

Cebu 90-Day Survival Guide

The Philippines' Adventure Island Hub

0. City Overview & Quick Facts

Attribute	Detail
Country	Philippines
Island	Cebu
Metro area	Metro Cebu (Cebu City, Mandaue, Lapu-Lapu)
Population	~3.2 million (metro)
Currency	Philippine peso (PHP)
Exchange rate used	58 PHP = 1 USD
Primary language	English, Cebuano, Filipino/Tagalog
Climate	Tropical; hot & humid year-round; wet/typhoon season Jun–Nov
Best time to visit	Dec–May (dry season)
Airport	Mactan-Cebu International Airport (CEB)
Tourist visa-free	30 days for many passports
First visa extension	+29 days; fee approx. 3,030 PHP at BI
Extensions beyond 59 days	1/2/6 months; ACR I-Card + fees required
Emergency	911

Cebu in one sentence: A compact, English-speaking island hub with city condos, beach escapes, diving, and direct flights to most of Southeast Asia — ideal for nomads who want urban convenience and weekend adventure within the same base.

1. Landing — First 72 Hours

Airport to City Centre

Option	Cost	Time	Best For
Airport taxi to Cebu City	300–600 PHP	30–45 min	Door-to-door

Option	Cost	Time	Best For
MyBus to SM City Cebu	25–50 PHP	45–60 min	Budget
Grab to Cebu City	250–400 PHP	30–45 min	Fixed price
Grab to Moalboal area	~1,500–2,500 PHP	2.5–3.5 hr	Direct beach transfer

SIM Card

Globe, Smart, DITO. Tourist SIM ~150–300 PHP/month. Passport required at official stores; 7-Eleven top-ups easy. Expect 10–25 GB prepaid plans around 250–500 PHP/month.

Cash on Land

Philippine peso (PHP) dominates outside hotels and modern malls. ATMs are common in cities but scarce in beach towns. Bring a backup card and keep it separate.

First Hotel

Area	Vibe	Typical price/night
Cebu City	Metro hub; malls, hospitals	\$35–90/night
Lapu-Lapu / Mactan	Airport island; resorts	\$40–120/night
Moalboal	Diver beach town	\$15–50/night
Oslob	Whale-shark town	\$20–60/night

Rule: Do not sign a 30+ day rental sight-unseen. Walk the street at night and test Wi-Fi before committing.

2. Visa & Immigration

Confirm your exact passport rules on the Bureau of Immigration website before booking.

Item	Detail
Visa-free entry	30 days for many passports (non-visa required nationals)
First extension	+29 days; total fee ~3,030 PHP including waiver, application, certification, LRF, and express fee

Item	Detail
Subsequent extensions	1, 2, or 6 months; ACR I-Card (~\$50) + fees; possible up to 36 months total
Overstay fine	Additional ~500 PHP/month; possible blacklist risk — avoid it
Long-stay paths	SRRV retirement, work visa, or spousal visa for eligible applicants

Legal and Cultural Warnings

- Carry passport copies; keep originals secure.
- Dress modestly at religious sites.
- Drug laws are severe in the Philippines; possession can mean long prison terms.

3. Money & Banking

Cards work at hotels and chain restaurants; smaller vendors want cash. Withdraw enough cash to reduce flat-fee hits.

Bank / ATM	Notes
BDO	Widespread
BPI	Common
Metrobank	Reliable
Landbank	Government bank

Use Wise/Revolut for mid-market rates on international transfers. Local bank accounts are very difficult as a tourist; usually require long-stay visa, local address proof, and sometimes employment.

4. Neighborhoods & Housing

Choose your base carefully in Cebu; it determines your commute, food options, and comfort.

Area	Vibe	1BR furnished / month	Best For
Cebu City (IT Park / Lahug)	Metro hub; fibre internet; coworking	\$350–750	Remote work, admin
Lapu-Lapu / Mactan	Airport proximity; resort condos	\$400–800	Resort living
Moalboal	Diver beach town	\$250–600	Diving, sardine run
Oslob	Whale-shark town	\$200–550	Quiet, whale sharks
Banilad / Guadalupe	Residential, slightly outside centre	\$300–600	Local vibe, lower cost

Sources: Rumavi 2026, Cebu Grand Realty 2026, CityCost July 2026.

Move-In Checklist

- AC cold-test in every room for 10 minutes.
- Hot water shower test.
- Internet speed test — minimum 50 Mbps for video calls.
- Water pressure — shower + kitchen simultaneously.
- Window seals against rain.
- Security / keyed access.
- Written lease + deposit terms (typically 2 months' advance + 2 months' deposit).

5. Transport

Mode	Cost	Notes
Jeepney	14–15 PHP	Shared fixed routes; March 2026 minimum fare is PHP 14 for traditional jeepneys

Mode	Cost	Notes
Habal-habal (motorbike taxi)	20–100 PHP	Negotiate; back roads; always wear a helmet
Bus (South Bus Terminal)	150–250 PHP	To beach towns (Moalboal, Oslob, etc.)
Grab / Angkas	100–400 PHP	Fixed price; city and airport
Scooter rental	300–500 PHP/day	Helmet required; international driving permit recommended
Ferry to Bohol / Malapascua	200–1,000 PHP	Weather dependent; book ahead in peak season

Use app-based transport where available to avoid fare negotiation and record your ride.

