational needs.

4. **Clients who frequently travel to EU countries**
  - Since Hungary is a Schengen country, its Resident Permit holders have free access to all 29 Schengen countries. This is ideal for those who travel frequently for business or personal reasons.
5. **Clients with business expansion needs in Europe**
  - Hungary has the lowest corporate income tax (9%) and personal income tax (15%) rates in the EU and does not impose global taxation, making it attractive for clients looking to expand their businesses internationally.
6. **Clients seeking quick approval for residency status.**
  - Hungary's Guest Investor Program allows potential clients to obtain approval within as little as **3 months**, with its simple process and quick processing.

#### **IV. Questions About Living in Hungary**

##### **(I) Local Living: Essentials for Daily Life**

1. **Can I purchase real estate in Hungary with a Hungarian Guest Investor Residency Permit?**

**Answer:**

Yes.

You can purchase real estates in Hungary. You only need to apply for a foreigner's property purchase permit from the Ministry of Justice and Administration to complete the transfer process. This "permit" is essentially a registration procedure, and all applicants receive approval. The property ownership is permanent.

- **Exceptions:** Farmland cannot be sold to foreigners under Hungarian law.
- **Stamp Duty:**
  - For properties valued below **1 billion HUF**, the stamp duty rate is **4%**.
  - For properties valued above **1 billion HUF**, the portion exceeding **1 billion HUF** is taxed at **2%**.
  - The maximum transaction tax is **200 million HUF**.
  - Young individuals under 35 purchasing their first home priced under **15 million HUF** are eligible for a 50% discount on the stamp duty.

2. **Can I use English for day-to-day communication in Hungary?**

**Answer:**

Although the official language in Hungary is Hungarian, most individuals with higher education can communicate in English, German, or other languages. Therefore, you can manage daily communication in English.

3. **What regions can I travel to with a Hungarian Resident Permit?**

**Answer:**

A Hungarian Resident Permit allows free travel to all 29 Schengen countries, including: Germany, France, Italy, Austria, Spain, Portugal, Greece, Belgium, the Netherlands, Luxembourg, Iceland, Denmark, Norway, Sweden, Finland, Hungary, Czech Republic, Slovakia, Slovenia, Poland, Estonia, Latvia, Lithuania, Malta, Switzerland, Liechtenstein, Croatia, Romania, and Bulgaria.

4. **Does the Hungarian Residency Permit allow unrestricted movement within the Schengen Area?**

**Answer:**

Holders of any residency permits in a Schengen country (non-citizens) can stay in other Schengen countries for a maximum of **90 days in a single stay** or **180 days cumulatively in a year**.

5. **What is Hungary's currency, and what is the exchange rate with USD?**

**Answer:**

Hungary's official currency is the **Forint (HUF)**.

- The exchange rate is approximately **400 HUF = 1 EUR**. Or **390 HUF = 1 USD**

##### **(II) Work, Business, and Education in Hungary**

1. **Can I work in Hungary with a Hungarian Guest Investor Residency Permit?**

**Answer:**

Yes, you can.

There is no need to apply for a separate work permit. You can directly sign a work contract with an employer in accordance with local labor laws.

2. **Can I conduct business in Hungary with a Hungarian Guest Investor Residency Permit?**

**Answer:**

Yes, you can.

You only need to register a company to engage in business activities. The most common type is a **limited liability company (KFT)** with a minimum registered capital of **3000000 HUF (approximately €7,800)**. The funds are not required to remain in the bank and can be fully withdrawn after the company is established.

- **Documents required to establish a company:** Personal identification, address card, and tax card.

- A company can have one or more legal representatives.

3. **Can I work or conduct business in other Schengen countries with a Hungarian Guest Investor Resident Permit?**

**Answer:**

Yes, you can:

- **For work:** You need a local company willing to provide a work contract and guarantee. Based on this, you can apply for a work residency permit in the respective country.
- **For business:** You can register a company in the desired country, secure an office location, and employ a certain number of local workers. With these in place, you can apply for a business residency permit (according to respective country's immigration law).
- **Note:** Each country has different requirements for these processes. As long as the application is legal and reasonable, the government typically grants approval.

4. **Can I and my family study in Hungary with a Guest Investor Resident Permit? Can children attend public schools? Are there additional "non-citizen student" fees? Are public schools taught in Hungarian?**

**Answer:**

Yes, with a Guest Investor Residency Permit (including family members):

- Eligible students can enroll in public schools for free.
- The treatment is the same as that of Hungarian citizens, with no additional "non-citizen student" fees.
- Public schools primarily teach in Hungarian.

5. **What are the educational benefits for children after moving to Hungary?**

**Answer:**

- Hungary's higher education is world-renowned, particularly in **medicine, economics, and technology**.
- The education system is robust, internationally aligned, and highly practical.
- Studying in Hungary enables children to become more global, creative, and socially integrated, with direct exposure to European markets and better employment opportunities.
- Students have opportunities for exchange programs with prestigious universities in Europe and the United States.

