

ARGENTINA

DESTINATION GUIDE

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INTRODUCTION

This guide provides a clear and practical overview for **local and foreign employees, employers, and investors** operating in the country. It covers the full employment lifecycle – from hiring and work permits to payroll, social security, taxation, termination, healthcare, education, and business setup.

Designed to support both **local workforce management and international talent mobility**, the guide explains statutory obligations, employee rights, and employer responsibilities under labor, tax, and social security regulations. It also supports business owners by outlining company formation, accounting, and ongoing compliance requirements.

Powered by **Gini Talent** and **Gini Finance**, this guide reflects real-world operational expertise:

- **Gini Talent** enables compliant hiring through recruitment, Employer of Record (EOR), payroll, and work permit services.
- **Gini Finance** ensures financial, tax, and accounting compliance with local regulations.

Together, they provide an end-to-end solution that helps organizations and professionals operate confidently, compliantly, and efficiently.



WORK PERMIT & WORKING CONDITIONS

Employment in Argentina is governed by **Argentine Labor Law (Ley de Contrato de Trabajo No. 20,744)**, immigration regulations, and social security legislation.

Argentine citizens may work freely without permit restrictions, while **foreign nationals must obtain appropriate residence and work authorization** before starting employment.

This section outlines the legal framework applicable to both local and foreign employees, as well as employer obligations for lawful employment in Argentina.

WORK AUTHORIZATION FRAMEWORK IN ARGENTINA

For Argentine Citizens (Local Employees)

- No work permit is required
- Employment is governed by Argentine Labor Law
- Mandatory social security registration applies
- Equal access to employee rights, benefits, and protections

For Foreign Employees

- Legal residence with work authorization is mandatory prior to employment
- Work authorization is linked to immigration status
- Employment may begin only after:
 - Residence permit approval
 - Social security registration

For Employers

Employers are responsible for ensuring:

- Lawful work authorization for foreign employees
- Written employment contracts in compliance with local law
- Compliance with labor, tax, and social security regulations

TYPES OF WORK PERMITS IN ARGENTINA

Temporary Residence with Work Authorization

- Most common status for foreign employees
- Issued for employment purposes
- Typically valid for 1 year
- Renewable based on continued employment

Permanent Residence

- Available to foreigners after meeting residency requirements
- Allows unrestricted access to the labor market
- No employer dependency

MERCOSUR Residence

- Available to citizens of MERCOSUR member states
- Simplified residence and work authorization process
- Allows employment without additional work permits

Argentine citizens are not subject to work authorization classifications.

MERCOSUR is a South American trade bloc that promotes economic integration and free trade among its member countries through reduced tariffs and coordinated trade policies.

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WORK AUTHORIZATION ELIGIBILITY REQUIREMENTS

Employer Requirements

- Legal entity registered in Argentina
- Compliance with tax and social security obligations
- Proper registration with labor authorities

Employee Requirements (Foreign Nationals)

- Valid passport
- Appropriate visa or residence permit with work authorization
- Employment contract or job offer
- Criminal record clearance (as required by immigration authorities)

Local (Argentine) Employees

- No work authorization restrictions
- Employment subject only to labor law requirements

WORK AUTHORIZATION APPLICATION PROCESS IN ARGENTINA

Applications from Outside Argentina

- Foreign employee applies at an Argentine consulate
- Residence visa issued for employment purposes
- Employment may begin after entry and registration

Applications from Within Argentina

- Applicable to foreigners holding eligible residence status
- Status change processed through immigration authorities
- Employment begins after approval and registration

REQUIRED DOCUMENTS FOR EMPLOYMENT AUTHORIZATION

Foreign Employee Documents

- Passport
- Residence visa or permit
- Employment contract
- Proof of qualifications (if required)

Employer Documents

- Employment contract
- Company registration documents
- Tax and social security registration records

SOCIAL SECURITY & HEALTHCARE COVERAGE IN ARGENTINA

Mandatory Social Security Registration

- Mandatory for all employees (local and foreign)
- Registration must be completed by the employer
- Coverage starts from the first day of employment

Social Security Benefits

Employees are entitled to:

- Public healthcare access
- Pension and retirement contributions
- Disability and survivor benefits
- Family allowances
- Work accident insurance (ART)

WORKING CONDITIONS & EMPLOYEE RIGHTS IN ARGENTINA

The following rules apply equally to local and foreign employees.

