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We have subscribers in Panama, throughout the United States, (Including Puerto Rico and Hawaii), Zimbabwe, Senegal, U.S. Virgin Islands, Cayman Islands and Canada.

TIPS ON RELOCATING TO PANAMA

Dear CyberNews Subscribers:

In the year 2006, we took a survey from CyberNews Subscribers on the topic ***Tips for Relocating to Panama***. Many of you will recall that subscribers shared so much information that it was shared in several editions of the CyberNews.

Recently we have been requested by some subscribers to repeat those tips.

This special edition includes all those tips that were shared in the year 2006. Nothing has been updated so we ask that you bear this in mind when reading the survey. There are some links that have been suspended.

Some of the information shared in this special may still be applied today, while some will be totally outdated. If you see something outdated in this report and you have the updated information, we will be happy to share. For the time being, we are sharing the reports as they were presented to us in 11 years ago. Check with your legal representative for updated information. Share them with us. We will begin this report with some of the reasons why persons retire in Panama.



Funny Retirement Quotes, Sayings and Wishes:

<http://messages.365greetings.com/general/retirement/funny-retirement-quotes.html>



TAKEN FROM CYBERNEWS JANUARY 1, 2007, PAGE 3:

"Retire in Panama to live, not to die." http://www.panamaallinone.com/why_panama.htm

International Living Magazine has rated Panama as the best place to live outside of the United States. The American Association of Retired People's (AARAP) *Modern Maturity Magazine* has ranked Panama's town of Boquete as fourth in its listing of the "15 Best Cities in the world for U.S. retirees. The following are a few of the reasons why so many persons are choosing to retire in Panama.

1. The currency, known as the Balboa, is equivalent to the U.S. dollar and there is no exposure to foreign exchange fluctuations. Panama has the largest merchant fleet in the world, the second most important banking center after Switzerland and the second largest Free Trade Zone after Hong Kong. .a Free Trade Zone, a banking sector with more than 100 banks. The cost of living is also reasonable.
2. Panama's geographical location in Central America makes it close to other countries in Latin America, the Caribbean and to many big cities in the United States.
3. The cost of living is reasonable in Panama and for the past several years there has been a Real Estate Boom offering affordable real estate.
4. Spanish is the official language of the country, however, English is widely spoken. The people of Panama are friendly and there is freedom of worship.
5. There is good drinking water. Our coffee has recently been awarded the #1 spot in the world by the Specialty Coffee Association Conference in Charlotte, North Carolina:
<http://www.coffeegeek.com/resources/pressreleases/2006-05-31-panamahacienda>
6. Compared with other countries in the area, Panama is stable and, according to the prestigious Pinkerton Intelligence Agency, offers the highest rating tourist-safety

7. Panama offers a tropical climate all year 'round with only two changes in weather, the dry season (January to April) and the rainy season (May to December).
8. Panama has a first-world infrastructure with skyscrapers, high speed Internet, large highways first class hotels, beach resort and restaurants, modern shopping malls, excellent medical care (hospitals), telecommunications and business services.
9. There are a great amount of activities, for example: Fishing, diving, sailing, kayaking, rapelling, surfing, rafting, bird watching, exploring wildlife, golfing, snorkeling, boating, water skiing, ecological tours equestrian activities, attending cultural events, learning about our seven living Indian cultures and many more.
10. Countless places to tour such as islands, beaches, resorts, tropical rainforests, mountain refuges, national parks, historical sites, and our engineering marvel of the Panama Canal. There is abundant flora and fauna.
11. Because Panama is outside the hurricane belt, there is no stress related to this impacting natural disaster and Panama has had no major earthquakes.
12. Panama is a "tax friendly" country, where foreign earned income and capital gains are not taxed.
13. There are several discounts available for retirees.
View at http://www.panamaallinone.com/why_panama.htm
14. One can begin business operations economically and without heavy restrictions, regulations or taxes that hinder the growth of the business.
15. There are local health facilities linked to top U.S. hospitals such as Johns Hopkins and The Cleveland Clinic. Because medical care is excellent and much less that U.S. costs, many people come to Panama for medical tourism.

