

HO CHI MINH CITY

VIETNAM

Fast-moving, affordable, and electrifying. Vietnam's commercial powerhouse and the gateway to Southeast Asia.

Region

Southeast Asia

Climate

Two seasons: Dry (Nov–Apr), Rainy (May–Oct) — hot year-round

Language

Vietnamese — English growing rapidly in District 2

Currency

Vietnamese Dong (VND) — \$1 USD ≈ 24,000 VND

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CITY GUIDE

Ho Chi Minh City

Ho Chi Minh City (Saigon) is Vietnam's economic engine — chaotic, energetic, and full of opportunity. Districts 1, 2, and 3 are the expat and professional hubs.

\$1-2

WORLD-CLASS COFFEE

Motorbike

DOMINANT CULTURE

Districts 1-3

EXPAT HUBS

9M+

METRO POPULATION

— WHERE TO LIVE

- ◆ **District 1** — City center, business, Ben Thanh Market area.
- ◆ **District 2 (Thao Dien)** — The expat hub — international schools, restaurants, river views.
- ◆ **District 3** — Local feel, excellent Vietnamese restaurants.

— GETTING AROUND

- ◆ **Grab Bike** — Motorbike culture dominates — get comfortable with it early.

NOMADBOLD INSIDER TIP

Thao Dien's premium is real but so is the payoff — international schools, river views, and the highest concentration of expat-friendly restaurants in the country.

COST OF LIVING

Ho Chi Minh City

HCMC offers exceptional urban quality at Southeast Asian prices.

THREE REAL BUDGETS

BARE-BONES

\$550-\$750/mo

District 3 room, street food, motorbike.

COMFORTABLE

\$900-\$1,400/mo

District 1 or 2 1BR, eating out, gym, social life.

PREMIUM

\$1,700-\$2,400/mo

Thao Dien apartment with amenities, frequent dining out.

LINE-ITEM BREAKDOWN

ITEM	TYPICAL COST
1BR apartment (District 2/Thao Dien)	\$450-\$800/mo
1BR apartment (District 1)	\$400-\$750/mo
Street food (pho, banh mi)	\$1-\$3
Restaurant meal	\$4-\$15

NOMADBOLD INSIDER TIP

A basic Grab Bike habit versus a car-equivalent lifestyle is one of the single biggest cost levers in HCMC — embrace the motorbike culture rather than resisting it.

DATING GUIDE

Ho Chi Minh City

Vietnamese women in HCMC are becoming increasingly open to international dating as the city modernizes. District 2 has the largest expat community.

— CULTURE NOTES

- ♦ **Language** — A few basic Vietnamese words create disproportionate goodwill.
- ♦ **Growth** — The dating app scene is expanding quickly as the city modernizes.

— APPS THAT WORK HERE

Tinder — growing rapidly

Bumble — professionals

Vietnam Cupid — serious connections

Badoo

NOMADBOLD INSIDER TIP

Even minimal Vietnamese (5-10 phrases) produces an outsized positive reaction here compared to most Southeast Asian cities — the effort is rarer and more noticed.

VISA GUIDE

Ho Chi Minh City

Vietnam updated its e-visa system in 2023, making it significantly more accessible.

— THE PATH, STEP BY STEP

- 1 E-visa**
45 days for most nationalities, single and multiple entry available, \$25 online, approved within 3 business days.
- 2 EU visa-free**
15–90 days depending on the specific EU country.

NOMADBOLD INSIDER TIP

Vietnam does not tax foreign-sourced income for non-residents — confirm your specific residency status with a tax advisor as your stay lengthens.

MEDICAL TOURISM

Ho Chi Minh City

HCMC has solid international hospitals with English-speaking staff throughout.

COST COMPARISON

PROCEDURE	HO CHI MINH CITY	US TYPICAL
Dental implant	\$350-\$700	\$3,000-\$5,000

FACILITIES & RECOMMENDATIONS

- FV Hospital — French-Vietnamese, international standard
- Vinmec International Hospital — modern, well-equipped
- For complex elective procedures: Bangkok is 1.5 hours by flight

NOMADBOLD INSIDER TIP

For anything beyond routine dental or minor procedures, treat Bangkok as your regional hub — HCMC is solid for standard care but Bangkok remains the region's benchmark for complex work.

DIGITAL INCOME

Ho Chi Minh City

HCMC is Vietnam's best city for digital income with rapidly improving infrastructure.

100-300 Mbps

FIBER WIDELY AVAILABLE

GMT+7

TIME ZONE

Fast-Growing

TECH ECOSYSTEM

**Toong/
Dreamplex**

TOP COWORKING

— COWORKING

- ♦ **Toong / Dreamplex / Regus** — The established options across HCMC.

NOMADBOLD INSIDER TIP

Vietnam's software development ecosystem is one of Southeast Asia's fastest-growing — worth engaging with directly if outsourcing or hiring technical talent.

WANT THE MEMBER EDITION?

This guide covers the essentials for Ho Chi Minh City. The Member Edition goes further on every section – deeper budget breakdowns, named venues, step-by-step visa filing, procedure-level medical pricing, and a full 90-day action plan – plus it's included on all 15 NomadBold cities.

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