Working Hours

- Standard workweek: **48 hours**
- Typically 8 hours per day
- Reduced hours may apply for specific sectors

Overtime

- Paid at premium rates
- 50% surcharge on weekdays
- 100% surcharge on weekends and public holidays

Weekly Rest & Breaks

- Minimum **24-hour** uninterrupted weekly rest
- Mandatory daily rest periods

Paid Annual Leave (Based on Seniority)

- Up to 5 years: **14** calendar days
- 5-10 years: **21** calendar days
- 10-20 years: **28** calendar days
- 20+ years: **35** calendar days

EMPLOYMENT TERMINATION, NOTICE & SEVERANCE IN ARGENTINA

Notice Periods

- During probation: no notice required
- Up to 5 years of service: 1 month
- Over 5 years of service: 2 months

Severance Pay

- 1 month of salary per year of service (or fraction over 3 months)
- Additional compensation may apply for lack of notice
- Strict employee protection rules apply

EMPLOYER COMPLIANCE & LEGAL RISKS

Common compliance risks include:

- Employing foreigners without valid work authorization
- Incorrect social security registration
- Underreported salaries
- Failure to comply with termination procedures

These may result in:

- Significant administrative fines
- Labor court disputes
- Retroactive payments
- Immigration sanctions

WHY CHOOSE ARGENTINA FOR EMPLOYMENT ?

Argentina offers:

- Strong employee protection framework
- Skilled and educated workforce
- Developed legal infrastructure
- Strategic access to Latin American markets
- Growing technology, services, and creative sectors

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SOCIAL SECURITY SYSTEM IN ARGENTINA

Argentina's social security system is administered primarily by **ANSES (Administración Nacional de la Seguridad Social)** and other statutory institutions, providing mandatory social insurance and protection for all legally employed individuals.

Both **Argentine citizens and foreign nationals** working under a valid employment relationship are subject to Argentina's social security regulations, regardless of nationality

MANDATORY SOCIAL SECURITY REGISTRATION IN ARGENTINA

Local (Argentine) Employees

- Social security registration is mandatory from the **first day of employment**
- Employers must register employees with ANSES and related social security funds immediately
- Coverage begins on the first working day

Foreign Employees

- Social security registration is mandatory once the employee is legally authorized to work
- Registration must be completed by the employer upon employment start
- Employment may not legally commence without proper registration
- Foreign employees are covered under the same social security system as local employees

EMPLOYER OBLIGATIONS IN ARGENTINA

Employers are legally responsible for:

- Registering employees with ANSES and tax authorities
- Accurate declaration of salary, role, and employment status
- Monthly reporting and payment of social security contributions

Failure to comply may result in:

- Significant administrative penalties
- Retroactive contribution liabilities
- Labor inspection exposure
- Immigration and work authorization risks for foreign employees

SOCIAL SECURITY CONTRIBUTIONS IN ARGENTINA (INDICATIVE)

Social security contributions are calculated as a percentage of the employee's gross salary and are shared between employer and employee.

Contribution Structure

- **Employer contributions:** approximately **23%-27%**
- **Employee contributions:** approximately **17%**

Contributions generally cover:

- Retirement and pension system
- Healthcare (Obras Sociales)
- Family allowances
- Disability and survivor benefits
- Unemployment insurance

All contributions must be:

- Declared monthly
- Paid within statutory deadlines

HEALTHCARE COVERAGE (OBRAS SOCIALES)

Employees in Argentina are entitled to healthcare coverage through **Obras Sociales**, which are mandatory health insurance schemes linked to employment.

Key points:

- Employees are enrolled in an Obra Social of their choice
- Contributions are deducted through payroll
- Coverage applies to the employee and eligible dependents
- Private health insurance may be purchased as supplementary coverage

INTERNATIONAL SOCIAL SECURITY AGREEMENTS

Argentina has signed **bilateral social security agreements** with various countries to avoid double contributions and protect social security rights.

These agreements may allow:

- Temporary exemption from Argentine contributions
- Continued coverage under the home country system
- Aggregation of contribution periods for retirement eligibility
- Special rules for posted or temporarily assigned workers

Eligibility depends on nationality, assignment duration, and formal approval.

ROLE OF SOCIAL SECURITY IN WORK AUTHORIZATION PROCESSES

Initial Employment of Foreign Workers

- Work authorization and residence status are assessed separately
- Social security registration is completed after legal employment authorization

Ongoing Employment & Compliance

- Continuous and accurate contribution payments are essential
- Non-compliance may impact:
 - Immigration renewals
 - Employer compliance standing
 - Labor inspections

SOCIAL SECURITY EXIT PROCEDURES UPON EMPLOYMENT TERMINATION

Employer Responsibilities

Upon termination, employers must:

- Deregister the employee from social security systems
- Complete final payroll and contribution declarations
- Ensure accurate closure of employment records

Employee Considerations

- Local employees retain contribution history for future employment
- Foreign employees must:
 - Secure new employment authorization, or
 - Adjust their residence status if remaining in Argentina

MANDATORY SOCIAL SECURITY VS. PRIVATE HEALTH INSURANCE IN ARGENTINA

Feature	Mandatory Social Security	Private Health Insurance
Mandatory for local employees	✓ Yes	✗ No
Mandatory for foreign employees	✓ Yes	✗ No
Covers retirement	✓ Yes	✗ No
Covers work accidents	✓ Yes	✗ No
Valid for residence compliance	✓ Yes	✓ Yes
Supplementary healthcare	⚠ Limited	✓ Yes

Once mandatory social security enrollment is completed, private insurance is optional and typically used for enhanced services or international coverage.