VISIT PANAMA – AUTORIDAD DE TURISMO DE PANAMA:

<http://www.visitpanama.com/>

THIS IS PANAMA:

<http://www.circleofblue.org/2015/world/tip-panama/>



TAKEN FROM CYBERNEWS APRIL 1 & 15, 2006 – PAGES 5 AND 6:**SUBSCRIBERS' TIPS FOR RELOCATING TO PANAMA – PART 1:**

Benefits to Retirees in Panama: http://www.panamainfo.com/en/article/retire_in_panama/85

Boomers Abroad: <http://www.boomersabroad.com/>

Panama is paradise for retirees:

<http://moneycentral.msn.com/content/Retirementandwills/Retireinstyle/P81654.asp>

1. If they are bringing pets and want to ensure having all the proper paperwork and avoid having to leave their pets in “cuarentena”, they can call Manuel Chavoya 6685.3061. He is also an excellent groomer/dog trainer.
2. I was told that folks sometimes forget to make sure their insurance is compatible in Panamá, transferable etc....Maybe someone out there has experienced that dilemma.
3. If the person(s) has a computer, search the web by pulling up "Retiring in Panama, Republic of Panama". You will not believe the information and sources of information available.
4. Before or soon after arrival, obtain a copy of [Ley No. 6 del 16 de junio de 1987, Guía de Bolsillo para los Jubilados, Pensionados y Tercera edad](#). Is available from [CLICAC \(Comisión de Libre Competencia y Asuntos del Consumidor\)](#). This publication contains a list of the discounts. I have a copy in English.
5. Check with the closest Panamanian Consulate or the Panamanian Embassy in the U.S.A.
6. Remember the termites and leave all of their items which would be vulnerable to them.
7. If they are nearing 65, remember that at reaching age 65, most will be transferred to Medicare Part B., and they might be better served to compare prices for Medical Insurance, with brokers in the U.S. and Panama. Currently Social Security does not provide MEDICAL Care in Panama.
8. Before shipping any household goods or a vehicle, secure a Broker here in Panama who will be responsible to walk them through the entire process of recovering their shipping containers from Port.
9. If they are anticipating purchasing a pre-owned Condo, they may want to insure that the other owners in the complex are up to date on their Condominium Association Dues. This delinquency can cause many a condo facility to fall behind in their maintenance.
10. Weigh the Pros on Cons of shipping a vehicle versus sharing one, after arriving, with another “Jubilado” who owns a vehicle with a driver. Hopefully if both only need the use of the vehicle a couple of times a week they can share the expense or the salary of the driver.
11. Location, Location, Location. I can't visualize the traffic in Panama improving anytime in the near future; therefore, wherever they decide to reside and the support they will need, hospital, domestic help, groceries, etc., should be a priority in considering the location of their residence. I would recommend coming here for a period of months to get a sense of where they would be comfortable residing if they were out of the country for a long time.
12. I personally recommend that all who qualify initiate the paperwork necessary to give themselves the benefit of having dual citizenship while residing in Panama. They will not lose their Panamanians Citizenship.

13. Have all of their Official Documents, which has to do with having lived in the U.S., which denotes their source of income, place of retirement Social Security beneficiary status, notarized by the Consul residing in the State from which they are returning. This is optional, but if the issue comes up regarding the source of their income this action will be priceless.
14. Be sure to get a reputable mover to pack and ship. Otherwise your goods including television will be irreparably damaged.
15. Do not allow the Panama "authorities" to charge you for receiving goods here. You are not required to pay a penny, neither for receipt of goods or tip. It is your privilege as an American or Panamanian citizen to receive these, your goods free of charge.
16. Most people when re-locating forget to obtain all their health records including dental. If you have accumulated a lot of information over the past year and you are relocating it is important you get your health records as well as dental. When you get sick unexpectedly you have your records that can be reviewed by the physician and you would not feel bad if you forgot something.
17. **VIP RELOCATION SERVICES** is a new and responsible company, which offers services to help to make the processing on moving to Panama more easy and fast. They provide lawyers, hotels, home for rent or to buy; schools, daycares, etc...a complete package.....email: viprelocaserv@Yahoo.com.mx
18. It is better to sell your current car wherever you are and plan to purchase a car in Panama. It will cost you less to buy most of your furniture and some clothing in Panama.
19. When seeking to purchase (or rent) a place of residence, get local professional help (agency, bank) and -- very important -- go and see the place personally before you sign the contract or your check!
20. If you have young children, try to contact the desired school before taking the plane, to ensure placement; remember that the school years differ in the U.S.
21. Fluency in Spanish is a plus in ALL dealings in Panama. Last but not least, take an umbrella!

