

Going to
live abroad



Foreign &
Commonwealth
Office

Essential information

Going to live abroad is a major decision and you should obtain a wide range of information and advice before you go.

The following tips and sources of information provide a general guide to help you.

British nationals who live overseas can receive the same consular support as British visitors, as set out in the Foreign and Commonwealth Office's 'Support for British nationals abroad: A guide'. More details can be found in this document, available at all Diplomatic Missions overseas and at **www.gov.uk/government/publications**.

Before you go

Find out about your destination

The European Economic Area (EEA) is made up of those countries who are full members of the European Union (EU): Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom (UK), as well as Iceland, Liechtenstein and Norway. As an EEA national, you have the right to live in any EEA country. Switzerland is not a member of the EEA, but as a result of an agreement with the EU that came into force on 1 June 2002, the EU rules on social security will also largely cover Switzerland. You should check with the International Pension Centre (under the section 'Useful Addresses') for further advice. For non-EEA countries speak to the British Embassy, High Commission or Consulate abroad and the appropriate foreign consulate in the UK.

Work out what your retirement income will be

You must be clear about your financial situation on your retirement. Remember to allow for exchange rate fluctuations and inflation.

Get an estimate of your UK State Pension

For information on how you can get an estimate of your UK State Pension you should:

- > visit **www.direct.gov.uk/pensionforecast** and follow the State Pension Forecasting links
- > or contact the Future Pension Centre – see page 15 for information on how you can contact them.

Getting your UK State Pension if you live outside the UK

Usually you can get your State Pension paid anywhere you live. However, if you live outside the UK and get a UK State Pension, it will only be increased yearly if you live in:

- > a country that belongs to the European Economic Area,
- > Switzerland or,
- > a country that has an agreement with the UK that allows for annual increases.

If you are living in a country where your State Pension is not increased, you may get the yearly increases for temporary visits to the UK. You may also be able to get the yearly increases for temporary visits to the other EEA countries, Switzerland and certain agreement countries.

If you return to live in the UK permanently, your State Pension will be increased to current levels.

To find out the countries in which the yearly increases are paid, or to get more information on how UK State Pensions are paid to people living outside the UK, please visit www.dwp.gov.uk/international/benefits/statepension.

Find out about your tax liability abroad

If you retire abroad you may still have to pay UK tax on income you receive from the UK, over and above your age-related personal allowance.

You may also have to pay tax on UK income in the country in which you live. But if you go to live in a country that has a double taxation agreement with the UK, and you are liable to pay tax there on your UK income, the double taxation agreement should allow tax relief on UK tax paid, up to certain limits.

Find out about your welfare rights abroad

If you are going to another country in the EEA, or to a country that has a social security agreement with the UK, you may be able to claim a benefit that you would not normally get abroad. Or you may be able to claim a benefit of that country. The benefits you receive in the UK may also be affected by your move abroad. Each benefit has different rules and some cannot be paid outside the UK.

> Your welfare rights within the EEA

For countries within the EEA see leaflet 'Your social security insurance, benefits and healthcare rights in the European Economic Area (SA29)'. The rules that co-ordinate Member States' social security schemes also cover Switzerland.

> **Your welfare rights outside the EEA**

The UK has reciprocal social security arrangements with:

Barbados	SA43
Bermuda	SA23
Canada	SA20*
Cyprus	SA12
Israel	SA14
Jamaica	SA27
Jersey & Guernsey	SA4
Korea	CA90*
Malta	SA11
Mauritius	SA38
Philippines	SA42
Switzerland	SA6
Turkey	SA22
USA	SA33
Republics of the Former Yugoslavia	SA17

* A Double Contributions Convention (DCC) exists for Canada and also the Republic Of Korea (the Korean DCC came into force on 1 August 2000). A DCC only covers social security contribution liability and does not include benefits.

The leaflets explaining what these agreements mean for you, can be obtained from the Department for Work and Pensions (DWP).