COMMON SOCIAL SECURITY COMPLIANCE RISKS IN ARGENTINA

Frequent compliance issues include:

- Late or missing employee registration
- Underreported salaries
- Incorrect contribution calculations
- Delayed termination notifications
- Mismatch between employment contracts and payroll records

These issues may lead to:

- Administrative fines
- Retroactive assessments
- Labor disputes
- Increased audit and inspection risk

WHY SOCIAL SECURITY COMPLIANCE IS CRITICAL IN ARGENTINA

Proper compliance ensures:

- Lawful employment for local and foreign employees
- Access to healthcare and pension benefits
- Protection of long-term social security rights
- Reduced legal, financial, and audit risks
- Stable and compliant workforce management

TAXATION IN ARGENTINA

Argentina's taxation system is administered by the **Federal Administration of Public Revenue (AFIP)**.

All employment-related income earned in Argentina is subject to Argentine tax legislation, regardless of nationality. Tax obligations depend primarily on **tax residency status**, while employers bear the main responsibility for payroll tax withholding and reporting.

TAX RESIDENCY STATUS IN ARGENTINA

Tax residency is determined based on **physical presence and legal residency status** within a calendar year.

Tax Residents

- Individuals (Argentine or foreign) who:
- Reside permanently in Argentina, or
- Stay in Argentina for **more than 183 days within a 12-month period**
- Tax residents are subject to **income tax on their worldwide income**

Non-Residents

- Individuals who stay in Argentina for **183 days or less**
- Non-residents are taxed **only on income sourced in Argentina**

Correct residency classification is essential to ensure proper income tax treatment and treaty application.

INCOME TAX ON SALARIES (WITHHOLDING SYSTEM)

Employees (Local & Foreign)

- Personal income tax (**Impuesto a las Ganancias**) is applied to gross salary
- Tax is collected through the **payroll withholding system**
- Employees receive net salary after statutory deduction

Employers

Employers are legally responsible for:

- Monthly payroll calculations
- Applying progressive income tax brackets
- Withholding income tax at source
- Filing monthly payroll tax returns with AFIP
- Making timely tax payments

Income tax rates are **progressive** and increase as income levels rise.

OTHER MANDATORY PAYROLL DEDUCTIONS

In addition to income tax, the following statutory deductions apply to both local and foreign employees:

- Employee social security contributions
- Pension and retirement fund contributions
- Health insurance (Obra Social) contributions
- Labor risk insurance (ART – Aseguradora de Riesgos del Trabajo)

All deductions must be:

- Accurately calculated
- Fully reflected in payroll records
- Declared and paid by the employer within statutory deadlines

CORPORATE TAX OBLIGATIONS FOR EMPLOYERS

Employers operating in Argentina and hiring staff (local or foreign) must comply with all corporate tax obligations, including:

- Corporate Income Tax (**Impuesto a las Ganancias - Sociedades**)
- Salary income tax withholding
- Social security and labor-related contributions
- Value Added Tax (VAT - IVA), where applicable
- Monthly payroll and social security filings
- Annual corporate and payroll reconciliations

Non-compliance may result in:

- Administrative penalties
- Late payment interest
- Labor and tax audits
- Increased scrutiny during immigration and employment inspections

DOUBLE TAXATION TREATIES (DTAS)

Argentina has signed **Double Taxation Avoidance Agreements** with several countries to prevent income from being taxed twice.

DTAs may:

- Prevent double taxation
- Allow tax credits or exemptions
- Regulate taxation of expatriates and cross-border assignments
- Define taxing rights based on residency and income source

Foreign employees may be required to submit a **Tax Residency Certificate** from their home country to benefit from treaty provisions.

TAX IDENTIFICATION NUMBER (CUIT / CUIL)

All individuals earning income or conducting financial transactions in Argentina must obtain a tax identification number.

- **CUIL** – for employees
- **CUIT** – for self-employed individuals and companies

Required for:

- Payroll registration
- Salary payments
- Bank account opening
- Employment and tax reporting
- Social security registration

Both Argentine nationals and foreign employees must obtain the appropriate tax ID.