These tips were all provided by subscribers. There are more to come in our next edition.

TAKEN FROM CYBERNEWS MAY 1, 2006 – PAGES 4 AND 5:

SUBSCRIBERS' TIPS FOR RELOCATING TO PANAMA – PART 2:

Moving to Panama - Living in Panama: <http://www.escapeartist.com/panama/moving.html>

See the section about Panama: www.collegeadvisoryteam.com

Aspects of life in Panama that are of interest to prospective retirees.

<http://www.retirementwave.com/panamashort.htm>

Good planning is important...nothing in the spur of the moment.

It is better if you are already retired, either early retirement or with the real age (62 or 65) since this is important for payment of customs fee for a car. You may bring in one car every 2 years without custom fee.

It is better to bring household belongings in a separate container from the car.....it could be problems, especially if the car is retained at the port, everything else would be held up.

Have a customs agent beforehand who knows when you and the goods are arriving.....believe me is a lot of "run around." If possible have an old Panamanian passport; rent, light, phone receipt from address you have in the USA (better to have it and not needed as proof).

Bring all and every items of the house/apartment and if any are new, be prepared to pay customs fees and have the receipt for those.

ABOVE ALL please be aware of payment (s) to the "inspectors" who will be assigned to go to your place of new residence to inspect the unloading of the container....BRIBES OR MORDIDAS at every turn.

There are services "from door to door" of moving companies. Packing of the container with the personal belongings can be expensive.....if you have contact with someone that are familiar with the packing of containers that work at the ports and does it for you and brings the special wrapping paper to protect the goods, tape, etc, etc. It has to be pack very tight to prevent rolling here and there while at sea.....if there space left in the container make sure the person use 4 x 4 as barrier between the door of the container and the last items packed.

It is very important to inquire about the medical insurance available in Panama. Medicare will not cover medical expenses abroad unless it is an emergency.

Whichever shipping agent you use, don't take anything for granted. Make sure you ask about additional charges after the shipment arrives in Panama and what is the procedure for picking it up. Compare prices and service; don't go by price without details. The company I used was recommended by the Panamanian Consul in Miami and it is: PFI LOGISTICS, 8461 N.W. 74th Street, Miami Florida 33166. Telephone (305) 761 2842, Fax. (305) 716 2841, E-mail: a_isaza@pfilogistics.com
President, Alexander Isaza (Panamanian)

If you purchase an article at a store in Panama, and then want to return it for sufficient reason, you **DO NOT** have to accept a note of credit. You are entitled by law to a refund of your money. All of this is explained in Law 29. It is your responsibility to ask to speak to a supervisor to request your refund in the event that the store clerk denies it. Follow these instructions to read the applicable sections of the law:

1. Go to the web site www.clicac.gob.pa
2. Click on "Normas Legales"
3. Click on "Disposiciones en Materia de Protección al Consumidor"
4. Click on "Leyes"
5. Click on "Ley 29 de 1996 Defensa de la Competencia"
6. Go to Article 49

Consulta un Abogado que sepa y maneje los temas de Migración y de compra y venta de bienes inmuebles. Una consulta por valor de \$25.00 puede ilustrarle y mantenerle lejos de personas inescrupulosas que quieren robarle. Debe asegurarse de que es Abogado graduado y no uno de palo de mango.

En una buena consulta puede darse cuenta de múltiples beneficios en favor de panameños así como de extranjeros que vienen a Panamá con animo de establecer residencia.

Olvídese de los amiguismos eso no funciona, los tramites son legales y deben ser tratados en esa forma.