Remember that British nationals generally have to have lived in the UK for five years to be entitled to income-related UK benefits. This may affect you if you have to return to the UK for any reason. You can find out more about the 'habitual residency test' on the DWP's website **www.dwp.gov.uk** or the Citizens Advice website **www.citizensadvice.org.uk**.

Let people know your change of address

Let your Jobcentre Plus/Social Security Office, HM Revenue & Customs, National Insurance Contributions Office – Centre for Non-Residents, and the DWP know when you are going to leave and give them your address abroad. Let them know if you later change your address. If you come back to the UK, let them know that too. Then if anything needs to be done about your contributions or benefit rights, it can be done straight away.

Find out about health costs abroad

If you go to a country in the EEA and you are entitled to UK state pension, incapacity benefit at the long term rate, widows' benefits or bereavement benefit, you need **form E121**. When you ask the DWP about getting your pension paid to you in another EEA country, they will automatically check to see if you can get the E121 as well. If so, you will receive the same free or reduced-cost medical treatment as a qualified pensioner of the country you are in, under its state health care scheme. The European Health Insurance Card (EHIC) is not valid for non-UK residents and is no longer valid once you move abroad. It is highly recommended to get health insurance to cover private medical and dental treatment, and medical repatriation to the UK.

Taking Children Overseas

You should ensure you have permission from the other parent or legal guardian to take the children abroad. If the other parent does not agree, you will need to consult a lawyer and apply to the UK courts to take the children out of the country. You could be breaking the law if you

don't have the right permission before moving overseas.

Reunite can offer information and support on international child custody matters. The Foreign and Commonwealth Office's Child Abduction Section can also offer advice: ring their helpline on 0207 008 0878 for more details.

Accommodation and property

You will need to find somewhere to live. However it may be better to rent to begin with, and to keep your home in the UK.

If you are thinking of buying a property abroad – Buy with CARE

Go into it with **C**autious, make sure you seek **A**dvice - local laws can be complex and unclear, do your own **R**esearch then **E**valuate on the basis of that before you proceed.

Make sure you get in touch with expatriate property organisations in the country where you plan to buy; check the local British Embassy or High Commission website for advice and a list of English-speaking lawyers who can assist you; conduct internet searches on prospective developers, developments, estate agents and lawyers; and find out about the local property laws and how they will apply to you.

If you run into difficulties we advise you to seek an independent local English speaking lawyer. Property disputes are private legal matters, which can only be resolved by the parties involved via the courts of the country concerned, a process in which the British Government cannot interfere.

Ask for advice

If you are retiring overseas, Age Concern **www.ageconcern.org.uk** and **www.direct.gov.uk** have advice on planning and preparing for a move abroad, as well as what to do and who to contact if things don't go according to plan. The Saga website **www.saga.co.uk** has information about what it's like to live overseas.

Get in touch with expatriate organisations in the country you plan to live in. The Internet is a very good source of information, for example, for research on schools and education opportunities.

Ask the foreign embassy in London for information on living in their country, e.g. tax regime, healthcare provision. Read any relevant books and magazines.

When you arrive

Register with the local authorities

This may give you access to the local welfare services after a short period of time. If you are moving to another EEA country you must apply for a residence permit within three months of arrival.

If you do not register, at best you may be unable to access local benefits which you may be entitled to and at worst you may be breaking local law.

Contact the local Embassy/ High Commission/Consulate

In countries with large expatriate communities the Consulate may also have a fact sheet to help retired UK expatriates settle in. You should keep the details of your nearest British Embassy and/or Consulate with you. In the event of any major crisis, we provide advice and travel updates on www.gov.uk/foreign-travel-advice, on Facebook www.facebook.com/fcotravel and on Twitter twitter.com/fcotravel.

Ensure your passport is valid

Fill in the contact details of two relatives or friends who can be contacted in an emergency on the back page. To renew your passport overseas visit www.gov.uk/fco for latest guidance. For EEA countries your residence permit also serves as an identity document, so you do not need to carry your passport around with you all the time.

Open a foreign bank account

Within the EEA you can apply for a non-resident bank account on arrival. Once your residence permit has been granted – usually after three to six months – you can open a normal bank account.