TERMINATION, SEVERANCE & TAXATION IN ARGENTINA

Upon termination of employment:

Employees

- Statutory severance pay may be **partially or fully exempt from income tax**, depending on circumstances
- Payments in lieu of notice and unused vacation payments are generally **taxable**

Employers

- Must calculate and declare all final payroll taxes
- Ensure correct tax treatment of severance and termination-related payments
- Complete payroll and tax closure procedures accurately and on time

COMMON TAX COMPLIANCE RISKS IN ARGENTINA

Frequent compliance risks include:

- Incorrect tax residency classification
- Underreported salaries
- Late or missing payroll tax filings
- Incorrect application of DTAs
- Inconsistencies between payroll, social security, and tax records

These issues may result in:

- Retroactive tax assessments
- Significant administrative fines
- Audit exposure
- Delays or complications in work permit and residence renewals

IMPORTANT NOTE ON TAX COMPLIANCE IN ARGENTINA

Tax compliance in Argentina is a **shared legal responsibility** between the employer and the employee.

Proper tax structuring and accurate reporting ensure:

- Lawful and transparent employment
- Protection against double taxation
- Alignment between payroll and social security records
- Smooth immigration and work permit processes for foreign employees
- Reduced legal, financial, and audit risks for employers

EMPLOYMENT TERMINATION

Employment termination in **Argentina** is governed primarily by the **Argentine Labor Contract Law (Ley de Contrato de Trabajo - LCT No. 20.744)** and related labor regulations.

Termination rules apply equally to **Argentine citizens and foreign employees** working under a valid employment contract.

Employers must strictly comply with statutory procedures regarding just cause, notice periods, severance payments, and formal documentation requirements.

TYPES OF EMPLOYMENT TERMINATION IN ARGENTINA

Employment relationships in Argentina may be terminated through the following methods:

- Resignation by the employee
- Termination by the employer with or without just cause
- Mutual termination agreement (mutuo acuerdo)
- Expiration of fixed-term employment contracts
- Retirement
- Force majeure or business closure

Each termination type carries different legal consequences concerning notice obligations, severance entitlements, and employer liabilities.

JUSTIFIED VS. UNJUSTIFIED TERMINATION

Employer-Initiated Termination – Just Cause

Employers may terminate employment immediately and without severance for **serious misconduct**, including:

- Serious breach of contractual obligations
- Gross misconduct, dishonesty, or repeated disciplinary violations
- Acts causing significant damage to the employer
- Criminal behavior related to employment
- Force majeure events making continued employment impossible

In justified termination cases, **no severance or notice compensation** is owed, provided the cause is clearly documented and legally substantiated.

Employer-Initiated Termination – Without Just Cause

If an employer terminates employment **without a valid legal reason**:

- Mandatory severance compensation must be paid
- Notice compensation applies if notice is not given
- Additional statutory payments may be required

Unjustified termination exposes employers to **significant financial liability** and labor court claims.

Employee-Initiated Termination

Employees (local or foreign) may terminate employment:

- By resignation (voluntary termination)
- With justified cause due to serious employer breach, such as:
 - Non-payment of wages
 - Unsafe or unlawful working conditions
 - Serious contractual violations

In justified resignation cases, employees may be entitled to severance compensation, depending on circumstances and court interpretation

STATUTORY NOTICE PERIODS IN ARGENTINA

Unless termination is based on just cause, the following notice periods apply:

- During probation → **15 days**
- Indefinite-term contracts:
 - Employer termination → **1 month** (employees with less than 5 years of service)
 - Employer termination → **2 months** (employees with more than 5 years of service)
 - Employee resignation → **15 days**

If notice is not served, the terminating party must pay **notice compensation** equivalent to the salary for the applicable notice period.

PROBATIONARY PERIOD AND TERMINATION

- Maximum probation period: **3 months**
- During probation:
 - Either party may terminate the contract
 - No severance payment applies
 - Notice of 15 days is generally required

These rules apply equally to Argentine and foreign employees.

SEVERANCE PAY IN ARGENTINA

Severance Eligibility

Employees are entitled to severance pay if:

- They are employed under an indefinite-term contract, and
- Termination occurs without just cause

Severance Calculation Rules

- One (1) month of gross salary per full year of service
- Periods over three months count as a full year
- Based on the employee's **highest regular monthly salary**
- Subject to statutory salary caps in certain sectors

Severance payments are **mandatory and strictly enforced** under Argentine law.