Los contratos de compra venta deben ser leídos y analizados por un profesional. Hay muchos casos, que no son divulgados por pena, en la que se han perdido sumas importantes por desconocimiento o por falta de adecuado asesoramiento.

Un buen corredor de aduanas es también necesario.

El embalaje de sus cosas personales es un asunto que debe manejarse de origen.

Uno debe visitar el puerto donde se pretende llevar las pertenencias y... comunicarse con la persona encargada de la aduana (para informarle sobre las posibles fechas de arribo de las pertenencias).

En la ciudad de salida (por ejemplo Estados Unidos) uno debe contactar varias agencias de transporte de cargas para contratar el más económico, profesional y seguro.

Asegúrese a que puerto deseas la llegada de las pertenencias y dar el nombre correctamente.

Solicitar que la carga se lleva de "puerta a puerta" para evitar gastos adicionales de contratar camiones para transportar tus pertenencias.

Confeccionar un listado de todas las pertenencias que serán transportadas.

Adicionar para los equipos electrónicos y autos números de serie y cantidad. Llevar esta lista al consulado panameño para ser notariado.

Adquirir un seguro por un costo de \$150 a \$250 para todas las pertenencias (en caso de ocurrir algo el seguro paga todo).

Algunas empresas cobran por embalar las pertenencias; se puede ahorrar una buena suma empacando uno mismo.

A finales de 2005 yo comencé a buscar terreno/propiedades en Panamá. Lo que encontré fue que en los sitios "premium" de Panamá se están construyendo muchísimas propiedades para los extranjeros y están al precio de la USA/New York y no para el panameño. Por ejemplo, en Playa Blanca, Coronado, Cerro Azul, Bocas del Toro y aun Boquete.se están construyendo las casas para los estadounidenses que están retirándose en comunidades privadas. Claro las casas comienzan en medio millón y más. Cuando hablamos con unos amigos en Boquete había un poco de resentimiento de lo que esta pasando. Claro en cierto sentido esto esta ayudando a la economía local y creando trabajo, pero al mismo tiempo los jóvenes que han vivido en esa área ya no pueden comprar propiedades. El metro cuadrado en Boquete antes de "la mudanza" de los estadounidenses era de \$2 el metro cuadrado; ahora es de \$40 para arriba dependiendo de la vista y los "amenities". Los "gated communities" de Boquete se están construyendo en los cafetales porque el café Panameño no se esta vendiendo mucho en el mercado mundial. .Espero que los panameños por lo menos puedan controlar un poco este aumento de compra por los extranjeros. Con los intereses en los 5.5% o 6% en las hipotecas en Los EEUU la tierra en Panamá es barato. Panamá fue catagorizado como unos de los mejores lugares para "retirarse en el mundo.". Contribuido a esto es el cuidado médico (supuestamente a la par con los EEUU); el acceso a vuelos a Miami (por si acaso); la estabilidad política, el idioma (muchos de los panameños hablan el inglés); la economía mundial; el hecho que Panamá supuestamente no va a cobrar impuesto en las entradas extranjeras; claro la gente y el medio ambiente (no hay huracanes como en el Caribe).

These tips were all provided by subscribers. As more tips come in, they will be shared.

TAKEN FROM CYBERNEWS MAY 15, 2006 – PAGE 3:

SUBSCRIBERS' TIPS FOR RELOCATING TO PANAMA – PART 3:

Lots of information on Panama is available on this Web site:

<http://www.msnusers.com/rchssixtwo/aboutpanama.msnw>

Panama is rated as the number one place in the Americas for retirement by Modern Maturity magazine and the number one place in the world by International Living. Conde Nast Traveler selected Panama as one of the six best places for a second home in the Americas. Panama is considered one of the safest countries in the world with the highest rating for tourist safety, and its proximity to the U.S. means anyone can book direct flights from Panama to seven major U.S. cities. Panama is an extraordinarily beautiful country with a wide variety of residential venues including mountain, beach and city communities. Panama's cost of living is a fraction of the United States, with medical facilities on par with the United States. (Excerpt from Reuters article titled *Trump plans big complex in Panama amid Canal plan*)