6. Food & Dining

Eat where locals eat; avoid empty tourist traps.

Meal / item	Where	Cost
Lechon rice meal	Market or stall	80–150 PHP (\$1.40–2.60)
Grilled seafood plate	Beach shack	200–400 PHP (\$3.45–6.90)
Sutukil feast for two	Seaside restaurant	600–1,200 PHP (\$10.35–20.70)
Western cafe meal	Cebu City	250–450 PHP (\$4.30–7.75)
Grocery staples (rice, eggs, chicken)	SM / Ayala supermarkets	~6,000–12,000 PHP/month depending on diet

Must-Try Dishes

- Lechon — whole roasted pig, Cebu signature.
- Sutukil — grilled, soup, and raw seafood feast.
- Chorizo de Cebu — sweet garlicky pork sausage.
- Pusô — rice cooked in woven palm pouch.
- Larang — fish stewed in coconut milk.
- Grilled pusit — whole grilled squid.
- Budbud — sticky rice cake with coconut milk.

- Halo-halo — shaved ice dessert with beans, jellies, fruit.

7. Remote Work & Coworking

Cebu can work as a remote base if you verify internet before signing a lease.

Item	Detail
Internet	50–150 Mbps fibre in city condos; ~1,842 PHP/month
Coworking	IT Park and Business Park; day pass ~250–500 PHP
Cafés	Bo’s Coffee, mall food courts with Wi-Fi
Power	City stable; provincial towns can lose power in storms

Known spaces include The Company Cebu / Zero-Ten Park in IT Park and Aspace Cebu. Verify current rates and opening hours before visiting.

8. Healthcare

For short trips, travel insurance with outpatient coverage is enough. For long stays, get outpatient, dental, and evacuation cover.

Facility	Address / Phone	Notes
Cebu Doctors’ University Hospital	Osmeña Blvd, Cebu City; +63 32 255 5555	Major private; 24/7 ER
Chong Hua Hospital — Cebu City	Cui St. corner J. Llorente St., Capitol; (032) 255-8000	Large private group
Chong Hua Hospital — Mandaue	Mandaue City; (032) 233-8000	Large private group
Cebu City Medical Center	B. Rodriguez St; +63 32 254 1058	Public hospital
St. Vincent General Hospital	210 R. Landon St, Cebu City; +63 32 255 5555	Private central Cebu
Moalboal clinic	Moalboal	Dive injuries / emergencies go to Cebu City

Emergency Numbers

Service	Number
Emergency	911
Police	117 or 166
Bureau of Fire Protection	160

Service	Number
Cebu Doctors' ER	+63 32 255 5555

9. Dental

Dental tourism is common in the region. Prices are far below US/Europe, but standard travel insurance usually excludes dental. Budget separately.

Procedure	Typical Price (USD)
Cleaning + checkup	\$30–60
Filling	\$40–90
Crown	\$300–700
Implant	\$800–1,500

10. Safety & Emergency

Cebu is generally safe for alert travelers. Most problems are petty theft and scams, not violence.

- Motorbike taxis and habal-habal are high-risk; wear a helmet.
- Typhoon season ferries can be cancelled with little notice.
- Strong currents at dive and beach sites; follow local guides.
- Oslob whale-shark feeding is ethically controversial.
- Drug laws are severe; possession can mean long prison terms.

11. Weather by Month

Season	Months	Conditions
Dry / high season	Dec–May	Sunny seas, best diving
Hot peak	Mar–May	Very hot, clear water
Wet / typhoon	Jun–Nov	Heavy rain, ferry cancellations

Pack for heat and humidity. Air conditioning is non-negotiable.

12. Shopping & Daily Life

Place	What it offers
Ayala Center Cebu	Major mall with ATMs, pharmacy, SIMs
SM Seaside City Cebu	Large hypermarket mall
SM City Cebu	MyBus terminus; supermarkets
Carcar City Public Market	Lechon and local goods
Fuente Osmeña night market	Street food and basics
Moalboal minimarts	Tourist basics at beach prices

13. Groceries, Markets & Meat

Grocery staples in Cebu City supermarkets cost roughly:

Item	Price (PHP)
Rice (1 kg)	~60–80
Eggs (12)	~120–160
Chicken fillet (1 kg)	~250–350
Beef round (1 kg)	~400–600
Milk (1 L)	~90–140
Bread (500 g)	~60–95
Local beer (0.5 L)	~60–110
Bottled water (1.5 L)	~30–50

Shop at local markets for cheaper produce; use supermarkets for imported goods and household items.

14. Language & Local Etiquette

- English is widely spoken in cities, hotels, and hospitals.
- Cebuano/Bisaya is the local language; “salamat” = thank you.
- Filipinos are generally hospitable but indirect; raise concerns politely.
- Tipping is appreciated but not mandatory; 10% at restaurants is standard.
- Remove shoes when entering homes when others do.
- Public displays of anger are frowned upon.