MASS LAYOFFS AND COLLECTIVE TERMINATIONS

In cases of collective dismissals or economic layoffs, employers must:

- Notify labor authorities
- Follow mandatory consultation and conciliation procedures
- Justify economic or operational necessity

Failure to comply may result in:

- Administrative sanctions
- Invalid termination claims
- Reinstatement or additional compensation orders

TERMINATION OF FOREIGN EMPLOYEES IN ARGENTINA

For foreign employees holding valid residence and work authorization:

Employers must:

- Register termination with social security authorities (AFIP / ANSES)
- Complete final payroll and tax filings

Foreign employees must:

- Update or cancel residence status if employment ends
- Secure new employment authorization if continuing to work in Argentina

Failure to complete immigration or social security exit procedures may lead to compliance and residency risks.

FINAL PAYROLL AND LEGAL OBLIGATIONS AFTER TERMINATION

Upon termination, employers must complete:

- Outstanding salary payments
- Severance compensation (if applicable)
- Unused annual leave compensation
- Proportional bonus (Aguinaldo - SAC)
- Notice compensation (if applicable)

Additionally:

- Final tax and social security filings
- Employment deregistration

must be completed accurately and within statutory deadlines.

COMMON EMPLOYMENT TERMINATION COMPLIANCE RISKS IN ARGENTINA

Common risks include:

- Insufficient documentation of termination cause
- Incorrect severance calculations
- Failure to pay statutory bonuses or accrued benefits
- Delayed deregistration with tax and social security authorities
- Improper handling of foreign employee immigration status

These violations may lead to:

- Labor court disputes
- Significant financial penalties
- Mandatory reinstatement or enhanced compensation
- Increased audit exposure

WHY PROPER TERMINATION MANAGEMENT MATTERS

Lawful and well-documented termination processes ensure:

- Protection of employee rights
- Substantial reduction of litigation and financial risk
- Compliance with Argentine labor and social security laws
- Smooth payroll and tax closure
- Business continuity and reputational protection

EDUCATION OPTIONS FOR CHILDREN IN ARGENTINA

Families living in Argentina—both **Argentine citizens and foreign residents**—have access to a well-established, inclusive, and diverse education system.

Argentina offers **public, private, and international education** options that support different academic goals, language preferences, and lengths of stay, from early childhood through higher education.

Education is considered a fundamental right and is strongly supported by the state.

PUBLIC SCHOOLS IN ARGENTINA

Public schools in Argentina are open to Argentine citizens and foreign children holding a valid residence status and are provided free of charge at all levels.

Key Features

- Curriculum regulated by the Argentine Ministry of Education
- Instruction language: Spanish
- Free education from primary school through university level
- Nationwide availability across all provinces and cities
- Inclusive enrollment policies for foreign children

Major cities such as **Buenos Aires, Córdoba, Rosario, Mendoza, and La Plata** offer a wide selection of public schools at all education levels.

Public schools are particularly suitable for:

- Local families
- Foreign families planning long-term residence
- Families seeking cultural integration and Spanish language immersion

PRIVATE SCHOOLS AND COLLEGE-LEVEL INSTITUTIONS

Private schools in Argentina serve both local and international families and are widely recognized for their academic quality and diverse educational approaches.

Highlights

- Smaller class sizes and modern facilities
- Bilingual or multilingual instruction (Spanish-English, Spanish-German, Spanish-French, Italian)
- Religious and secular education options
- National and international academic accreditations
- Strong preparation for local and international universities

Common private education options include:

- Bilingual private schools
- Religious schools (Catholic and other denominations)
- Academic and science-focused institutions

Private schools are often preferred by families seeking bilingual education, higher academic standards, or continuity with international curricula.

INTERNATIONAL SCHOOLS IN ARGENTINA

Argentina hosts a strong network of internationally accredited schools, mainly serving expatriate families and internationally mobile Argentine families.

Offered Programs

- IB (International Baccalaureate)
- Cambridge International Curriculum
- American High School Diploma
- British, German, French, and Italian national programs

International schools are primarily located in: **Buenos Aires (largest concentration), Greater Buenos Aires area (Nordelta, Pilar, San Isidro), Córdoba and other major cities**

These schools are ideal for:

- Foreign families on short- or medium-term assignments
- Families seeking curriculum continuity across countries
- Students preparing for international universities

PRESCHOOL AND EARLY CHILDHOOD EDUCATION

Argentina offers a wide range of early childhood education options for both local and foreign families.

Available Options

- Public and private kindergartens
- Nursery schools (guarderías)
- Montessori and alternative education models
- Bilingual and international preschools

Enrollment generally starts from **45 days to 3 years** for nursery programs and **from age 4-5** for compulsory preschool education.