6. **Are schools taught in English or Hungarian? Are there language requirements for admission? Are there purely English-speaking international schools? What are the prospects for studying in the UK or US after graduation?**

**Answer:**

- Public schools in Hungary primarily teach in Hungarian.
- There are fee-paying **international schools** offering instruction in English or multiple languages. These schools are much more affordable than those in Western Europe.
- If a student's language proficiency is insufficient, many schools offer preparatory language courses before formal education begins.
- Hungary also has **bilingual schools** co-founded by American or British institutions, where students benefit from two years of education in Hungary and two years in the US or UK.
- These educational paths significantly improve opportunities for studying in top UK or US universities.

7. **What is the duration of compulsory education in Hungary? How many years of free public education are available?**

**Answer:**

- Compulsory education lasts **12 years**.
- Hungary offers **19 years of free public education**, including:
  - **3 years of kindergarten**
  - **8 years of primary school**
  - **4 years of secondary school**
  - **4 years of university** (if the student passes Hungary's university entrance exam and gains admission to a public university, the government covers the cost of the first degree).

8. **Can I apply to schools in other European countries, such as France or Germany, with a Hungarian Guest Investor Resident Permit?**

**Answer:**

Yes, applicants can freely apply to schools in any Schengen country. For example, in France, you would first apply to the desired school according to its requirements. Once you receive an admission letter from a French school, you can apply to the French government for a student visa.

- After graduation, if you secure a job in France, you can apply to switch to French residency status.
- Even if you don't switch, your Hungarian Guest Investor Resident Permit status will remain unaffected.

9. **Are there any well-known English or bilingual primary and secondary schools in Hungary? What are their tuition fees?**

**Answer:**

Hungary has several reputable schools offering instruction in English or multiple languages.

Tuition fees range from €10,000 to €25,000 per year. Examples include:

- **American International School of Budapest:** <http://www.aisb.hu/>
- **International School of Budapest:** <http://www.isb.hu/>
- **SEK Budapest International School (trilingual: Hungarian, English, Spanish):** <http://www.sek.hu/>

10. **What is the state of higher education in Hungary?**

**Answer:**

Hungary offers both public and private higher education institutions.

- **Public Universities:** Hungary has **19 state universities** and **9 state colleges** officially recognized by the Ministry of Education.
- **Degree Structure:** After the Bologna Process reform, Hungary adopted a three-tier system (bachelor's, master's, and doctoral degrees):
  - **Bachelor's degree:** 3–4 years (180–240 ECTS).
  - **Master's degree:** 1–2 years (60–120 ECTS).
  - **Doctoral degree:** Minimum 3 years.
  - Some fields, such as medicine and law, still follow traditional program structures.
- **Languages of Instruction:** Many universities offer courses in English, German, and French.
- **Tuition Fees:** Public university fees for international students with long-term residency status are the same as for locals, costing approximately **€200–400 per year** (including various fees).

**List of National Universities:**

- 1) **Corvinus University of Budapest:** [www.bkae.hu](http://www.bkae.hu)
- 2) **Budapest University of Technology and Economics:** [www.bme.hu](http://www.bme.hu)
- 3) **University of Debrecen:** [www.unideb.hu](http://www.unideb.hu)
- 4) **Eötvös Loránd University:** [www.elte.hu](http://www.elte.hu)
- 5) **Kaposvár University:** [www.ke.hu](http://www.ke.hu)
- 6) **The Liszt Academy of Music:** [www.zeneakademia.hu](http://www.zeneakademia.hu)
- 7) **Moholy-Nagy University of Art and Design:** [www.mie.hu](http://www.mie.hu)
- 8) **Hungarian Academy of Fine Arts:** [www.mke.hu](http://www.mke.hu)
- 9) **University of Miskolc:** [www.uni-miskolc.hu](http://www.uni-miskolc.hu)
- 10) **University of West Hungary:** [www.nyme.hu](http://www.nyme.hu)
- 11) **University of Pécs:** [www.pte.hu](http://www.pte.hu)
- 12) **Semmelweis University:** [www.sote.hu](http://www.sote.hu)



- 13) Széchenyi István University: [www.sze.hu](http://www.sze.hu)
- 14) University of Szeged: [www.u-szeged.hu](http://www.u-szeged.hu)
- 15) Szent István University: [www.szie.hu](http://www.szie.hu)
- 16) University of Theatre and Film Arts: [www.szfe.hu](http://www.szfe.hu)
- 17) University of Pannonia: [www.uni-pannon.hu](http://www.uni-pannon.hu)
- 18) National University of Public Service: [www.uni-nke.hu](http://www.uni-nke.hu)
- 19) Óbuda University: [www.uni-obuda.hu](http://www.uni-obuda.hu)

