

Working from Croatia for a Foreign Employer

Your EOR Readiness Guide

About this guide

Whether you are planning to move back to Croatia and keep your current job, or you are already back and exploring an opportunity with a foreign employer, this guide will help you assess whether an Employer of Record (EOR) arrangement is right for your situation.

Ambacia is a Croatian EOR. In simple terms: you continue to work for your foreign employer, while Ambacia acts as your legal employer in Croatia, handling your employment contract, payroll, tax, and social contributions - fully legally and compliantly.

Go through each of the 16 questions below, answer honestly, and pay close attention to the blocking points - these are conditions that must be met before an EOR arrangement can move forward.

SECTION 1

Your Personal Situation

Let's start with your eligibility. This section confirms the basic conditions that need to be in place before exploring an EOR setup.

Q1 Is your current role 100% remote - meaning you have no obligation to be physically present at your employer's office or a specific location?

Yes No / Not yet

Blocking point: An EOR setup requires full remote eligibility. If your role requires physical presence, an EOR solution will not be compatible. Clarify this with your employer first before proceeding.

Q2 Are you a Croatian citizen, or do you hold an EU/EEA passport entitling you to live and work in Croatia?

Non-EU/EEA nationals may face additional residency or work permit requirements. This guide is primarily designed for EU citizens returning to Croatia. Contact us if your situation differs.

Yes No / Not yet

Blocking point: If you do not hold EU/EEA status, additional steps are required before an EOR arrangement can be formalised. Reach out to Ambacia to discuss your specific case.

Q3 Do you have a Croatian OIB (osobni identifikacijski broj), or are you currently in the process of obtaining one?

The OIB is Croatia's personal identification number and is required for any employment or tax registration. It can be obtained at any Croatian Tax Administration office (Porezna uprava).

Yes No / Not yet

Q4 Do you have a clear move timeline - or have you already relocated to Croatia?

Yes No / Not yet

SECTION 2

Your Employer

This is the most critical section. An EOR can only work if your employer is actively willing to continue the employment relationship through Ambacia. Do not contact us before completing this section.

Q5 Have you already informed your employer that you are planning to move (or have already moved) to Croatia?

Yes No / Not yet

Blocking point: This conversation must happen before any further steps. Your employer must be aware of your plans.

Q6 Has your employer explicitly confirmed they are willing to continue employing you after the move?

Yes No / Not yet

Blocking point: This is the single most important condition. If your employer has not confirmed willingness to continue employment, an EOR arrangement cannot proceed. Have this conversation first.

Q7 Has your employer confirmed they are open to formalising the arrangement through a third-party Employer of Record?

Some employers - particularly larger corporations - have internal policies around third-party employment providers. Verify this early. If needed, Ambacia can provide supporting materials to present to your employer's HR or legal team.

Yes No / Not yet

Blocking point: If your employer is not open to an EOR model, the arrangement cannot proceed. Contact us for materials you can share with your employer's HR or legal team to help them understand the model.

Q8 Does your employer already have a legal entity or direct employment presence in Croatia?

If yes, they may be able to hire you directly without an EOR. An Ambacia advisor can help you assess which route is more appropriate for your situation.

Yes No / Not yet

SECTION 3

Administrative Readiness

Moving countries involves a chain of administrative obligations - both in your current country and in Croatia. This section helps identify any gaps before employment can be formalised.

Q9 Have you deregistered (or do you have a plan to deregister) your tax and social security residency in your current country of residence?

Failing to deregister can result in dual tax obligations. Requirements vary significantly by country - consult a local accountant or tax advisor before making the move.

Yes No / Not yet

Q10 Have you registered (or do you plan to register) your residence in Croatia (prijava prebivališta) at your local municipality office?

Registering your residence is a legal obligation for residents of Croatia. It is required before employment can be formalised and is needed to access public services.

Yes No / Not yet

Q11 Are you aware that as a Croatian tax resident, your income will be subject to Croatian income tax and social contributions, and that your net take-home pay may differ from your current salary?

Ambacia handles all payroll, tax filings, and social contribution payments on your behalf. However, understanding the impact on your net pay upfront avoids surprises later.

Yes No / Not yet

Q12 Do you have a Croatian bank account, or are you in the process of opening one?

A Croatian bank account is required for you to receive your salary through Ambacia's payroll system.

Yes No / Not yet

SECTION 4

Understanding the EOR Arrangement

A few final questions to confirm you understand how the Ambacia EOR model works and what to expect.

Q13 Do you understand that under the EOR model, Ambacia becomes your legal employer in Croatia, while your day-to-day work, tasks, and reporting line remain entirely with your foreign employer?

Ambacia handles the legal and administrative employer obligations in Croatia. Your actual working relationship - responsibilities, management, projects - stays unchanged with your foreign employer.

Yes No / Not yet

Q14 Have you discussed with your employer who will bear the cost of the EOR service?

In most cases, the foreign employer covers the EOR fee as part of the cost of maintaining the employment relationship. However, in situations where the relocation is at the employee's personal initiative, some employers ask the employee to split or fully cover the EOR costs. Have you had this conversation, and are you prepared for that possibility?

Yes No / Not yet

Q15 Have you and your employer aligned on the type of employment contract - fixed-term or indefinite - and what is preferred on both sides?

Yes No / Not yet

Q16 Are you ready to connect with an Ambacia advisor to discuss your specific situation and take the next step?

Yes No / Not yet

Next steps

If you answered Yes to all blocking questions and most other questions:

You are ready to move forward. Contact Ambacia at eor@ambacia.eu to schedule a consultation with one of our advisors.

If you have answered No to any blocking question:

Resolve those points first - particularly employer alignment. We recommend revisiting this guide once the blocking conditions are met. If you need guidance on how to have the conversation with your employer, Ambacia can help.