HIGHER EDUCATION OPPORTUNITIES IN ARGENTINA

Argentina is internationally recognized for its strong higher education system, particularly its public universities.

Key Advantages

- Free public universities, including for foreign students
- Prestigious institutions such as **Universidad de Buenos Aires (UBA)**, **Universidad Nacional de Córdoba**, and **Universidad Nacional de La Plata**
- Wide range of undergraduate and graduate programs
- Growing number of English-taught postgraduate programs
- Strong reputation in medicine, law, engineering, and social sciences

Argentina is a major destination for regional and international academic mobility in Latin America.

SPECIAL EDUCATION SERVICES

Argentina provides special education and inclusive support services for children with additional learning or developmental needs.

Available Support

- Special education schools within the public system
- Inclusive education programs in mainstream schools
- Private special education and therapy centers
- Individualized educational support plans
- Speech, occupational, and developmental therapy services

Access is available to both local and foreign children, subject to residency and school registration requirements.

DOCUMENTATION AND ENROLLMENT REQUIREMENTS

For Public and Private Schools

Families typically need:

- Child's birth certificate
- Passport or Argentine ID (DNI)
- Valid residence permit (for foreign families)
- Previous school transcripts or academic records
- Proof of address
- Vaccination records

For International Schools

Additional requirements may include:

- Language or placement assessments
- Academic records from previous international curricula
- School interviews or entrance exams

WHY ARGENTINA IS A STRONG EDUCATION DESTINATION

- Free and inclusive public education system
- Wide range of private and international schools
- Strong bilingual and multicultural education options
- Internationally respected public universities
- Affordable education compared to many countries
- Family-friendly and education-oriented culture

HEALTHCARE OPTIONS IN ARGENTINA

Individuals living and working in Argentina—**both Argentine citizens and foreign nationals**—have access to a mixed healthcare system that combines public healthcare, mandatory social health insurance, and a well-developed private healthcare sector.

Argentina is known for its broad healthcare access, qualified medical professionals, and strong hospital infrastructure, particularly in major urban centers.

PUBLIC HEALTHCARE SYSTEM IN ARGENTINA

Argentina operates a **universal public healthcare system** that provides free medical services to residents, including foreign nationals, regardless of employment or insurance status.

Public Healthcare Coverage Scope

Public healthcare services include:

- Public hospitals and clinics
- Emergency and inpatient services
- Primary care and specialist consultations
- Maternity and pediatric care
- Chronic disease treatment
- Diagnostic and laboratory services

Public healthcare is available nationwide, with extensive networks in cities such as **Buenos Aires, Córdoba, Rosario, Mendoza, and La Plata.**

Public healthcare is especially suitable for:

- Local residents
- Foreign nationals without private insurance
- Emergency and essential medical treatment

SOCIAL HEALTH INSURANCE SYSTEM (OBRAS SOCIALES)

For formally employed individuals, Argentina operates a mandatory social health insurance system known as **Obras Sociales**.

Key Features

- Mandatory for employees working under a registered employment contract
- Funded through employer and employee payroll contributions
- Coverage includes medical care, hospitalization, maternity services, and medications
- Employees may choose or switch their assigned Obra Social under certain conditions

Obras Sociales provide access to contracted private clinics and hospitals, offering broader coverage than the public system.

PRIVATE HEALTHCARE SERVICES

Argentina has a strong and widely used private healthcare sector, particularly preferred by expatriates and higher-income residents.

Key Advantages

- Shorter waiting times
- Access to private hospitals and clinics
- High-quality facilities and modern medical technology
- English-speaking doctors and international patient services in major cities
- Direct specialist access

Private healthcare providers are concentrated in **Buenos Aires and other major metropolitan areas** and are often accessed through private health insurance or prepaid medical plans (*Medicina Prepaga*).

INTERNATIONAL HOSPITALS AND EXPAT-FOCUSED CLINICS

Argentina hosts internationally oriented hospitals and clinics catering to expatriates and globally mobile professionals.

Common Features

- Multilingual medical staff (English and Spanish commonly available)
- International treatment standards
- Comprehensive outpatient and inpatient services
- Specialized units including cardiology, orthopedics, dermatology, dentistry, OB-GYN, and fertility treatment

These facilities are frequently used by foreign employees and international families seeking premium healthcare services.

HEALTH INSURANCE REQUIREMENTS

For Employees

- Enrollment in an Obra Social is mandatory for employees under formal employment
- Coverage typically starts with employment registration

Additional Insurance Options

While public healthcare and Obras Sociales provide broad coverage:

- Private health insurance (Medicina Prepaga) is commonly purchased
- International health insurance is preferred by expatriates
- Supplementary insurance improves comfort, provider choice, and coverage limits

Employers are responsible for registering employees and paying statutory health insurance contributions as part of payroll compliance.

