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**Overseas**  
Packers & Shippers  
International Movers

# MOVING TO THE UK

UNITED KINGDOM

## MUST SEE MOVIES

What to watch before you move

**Important  
Health Care**  
Will it be free for you?

Produced by Overseas Packers & Shippers

# TIME TO GET THE LOWDOWN

✘ Preparing for your Move

✘ Documents You'll Need

✘ Visas

✘ Banking

✘ Tax

✘ Living & Lifestyle

✘ Health

✘ Culture

✘ Housing

✘ Location



Population 65,596,179  
(2017)



# Preparing for Your Move

Moving house is always pretty high on the 'most stressful things you can do in life' lists, and for most people, moving house will mean just that; moving from one house to another.

When you're about to embark upon a huge adventure that makes the average property swap pale in comparison, it goes without saying that there will be way more things to consider. The good news is that there is often so much for you and your family to gain from a life changing move, and with the right preparation you can stay in control and one step ahead.

Wherever you're moving to and however you decide to get there, there are a few universal things to consider. To help you out, we've put together this guide to get you started and keep you on track.

Capital London  
Dialing Code 44  
Currency British Pound (£)  
Official language English  
Government Federal parliamentary democracy  
under constitutional monarchy

# D

# OCUMENTS

You should have original copies of any of the relevant documents for you and your family members.

You should also leave copies with a trusted person in your home country, as well as have online copies accessible. If these documents are in a different language to the national language of the country you are moving to, you should have certified translated copies.

Make sure you carry your original copies with you and, if necessary,

have them verified by a court approved Justice of the Peace or similar.

Tip – if you don't have an online cloud storage account to save your documents to, email verified copies of these documents to yourself.

If you have a passport from the UK, the European Union (EU), the European Economic Area (EEA), or Switzerland, you will not need a visa.

## CHECKLIST

- + Immunisation records
- + Medical and dental
- + Birth certificate
- + Marriage and/or divorce papers
- + School / academic transcripts
- + Insurance policy details
- + Investment records
- + Employment details
- + Current and updated CV/resume (include character references)
- + Legal Will
- + Proof of professional memberships / qualifications / licenses
- + A valid passport or other travel documents
- + Visa

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*Use this checklist to make sure you have all your required documents. Have you got copies of these certificates, records and references?*

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If you've come this far, you will likely already know which kind of visa you need to move to your new country. It is, however, always worth making sure you are familiar with all conditions of your required visa, especially with how it concerns other members of your family.

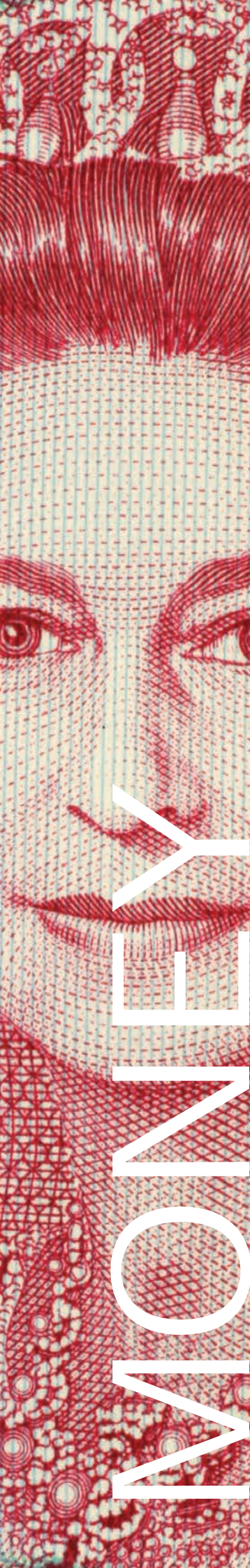
A visa is not just a condition of entry into your new country; it will affect all aspects of your new life. You need to be well informed about what you will be entitled to when it comes to the important things in life, such as healthcare, taxes, employment, and education.

We will highlight the more important aspects of these topics in this guide, but it is imperative that you consider your situation by doing further research with your chosen country's immigration department. To help you out, we have included links to useful and informative sections of immigration websites below.

CHECK

<https://www.gov.uk/check-uk-visa>

[https://www.migrationexpert.co.uk/visa\\_uk/](https://www.migrationexpert.co.uk/visa_uk/)



Whilst there are many options for banking and financial institutions in the UK, the market is mainly dominated by 4 banks.