The latest info I got is Medical attention by Hospital Nacional that accepts some U.S. Health Insurance. I went there personally and was assured that they accept: Blue Cross Blue Shield, International SOS, Aetna, Allianz and Mutual of Omaha. On the 3rd floor is the International Office; Ave Cuba, 38 and 39th Street, Panama. More details on website: <http://www.hospitalnacional.com/english/index.php>

These tips were all provided by subscribers. As more tips come in, they will be shared/

TAKEN FROM CYBERNEWS JUNE 1, 2006 – PAGE 6:

SUBSCRIBERS' TIPS FOR RELOCATING TO PANAMA – PART 4:

It is recommended that you use the services of a relocation company, especially to do your packing. It is too stressful to attempt to do it yourself.

There are many Insurance companies that offer a variety of hospitalization insurance plans. There's also Hospital Nacional that works directly with US insurance companies like Blue Shield and Blue Cross. Also retired military people health programs like Champus and Tricare are also handled directly with an hospital here. The variety of existing hospitalization plans differs according to the insurance company; the person age; the plan coverage; etc. and consequently the cost will differ accordingly. The important point is: Yes, there are several insurance companies offering hospitalization plans to choose from. There are also hospitals that works directly with US insurance companies; and some medical facilities and doctors are at the US standard. The famous John Hopkins hospital (US) is here in Panama, I don't know if it's inaugurated yet, But the facility, management, doctors, and methods will all be John Hopkins Standard. Consequently the cost will also be at that level. It is fruitless trying to mention a cost for a hospitalization plan because too many variables come into the picture. But for sure, the cost of an insurance plan in Panama will be much less than what you pay in the US. The best advice you can give is tell them to contact any of these companies:

Aseguradora Mundial; www.amundial.com

British American www.britishamerican.com

Aseguradora Ancon www.asegurancon.com

Capital de Seguros www.capitaldeseguros.com

NACIMIENTOS EN EL EXTERIOR (Información del Registro Civil)

- Los hijos de todo panameño que nace en el exterior tienen el derecho de ser reconocidos como panameños de nacimiento. Cada día son más los panameños interesados en inscribir a sus descendientes en el Registro Civil de Panamá.

- Hay requisitos para lograr el reconocimiento (ciudadanía) que muchas personas no conocen y acuden al Registro Civil para llevar a cabo el trámite para darse cuenta que tienen que regresar a los EUA para obtener otros documentos y hacer el (los) trámites en una ocasión futura (otro viaje). Los requisitos aparecen a continuación. Los tres primeros valen también para registrar en Panamá, los matrimonios y defunciones ocurridos en el exterior.
- Los requisitos (documento emitido por el Registro Civil) son:
 - 1.- Certificado de nacimiento, matrimonio o defunción en original.
 - 2.- Autenticados por el Cónsul de la República de Panamá en el país de origen o por el Convenio de Apostilla del 5 de Octubre de 1961 (Ley de 25 de Junio de 1990)
 - 3.- En caso de no existir Consulado Panameño en el País de origen, deberán ser autenticados por un representante diplomático o consular de una nación amiga.
- Requisitos del Registro Civil de Panamá.
 - 4.- Los documentos deben ser autenticados por el Ministerio de Relaciones Exteriores aquí en Panamá.
 - 5.- Si está en un idioma distinto al Español debe ser traducido por un intérprete/traductor **autorizado** de la República de Panamá.
 - 6.- Para inscribir el nacimiento debe haber una declaración jurada de AMBOS PADRES ante un notario en Panamá. Debe constar que los dos son los padres biológicos y el documento no sustenta un proceso de adopción. La declaración jurada puede hacerse en el exterior frente a un Consulado Panameño.
 - 7.- Fotocopia de la cédula del Padre y la madre.
 - 8.- Carta del Corregidor donde residen. **NOTA:** Para esto, los interesados quienes residen en el exterior necesitan tener a alguien aquí en Panamá que ofrece su dirección residencial como la residencia de los interesados. La nota del corregidor necesita estar firmada por el interesado y el que ofrece la residencia (esto evita dar direcciones no existentes).
 - 9.- El nacimiento puede ser registrado por el Padre o la madre, el abuelo o la abuela. La defunción puede ser registrada por la esposa, esposo, hijos o parientes. El matrimonio lo debe registrar el esposo o esposa o sus padres.
 - 10.- Las inscripciones pueden ser tramitadas a través de abogado mediante poder legal.