MATERNITY AND FAMILY HEALTHCARE

Argentina offers comprehensive maternity and family healthcare services.

Available Services

- Prenatal and postnatal care
- Public and private maternity hospitals
- Pediatric care
- National vaccination programs
- Child health monitoring and preventive care

Maternity services are available through public hospitals, Obras Sociales, and private healthcare providers

EMERGENCY AND URGENT CARE SERVICES

Argentina provides accessible emergency healthcare services nationwide.

- Emergency treatment available in public hospitals free of charge
- Private hospital emergency departments available with insurance or direct payment
- Ambulance services in major cities
- Emergency care provided regardless of nationality

PHARMACEUTICALS AND MEDICATION ACCESS

Argentina has a well-regulated pharmacy network (farmacias).

Key Features

- Prescription and over-the-counter medications widely available
- Partial reimbursement through Obras Sociales and private insurance
- Extended pharmacy hours in urban areas
- **24/7** on-duty pharmacies (*farmacia de turno*)

MEDICAL TOURISM AND SPECIALIZED TREATMENTS

Argentina is an emerging destination for medical tourism in Latin America.

Common Specializations

- Cosmetic and reconstructive surgery
- Dental treatments
- Fertility and IVF services
- Orthopedic procedures
- Ophthalmology

Competitive pricing and high medical standards attract both regional and international patients.

WHY ARGENTINA IS A STRONG HEALTHCARE DESTINATION

- Universal access to public healthcare
- Mandatory social health insurance for employees
- High-quality private healthcare sector
- Skilled medical professionals with international training
- Affordable medical services compared to many Western countries
- Strong maternity and family healthcare services

PAID PUBLIC HOLIDAYS / 1

Holiday Name	Argentina Name	Date	Type	Description
New Year's Day	Año Nuevo	January 1	National	Celebrates the beginning of the new calendar year.
Carnival	Carnaval	February / March (Varies)	Religious	Celebrated before Lent with parades, music, and cultural events.
Day of Remembrance for Truth and Justice	Día Nacional de la Memoria por la Verdad y la Justicia	March 24	National	Commemorates victims of the last military dictatorship.
Malvinas Day	Día del Veterano y de los Caídos en la Guerra de Malvinas	April 2	National	Honors veterans and fallen soldiers of the Falklands/Malvinas War.
Good Friday	Viernes Santo	March/April (Varies)	Religious	Christian observance commemorating the crucifixion of Jesus Christ.
Labor Day	Día del Trabajador	May 1	National	Celebrates workers' rights and labor movements.
May Revolution Day	Día de la Revolución de Mayo	May 25	National	Marks the 1810 revolution leading to independence from Spain.

**Dates of religious holidays vary each year according to the lunar calendar*

PAID PUBLIC HOLIDAYS/2

Holiday Name	Colombian Name	Date	Type	Description
Flag Day	Día de la Bandera	June 20	National	Honors the creation of the Argentine national flag.
Independence Day	Día de la Independencia	July 9	National	Celebrates Argentina's independence declared in 1816.
Death of General San Martín	Paso a la Inmortalidad del General José de San Martín	August 17	National	Commemorates the death of Argentina's national hero.
Day of Respect for Cultural Diversity	Día del Respeto a la Diversidad Cultural	October 12	National	Recognizes cultural diversity and indigenous heritage.
Immaculate Conception Day	Inmaculada Concepción de María	December 8	Religious	Catholic feast celebrating the Immaculate Conception of Mary.
Christmas Day	Navidad	December 25	Religious	Celebrates the birth of Jesus Christ.

**Dates of religious holidays vary each year according to the lunar calendar*

BUSINESS SETUP SERVICES

Establishing a business in **Argentina** provides both local entrepreneurs and foreign investors with access to one of Latin America's largest domestic markets, a skilled workforce, and a diversified economy spanning agriculture, manufacturing, energy, and technology.

Argentina allows **100% foreign ownership** in most sectors and does not require a local shareholder or director, subject to sector-specific regulations.

The business environment is governed by federal commercial, tax, and labor legislation, with company registration primarily handled through the **Public Registry of Commerce (Registro Público)** and **AFIP (Federal Tax Authority)**.



COMPANY FORMATION OPTIONS IN ARGENTINA

Investors may establish different legal entity types depending on business objectives, liability preferences, and operational scale.