15. History & Culture Snapshot

Cebu is the oldest city in the Philippines and the site of Magellan’s 1521 landing. Catholicism runs deep — witness the Sinulog Festival in January. The island blends Spanish-colonial heritage, indigenous Cebuano culture, and modern BPO-driven urban growth. Respecting religious customs and elders is important.

16. Tourism & Day Trips

Within Cebu

Site	What it is	Entry
Moalboal Sardine Run	Millions of sardines offshore	Free from shore; snorkel gear ~150–300 PHP
Kawasan Falls	Turquoise canyoneering	Guided tour ~1,500–2,500 PHP
Oslob Whale Sharks	Snorkel with whale sharks	~1,000–1,500 PHP
Sumilon Island sandbar	White sandbar	Boat + island fee
Malapascua Island	Thresher shark diving	Ferry + stay
Temple of Leah	Roman-style palace viewpoint	~100 PHP
Sirao Flower Farm	Hillside flower garden	~60–100 PHP
Simala Shrine	Castle-like monastery	Free
Osmeña Peak	Highest point on Cebu	~30 PHP
Tops Lookout	Metro Cebu viewpoint	~100 PHP

Day Trips

- Kawasan Falls canyoneering from Moalboal or Cebu City.
- Oslob whale sharks + Sumilon Island sandbar.
- Malapascua Island — thresher sharks and no cars.
- Bohol day trip by ferry from Cebu City.
- Busay highlands — Temple of Leah, Sirao, Tops Lookout.

17. Master Links

Resource	URL / Contact	Use For
Bureau of Immigration	https://immigration.gov.ph/	Visa extensions
Wikivoyage Cebu	https://en.wikivoyage.org/wiki/Cebu	Travel info
Cebu City Government	https://cebucity.gov.ph/	Official city info
Chong Hua Hospital	https://chonghua.com.ph/	Private healthcare
CebuDoc Group	https://www.cebudocgroup.com.ph/	Private healthcare

18. Final Budget Table

Monthly cost-of-stay estimates for Cebu, in USD, assuming **58 PHP per USD**. Figures are derived from the neighborhood rent ranges, transport notes, food prices, and the city-specific sources above.

Category	Lean Nomad	Comfortable Nomad	Premium Nomad
Room	\$300 (fan room / budget guesthouse / outskirts studio)	\$500 (private studio / mid-range condo in Cebu City)	\$900 (upscale condo / resort-style unit near IT Park or Mactan)
Food	\$180 (local carinderias, lechon stalls, self-catering)	\$320 (mix of local + Western cafes, occasional seafood feast)	\$600 (daily restaurant meals, imported groceries, delivery)
Transport	\$70 (jeepneys, habal-habal, occasional Grab)	\$140 (regular Grab/Angkas + ferry/bus day trips)	\$300 (private scooter rental or frequent Grab/car hire)
Coworking	\$0 (cafés / home Wi-Fi)	\$80 (day passes ~2×/week)	\$250 (dedicated coworking desk / flexible membership)
Insurance	\$50 (basic travel insurance)	\$100 (travel insurance with outpatient cover)	\$180 (comprehensive nomad insurance + evacuation)
Visa	\$50 (first 29-day extension + amortised ACR/visa fees)	\$70 (extension fees + ACR I-Card spread over stay)	\$100 (extensions, fast-track, ACR I-Card)
Entertainment	\$70 (free beaches, local beers, one budget tour)	\$180 (diving, island trips, weekend meals out)	\$450 (daily activities, private tours, high-end dining)
Buffer	\$80	\$110	\$220
TOTAL / month	\$800	\$1,500	\$3,000
90-DAY TOTAL	\$2,400	\$4,500	\$9,000

19. Glossary of Local Terms

Term	Meaning
Lechon	Roast pig; Cebu's signature dish.
Sutukil	"Sugba (grill), Tola (soup), Kilaw (raw)" seafood feast.
Habal-habal	Motorbike taxi.
Jeepney	Shared public transport.
Pusô	Rice cooked in woven palm leaves.
Halo-halo	Mixed shaved-ice dessert.
Barkada	Group of friends.
Carinderia	Local eatery.
Kuya / Ate	Respectful terms for older brother / sister.

20. Sources & Credits

- Bureau of Immigration Philippines — visa fees and extension rules: <https://immigration.gov.ph/visas/visa-waiver/>
- Rumavi — Cebu cost of living 2026: <https://rumavi.com/en/property-guides/cost-of-living-in-cebu-for-expats-in-2026-healthcare-food-housing-and-schools>
- Cebu Grand Realty — digital nomad rental options 2026: <https://cebugrandrealty.com/cebu-for-digital-nomads-best-areas-and-rental-options/>
- CityCost Cebu — updated prices July 2026: <https://citycost.org/cebu/>
- Chong Hua Hospital official contact: <https://chonghua.com.ph/contact/>
- CebuDoc Group: <https://www.cebudocgroup.com.ph/site/cduh/about>
- Wikivoyage Cebu: <https://en.wikivoyage.org/wiki/Cebu>

PDF field guide verified July 2026. Confirm visa and hospital details directly with official sources before travel.