## BARCLAYS

Barclays is a multinational banking and financial services company headquartered in London. It has operations in retail, wholesale and investment banking, as well as wealth management, mortgage lending and credit cards in 50 countries and territories and has around 48 million customers.

## HSBC

HSBC has around 7,200 offices in 85 countries and territories across Africa, Asia, Europe, North America and South America, and around 38 million customers. It is a British multinational banking and financial services organisation headquartered in London.

## LLOYDS

Lloyds Banking Group is a financial services group with more than 30 million customers in the UK, and a foothold in every community. It is a major British financial institution, formed through the acquisition of HBOS by Lloyds TSB in 2009.

## RBS GROUP

The Royal Bank of Scotland Group, also known as the RBS group, is a large international banking and financial services company. From its headquarters in Edinburgh, the Group serves over 24 million customers in the United Kingdom, Europe, the Middle East, the Americas and Asia.

When you want to open an account with any bank or building society, you will be asked to provide evidence of your identity and confirmation of your address.

This can be a problem if you don't have a credit history in the UK and have no proof of address. Although most banks and building societies expect you to have a UK address before you can open a bank account, there are specialist products, such as the HSBC Passport account, designed for foreign nationals, which you can use as an alternative if you are struggling to meet the standard account criteria.

HSBC Passport account holders must be over 16 and, when applying, applicants must bring one form of identification and one non-UK address verification into their local branch.

Whilst each of the 4 major banks offer the opportunity to open an account from overseas and have similar terms and conditions, it's worth reading into each one further to see which one is right for you.



# Tax

## WHO

If you work in the UK for any length of time, you will need to pay tax. In general, you have to pay tax if you are:

- A UK resident
- A person earning money from a UK Source

If you are a resident of the UK you will be taxed on all of your "worldwide income". If you have derived overseas income that has also been taxed in the overseas country, you may be entitled to a credit for the tax already paid.

The UK will also tax income derived by a non-resident if it has a UK source. This is known as source based taxation.

The UK tax year runs from April 6th – April 5th each year.

You pay two types of taxes in the UK:

- Pay As You Earn (PAYE) also referred to as Income Tax
- National Insurance (NI)

**Pay As You Earn (PAYE):** The more money that you make in the UK, the more tax you pay. The first £11,500 you make in a financial year is completely tax-free. Income between £11,500 and £45,000 is taxed at 20%, and everything made over £45,001 is taxed at 40%.

**National Insurance (NI):** Along with paying PAYE tax you are also required to pay up to 12% of your gross salary income towards NI contributions. The first £157 you make in a week is tax-free. Weekly earnings between £157.01 and £866 are taxed at 12% and everything over £866 a week is taxed at 2%. These contributions are represented at the bottom of your payslip and are split up into:

1. NHS (National Health Service) – This goes towards funding all the government doctors and hospitals in the UK, enabling you to use the public health system for free.
2. UK pension scheme – This is a retirement fund set up for you in the UK.

## WHEN WHAT

### Helpful resources:

<https://www.gov.uk/national-minimum-wage-rates>

<https://www.gov.uk/income-tax>

<https://www.gov.uk/national-insurance>

<https://www.gov.uk/national-insurance-rates-letter>



# SCHOOL

The United Kingdom consists of slightly different educational systems in each of the countries of the UK. These systems are separate due to the separate governments of the UK (UK Government, Scottish Government, Welsh Government and the Northern Ireland Executive). There are however strong similarities between all systems.

## When

The school year begins on 1 September (or 1 August if a term starts in August).

## Wales

A child's age on the 1 September determines the point of entry into the relevant stage of education.

Note: A minority of students in Wales are educated either wholly or largely through the language of Welsh.

## England

A child's age on the 1 September determines the point of entry into the relevant stage of education.

## Scotland

Children born between March and August start school in August at between 5 and 5½ years old, and those born between September and February start school in the previous August at between age 4½ and 4 years 11 months.

## Northern Ireland

A child's age on 1 July determines the point of entry into the relevant stage of education.

## Reception

Children aged 4 to 5 usually spend their first year in Reception, where they are prepared for the later years of school, before moving up to Year 1.

## Primary School

In general, primary school goes until Year 6 (age 10/11), when children sit Key Stage 2 assessment.