**National Colleges in Hungary**

- 1) Budapest Business School: [www.bgf.hu](http://www.bgf.hu)
- 2) College of Dunaújváros: [www.poliod.hu](http://www.poliod.hu)
- 3) Eötvös József College: [www.ejf.hu](http://www.ejf.hu)
- 4) Eszterházy Károly College: [www.ektf.hu](http://www.ektf.hu)
- 5) Károly Róbert College: [www.karolyrobert.hu](http://www.karolyrobert.hu)
- 6) Kecskemét College: [www.kefo.hu](http://www.kefo.hu)
- 7) Hungarian Dance Academy: [www.mtf.hu](http://www.mtf.hu)
- 8) College of Nyíregyháza: [www.nyf.hu](http://www.nyf.hu)
- 9) College of Szolnok: [www.kgf.hu](http://www.kgf.hu)

**(III) Tax Policies and Social Benefits**

1. **Does Hungary have retirement benefits? At what age? Are there tax-related requirements?**

**Answer:**

Hungary provides retirement benefits through a pension system, but it is conditional on prior tax contributions.

- A taxpayer must pay taxes for **at least 15 years** to qualify for retirement benefits.
- The retirement age is **65 years**.
- The pension amount is proportional to the duration and total amount of tax contributions. Longer contributions result in higher pension payouts.
- Taxes cannot be paid retroactively. For example, a man retiring at 65 must start paying taxes **before age 50** to qualify.

2. **What is Hungary's tax policy? Does it enforce global taxation?**

**Answer:**

- Hungary **does not enforce global taxation**.
- The **2025 minimum wage** is **290800 HUF/month** (approximately **€727/month** before tax).
- **Corporate Income Tax:** 9% (the lowest in Europe).
- **Personal Income Tax:** 15% (also the lowest in Europe).

**(IV) Other Questions About Living in Hungary**

1. **Is medical treatment free for children in Hungary, regardless of their residency status?**

**Answer:**

Only children with **permanent residency cards** (now called National Resident Card) can enjoy free healthcare along with one parent. Children with Guest Investor Resident Permits must purchase commercial health insurance.

2. **If I have a Guest Investor Resident Permit and purchase commercial health insurance, does it cover both myself and my children? Can the Hungarian medical card (called TB card) be used with commercial insurance for treatment, hospitalization, and surgeries? Does Hungarian public insurance cover dental care?**

**Answer:**

- Commercial health insurance for children must be purchased separately under the parent's name and cannot be bought independently.
- The cost of private health insurance for children is approximately **300-400 EUR/year** (if public health insurance is also in place) and covers all private hospitals.
- Dental care is typically private and not covered under public health insurance.

- The cost of medical treatment, hospitalization, and surgery depends on the type of insurance purchased. Holders of commercial insurance can only receive treatment at private hospitals.
3. **Are over-the-counter (OTC) medications expensive in Hungary? How much do common cold or fever medications cost?**  
**Answer:**  
Prices for OTC medications start at €10–15.
4. **Is it difficult to apply to international schools in Hungary? Can students learn Hungarian in international schools?**  
**Answer:**
  - Applications must be submitted early, and difficulties vary from year to year.
  - American and British schools do not require students to learn Hungarian.
5. **Is admission to high school in Hungary based on zoning or exams?**  
**Answer:**  
It is based on an **exam system** with a total score of 5 points, where 2 points is the passing line. Students following the school curriculum and completing assignments can easily meet the requirements.
6. **Can permanent residency holders in Hungary receive EU student tuition discounts at other EU universities?**  
**Answer:**  
No, only Hungarian citizens are eligible for EU student tuition discounts.
7. **What is the estimated cost of living in Hungary?**  
**Answer:**  
For a family of three, the monthly cost of living is approximately €1,500–2,000.
8. **Is public education in Hungary completely free?**  
**Answer:**  
Tuition fees are free, but costs for textbooks and school lunches must be paid by the parents.
9. **How far in advance should applications for international schools be submitted?**  
**Answer:**  
Once residency is obtained, applications can be submitted immediately if planning to settle in Hungary.
10. **How can I apply to Hungarian universities?**  
**Answer:**
  - Applications are based on Hungary's national high school exam results ("high school diploma" scores).
  - If a student begins studying in Hungary during high school, limited Hungarian language proficiency may affect their studies.
  - It is recommended to apply for programs taught in English.
11. **What are ID and address cards in Hungary?**  
**Answer:**
  - The **ID card** and **address card** are required for those planning to live in Hungary for extended or durable time.
  - If you do not intend to live in Hungary permanently or for durable time, you do not need to apply for them.
  - A residency card is sufficient for free movement (subject to conditions) within Schengen Area.
  - A Hungarian passport is sufficient for free movement within all EU countries.
12. **How much is the child allowance/family allowance in Hungary?**  
**Answer:**  
The allowance is **12,200 HUF/month per child**, provided until the child turns 18. Parents must have a tax record in order to receive these allowances.