These tips, provided by subscribers, were our final tips received.

ADDITIONAL INFORMATION FOR PERSONS RELOCATING TO PANAMA:

TAKEN FROM CYBERNEWS AUGUST 1 AND 15 – PAGES 6 AND 7:

BENEFITS FOR RETIREES IN PANAMA

Reprinted from Panama Living Newsletter

<http://m1e.net/c?55695465-X6G9Szpmdd03I%401788839-27fKBw0IIEQQw>

Tourist Pensioner – Immigration Laws

by Ana Graciela Medina

If you're thinking of retirement or a second home in a safe, beautiful, inexpensive place with a modern infrastructure, Panama is the smart choice. Indeed, Panama is ready-made for Americans. Relocating to Panama must be done through a Panamanian lawyer or law firm.

The Panamanian regulatory regime provides for a very varied and sophisticated system of entry procedures that include many different types of visas. The Immigration Department is able to help the clients navigate this complex system and can ensure that you will be able to understand all the necessary steps and save resources and time. There are numerous immigration and visa options, with a variety of programs.

Through Law No. 9 of June 24, 1987, a special immigration system is established for retirees or pensioners. According to the Immigration Department of Panama, there is no minimum age required to qualify. For those that simply wish to move to Panama or live in Panama as residents with the least amount of hassle and paperwork, we usually recommend the Tourist Pensioner Visa. However, this is not the only alternative for residency in Panama, and is obviously only available to those persons who receive pensions from a private company or from a government institution (social security payments, disability, armed forces, etc.). This certification must be notarized and authenticated by the Panamanian Consulate nearest you (or by Apostil).

The retiree or "*pensionado*" residence status requires that applicant demonstrates an income on pension of only US\$500.00 per month and an additional \$100.00 for each dependent, if applicable. The applicants' income must be proven by providing documentation such as a letter from the institution or company that pays the retirement or pension income duly authenticated by a Panamanian Consulate (or by Apostil).

This type of residence is expedited and the status is granted indefinitely, so there is no requirement for renewal. Additionally, the Tourist Pensioned Visa does not empower the interested party nor his dependents to opt for the Panamanian nationality through naturalization.

Persons who obtain visas under this group shall have the right to the following benefits:

- Total Customs duty exemption for the import of articles of domestic and/or personal use, one time only, for the amount of up to US\$10,000.00.
- Total Customs duty exemption every two years for the import or purchase of a motor vehicle for personal or family use.
- Persons awarded visa as "Pensionados" may invest money in the national territory, as long as they comply with what is established in the Panamanian legislation.

Likewise, "Pensionados" have the right to all benefits established by Law No. 6 of June 16th, 1997 for Retirees or Pensioners, among which we find:

1. Discount of 50% on the prices charged at cinemas, theaters, sporting events, and other public shows.
2. Discount of 25% on the value of the food consumed individually at any restaurant.
3. Discount of 15% on the total bill for hospital and private clinic services.
4. Discount of 10% in pharmacies, on the value of medicines acquired through medical prescription.
5. Discount of 20% on fees for medical consultations in general, and on medical and chirurgic specialties; 15% for dentistry services; and 15% for optometry services.
6. Discount of 25% on the monthly energy bill.
7. Discount of 25% on telephone services.
8. A minimum discount on the regular prices of hotels and resorts: 50% from Monday to Thursday. 30% on Fridays, Saturdays and Sundays
9. Discount of 15% on fast food service restaurants, with national and international franchises.
10. Discounts of 20% on the price of all prostheses, as well as on all auxiliary devices and accessories.