Common Legal Entity Types

- **Sociedad de Responsabilidad Limitada (SRL)** – Limited Liability Company
- **Sociedad Anónima (SA)** – Joint Stock Company
- **Branch of a Foreign Company (Sucursal)**
- **Representative Office** (non-commercial activities only)

The **SRL** is the most commonly preferred structure for small and medium-sized businesses due to:

- Limited liability for shareholders
- Flexible management structure
- Lower governance and reporting requirements
- No public offering of shares

The SA is preferred for larger operations, regulated activities, or companies planning future investment rounds.

COMPANY INCORPORATION PROCESS IN ARGENTINA

Company incorporation in Argentina generally takes **2–4 weeks**, depending on entity type, shareholder structure, and documentation readiness.

Key Incorporation Steps

- Reservation of company name
- Drafting and notarization of Articles of Association
- Registration with the Public Registry of Commerce
- Tax registration with AFIP
- Registration for provincial and municipal taxes
- Opening of corporate bank account
- Registration of statutory books

Once registered, the company acquires full legal personality and may commence commercial operations

MINIMUM CAPITAL REQUIREMENTS

Argentina does not impose high minimum capital thresholds, but requirements vary by entity type.

- **SRL:** No statutory minimum capital; must be adequate for business activity
- **SA:** Minimum capital ARS 100,000 (subject to updates and inflation adjustments)
 - At least 25% must be paid at incorporation
 - Remaining balance payable within 2 years

Capital adequacy is assessed by registries, particularly for foreign-owned entities.

BANK ACCOUNT OPENING IN ARGENTINA

After incorporation, companies must open a corporate bank account with an Argentine bank.

Typical Requirements

- Certificate of incorporation
- Tax ID (CUIT)
- Articles of Association
- Proof of registered address
- Identification of shareholders and directors
- Documentation on source of funds (for foreign shareholders)

Bank compliance and KYC reviews may be more extensive for foreign-owned companies.

TAX REGISTRATION & ONGOING TAX COMPLIANCE

All companies operating in Argentina must comply with federal, provincial, and municipal tax regulations.

Key Tax Obligations

- Corporate Income Tax registration
- Value Added Tax (VAT) registration
- Payroll tax registration
- Monthly and annual tax filings
- Electronic invoicing registration
- Annual corporate income tax return

Argentina's tax system is highly regulated, with strict reporting and documentation requirements.

SOCIAL SECURITY & PAYROLL SETUP IN ARGENTINA

Before hiring employees, employers must register with Argentina's social security and labor systems.

Employer Obligations

- Employer registration with AFIP
- Payroll setup and salary reporting
- Monthly social security and pension contributions
- Mandatory employee insurance coverage
- Compliance with labor and collective bargaining rules

Social security registration is mandatory from the **first day of employment**, regardless of nationality.

WORK PERMIT & IMMIGRATION SUPPORT

Foreign shareholders, directors, and employees may require appropriate residence and work authorization to legally work in Argentina.

Coverage Includes

- Temporary and permanent residence applications
- Work authorization coordination
- Permit renewals and changes of status
- Compliance with immigration reporting requirements

Employment may not legally commence without valid immigration approval.

ACCOUNTING, BOOKKEEPING & CORPORATE COMPLIANCE

Argentine law requires companies to maintain formal accounting records and statutory books.

Ongoing Compliance Services

- Monthly bookkeeping
- Payroll and tax reporting
- Financial statement preparation
- Statutory book maintenance
- Corporate filings and registry updates

Non-compliance may result in fines, audits, and operational restrictions.

VIRTUAL OFFICE & REGISTERED ADDRESS SOLUTIONS

All companies must maintain a registered legal address in Argentina.

Available Solutions

- Legal registered address
- Official correspondence handling
- Tax and registry address compliance
- Flexible office and meeting space solutions

A registered address is mandatory for tax and corporate registry purposes.

SECTOR-SPECIFIC LICENSING & REGULATORY APPROVALS

Certain business activities require additional licenses or regulatory approvals, including:

- Financial and fintech services
- Energy and natural resources
- Healthcare and pharmaceuticals
- Education and training
- Telecommunications and media

Sector-specific approvals must be obtained before commencing operations

INVESTMENT INCENTIVES & SPECIAL ECONOMIC ZONES

Argentina offers incentive programs for strategic and export-oriented sectors.

Available Incentive Mechanisms

- Knowledge Economy Promotion Regime
- Renewable energy incentives
- Export promotion programs
- Regional and provincial tax benefits
- R&D and innovation incentives

Eligibility depends on sector, investment scale, employment impact, and compliance conditions.

WHY SET UP A BUSINESS IN ARGENTINA ?

- Large domestic and regional market access
- Skilled and cost-competitive workforce
- Strong agriculture, energy, technology, and services sectors
- 100% foreign ownership allowed
- Strategic gateway to Latin America
- Growing innovation and startup ecosystem