## Secondary/High School

Compulsory secondary education takes place between Years 7 and 11 (ages 11 to 16). Students may leave education at 16, but many students continue secondary education until Year 13 (age eighteen).





# HEALTH

Each country in the UK provides public healthcare to all UK permanent residents that is free at the point of use, being paid for from general taxation. Each country also has a private healthcare sector which is considerably smaller than its public equivalent.

## England

Most health care in England is provided by the National Health Service (NHS), England's publicly funded healthcare system.

## Scotland

The majority of healthcare in Scotland is provided by NHS Scotland. Although this organisation is separate from the other public health systems in the United Kingdom, patients often don't realise this due to the level of cooperation and coordination when "cross-border" or emergency care is involved.

## Northern Ireland

Health and Social Care in Northern Ireland provides the biggest part of healthcare in Northern Ireland. It is sometimes referred to as the 'NHS' even though the name 'National Health Service' is not used for this organisation.

## Wales

The majority of Healthcare in Wales is provided by the Welsh public health service, NHS Wales.

# CULTURE



## History

The United Kingdom was formed on May 1 1707 with the political union of the kingdoms of England, including Wales and Scotland. A further Act of Union in 1800 added the Kingdom of Ireland to create the United Kingdom of Great Britain and Ireland.

## Sport

Some of the main sports in England include cricket, soccer (if you move to the UK call it football to avoid being a joke), rugby union and tennis.

## Fun Facts

The Kray Twins are one of the most well known organised criminal outfits in the East End of London from the 1950s and 1960s. Ronald and Reggie Kray were involved in armed robbery, arson, protection rackets, assaults, and the murders of Jack "The Hat" McVitie and George Cornell.

165 million cups of tea are consumed a day in Great Britain.

There is not a point in the UK that is more than 75 miles away from the coastline – make sure to check out some of the awesome beaches on offer!

## Must See Movies Before You Move

Chariots of Fire  
The Kray's  
This Is England  
Skyfall  
Rear Window

# HOUSING

## BUYING

Shopping around, doing your homework and taking good advice from property experts are key steps to finding the right home to buy. In general, buying a house in the UK includes the following process:

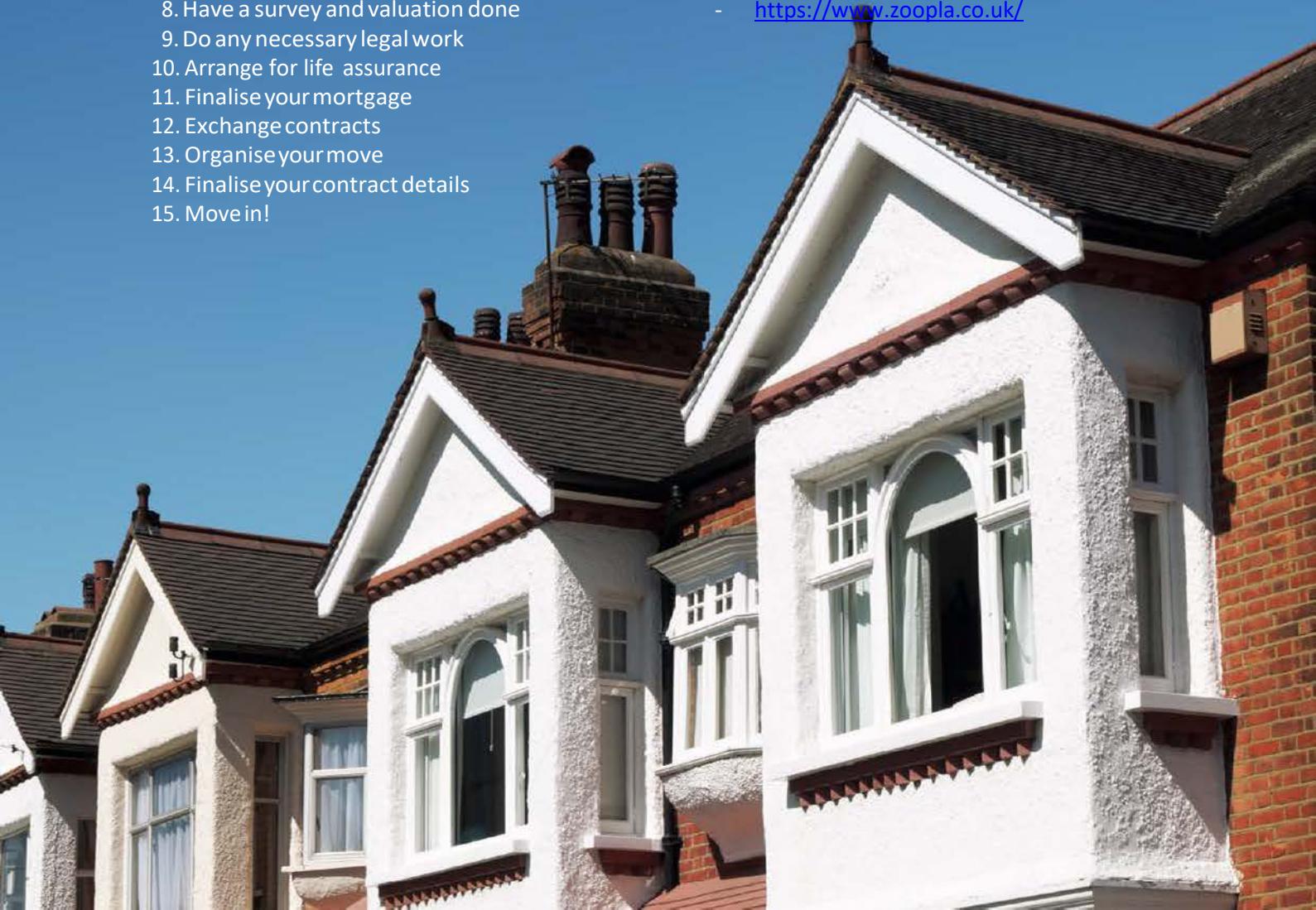
1. Work out how much you can afford
2. Find the right real estate agent for your needs and wants
3. Find a Mortgage Lender
4. Get a Mortgage Agreement
5. Choose your home
6. Hire a Solicitor
7. Make an offer
8. Have a survey and valuation done
9. Do any necessary legal work
10. Arrange for life assurance
11. Finalise your mortgage
12. Exchange contracts
13. Organise your move
14. Finalise your contract details
15. Move in!

## RENTING

As with most countries, the further the property is out from larger cities, the cheaper the rental rate. There are also large differences in housing prices between cities and regions across the UK.

Check out these helpful websites we've listed below to find house and rental prices within your budget and ideal locations.

- <http://www.rightmove.co.uk/>
- <https://www.spareroom.co.uk/>
- <https://www.zoopla.co.uk/>





# LOCATIONS

## Families

The following places have been voted the best places to raise a family in the UK based on factors likely to impact on the decisions families make when they consider moving to a new area.

- + Newcastle Upon Tyne, Tyne and Wear
- + Derby, Derbyshire
- + Wolverhampton, West Midlands
- + Southampton, Hampshire
- + Bath, Somerset
- + Nottingham, Notts
- + Coventry, West Midlands
- + York, Yorkshire
- + Oxford, Oxfordshire
- + Stoke-On-Trent, Staffordshire

<https://www.moneysupermarket.com/life-insurance/best-family-cities/>

## Retirees

Want to retire in a relaxing and safe area in the UK? According to the UK Peace Index, the following are in the top 5 of the most peaceful places to live in the UK:

1. Birmingham, West Midlands
2. Edinburgh, Scotland
3. Glasgow, Scotland
4. Liverpool, Merseyside
5. Belfast, Northern Ireland

These results were formulated based on the levels of violent crime, homicide, public disorder, weapons crime and the number of police. These places are also beautiful places with historic surroundings.

<http://www.businessinsider.com/the-best-places-to-retire-in-the-uk-2016-11/>

## Newcomers

For those new to the UK, some of the happiest UK destinations (based on safety, contentment, neighbourliness and area enjoyment) include:

- + Worcester, Worcestershire
- + Wrexham, Wales
- + York, Yorkshire
- + Gloucester, Gloucestershire
- + Aberdeen, Scotland
- + Swansea, Wales
- + Aberystwyth, Wales
- + Manchester, Greater Manchester
- + Brighton, East Sussex
- + Coventry, West Midlands

<http://www.businessinsider.com/provident-report-happiest-places-in-live-in-britain-2017-3?IR=T/>