BENEFITS FOR RETIREES IN PANAMA (continued)

There are other requirements that need to be filed with the Pensioned Visa:

1. Photocopy of complete valid passport of the applicant (and dependents - if applicable). Please note that the passport must be valid for at least 6 months from the date of the immigration application.
2. Six passport sized photographs of the applicant (and dependents - if applicable).
3. Certificate of Good Health, issued by a licensed Panamanian hospital or clinic, signed by a registered, licensed physician, indicating that the applicant (and dependents - if applicable) has no contagious diseases and is in good mental and physical condition.
4. If the Letter is from a private company, then you must also provide a certification from the Government authority that certifies that the company that pays the pension is in good standing and duly registered. This document must be authenticated.
5. Copies of proof of pension payments (copies of pension payment checks, bank statements showing deposits, etc.) from institution/company to applicant. This document must be authenticated.

Documents that client must provide (for dependent - if applicable):

1. Police record from the country of last 2 years of residence. This document must be authenticated.
2. Marriage Certificate (for the spouse - if applicable), and/or Birth Certificate (for children under 18 years of age - if applicable). This document must be authenticated.

Lastly, the interested parties must find themselves within the Republic of Panama at the moment of presenting the visa, given that it is necessary to attach each person's passport and Passport Registration at the Immigration Office. At the moment of issuing the Resolution granting the Visa, you must proceed to the Immigration and Naturalization Directorate for the corresponding photograph of the Permanent Resident Card. Therefore, if you do not stay in Panama, a second short visit to Panama is required for you to take the official picture personally at the Immigration Department where you will then be provided with the Permanent Resident Card.

The immigration card is considered the identity card of the foreigner in our country and has the same function of a personal identity card which guarantees the foreigner the free transit within the national territory.

Should you need any additional information, do not doubt to contact us at our electronic mail anam@icazalaw.com.



AUTORIDAD
DE PROTECCIÓN AL CONSUMIDOR
Y DEFENSA DE LA COMPETENCIA

Ley 6ta.

(16 de junio de 1987)
**Jubilados, pensionados,
tercera y cuarta edad**

Descuentos y Tarifas Especiales

RECREACIÓN Y ENTRETENIMIENTO	
Cines, teatros, deportes y demás espectáculos públicos	50%
TRANSPORTE PÚBLICO	
- Autobuses interurbanos	30%
- Trenes	30%
- Lanchas y barcos	30%
- Pasajes aéreos de empresas públicas o privadas nacionales y extranjeras	25%
HOTELES, MOTELES Y PENSIONES	
- Lunes a Jueves	50%
- Viernes, Sábados y Domingos	30%
RESTAURANTES	
- Consumo individual de comida en cualquier restaurante	25%
- Expendio de comidas rápidas con franquicias nacionales e internacionales (NO INCLUYE LAS FONDAS)	15%
HOSPITALES Y CLÍNICAS PRIVADAS	
- Cuenta total por servicios de hospitales y clínicas privadas	15%
FARMACIAS	
- Del valor de los medicamentos	20%
SERVICIOS MÉDICOS	
- Honorarios por consultas de medicina general y en especialidades médicas y quirúrgicas	20%
- Servicios Odontológicos	15%
- Servicios Optometría	15%
SERVICIOS TÉCNICOS Y PROFESIONALES	
- Honorarios por servicios técnicos y profesionales	20%
- Prótesis	20%
PRÉSTAMOS PERSONALES Y COMERCIALES	50%
(gastos o comisión de cierre en las transacciones)	
TASA DE INTERÉS MÁXIMO	15%
(bancos, financieras, cooperativas e instituciones de crédito)	
TASA DE INTERÉS PRÉSTAMOS HIPOTECARIOS	1%
PASAPORTES	50%
IMPUESTO DE AEROPUERTO	50%
TARIFA DE ENERGÍA ELÉCTRICA	25%
(hasta 600 kilovatios)	
SERVICIO TELEFÓNICO	25%
CONSUMO DE AGUA	25%
CONTRATACIÓN DE SERVICIOS FUNERARIOS	20%
(compra de ataúdes y urnas)	
EXONERACIÓN DE SERVICIOS REGISTRO PÚBLICO	100%
(inscripciones de las juntas directivas, de certificaciones y inscripciones de nuevas personerías jurídicas, de las organizaciones sin fines de lucro)	



Línea Directa del Consumidor

510-1300

www.autoridaddelconsumidor.gob.pa

**“Un Consumidor
informado tiene poder”**