In many countries, your retirement pension can be paid directly into your bank account there.

Learn the local language

Try to fit in with the local community. Hospital and local welfare services staff will not usually speak English. You will find day-to-day life much easier if you can make yourself understood.

Make a will

If you die intestate abroad this can cause difficulties for your heirs. Seek professional legal advice. You may require separate wills for assets and property held in the UK and other countries. Your local British Embassy, High Commission or Consulate can provide a list of English-speaking lawyers who can assist you.

Check local traffic regulations

Driving is permitted on a valid UK licence in EEA countries. You will need to be fully insured. You may be required to exchange your UK licence for an EEA national licence once you have gained resident status. Licences are valid for five years for 45 to 70 year-olds and two years thereafter.

For other countries you will also need to take an International Driving Permit (IDP), which must be obtained before you leave the UK. Your local British Embassy, High Commission or Consulate cannot help you export or import your car or personal belongings.

Find out about British Associations

There may be clubs, publications and charity organisations for the expatriate community. Lists of these are available from your local British Embassy, High Commission or Consulate.

Stay in touch

Keep your family and friends in the UK, and authorities such as HM Revenue & Customs, National Insurance and the Department for Work and Pensions, informed of your address abroad.

Keep your vote

To vote in UK elections your name must appear on the electoral register. Once registered as an overseas elector, you will be able to vote in Parliamentary elections and European Parliamentary elections in the UK, but not in local government elections or the elections for the Scottish Parliament, the Welsh Assembly and the Northern Ireland Assembly. You can register to vote as an overseas elector for up to 15 years after you were last registered in the UK. To register, contact the electoral registration officer at the local council where you were last registered as an elector when living in the UK. For further information see the Electoral Commission websites www.electoralcommission.org.uk and www.aboutmyvote.co.uk.

What the British Consulate, High Commission or Embassy can do for you

Very broadly, the local British Embassy, High Commission or Consulate will be able to offer you a range of standard services, plus certain kinds of emergency help should you get into difficulties. These include the following:

- > help arrange a replacement travel document
- > provide information about transferring funds
- > provide appropriate help if you have suffered rape or serious assault, are a victim of other crime, are ill or are in hospital
- > provide details of local lawyers, interpreters, doctors and funeral directors
- > do all we properly can to contact you within 24 hours of being informed that you have been detained by the local authorities
- > offer support and help in a range of other cases, such as child abductions, deaths of relatives overseas, missing people and kidnapping
- > contact family or friends for you if you need us to do so
- > make special arrangements in cases of terrorism, civil disturbances or natural disasters

If you know of someone in hardship or who has died let the Consulate know. We will try to help.

We cannot

- > get involved in private disputes regarding property, employment or commercial or any other matters
- > get you out of prison, prevent the local authorities deporting you after your prison sentence, or interfere in criminal or civil court proceedings
- > help you enter (or re-enter) the country, for example, if you do not have a visa or your passport is not valid, as we cannot interfere in another country's immigration policy or procedures
- > give you any legal advice, investigate crimes or carry out searches for missing people, although we can give you details of people who may be able to help in these cases, such as English-speaking lawyers
- > get you better treatment in hospital than is given to the local population
- > get you better treatment in prison than local prisoners, although we may raise concerns with local authorities if treatment falls below internationally recognised standards
- > pay any bills or give you money from public funds, for example for your health care, accommodation or travel costs
- > make travel arrangements for you, find you work or accommodation
- > make business arrangements on your behalf

Remember!

There is a charge for some types of consular support. This is to help cover the cost of providing support worldwide. We do not make a profit from these charges. For a full list of our Consular fees, contact the relevant Consulate **www.gov.uk/fco**.

Useful addresses

We are committed to helping British nationals in trouble overseas. The main Consulate is usually in the capital city. There are often small consular offices, including Honorary Consuls, in other cities and towns. Please check www.gov.uk/fco for further details.

Department for Work and Pensions

The Pension Service International
Pension Centre (IPC)
Tyneview Park
Newcastle-upon-Tyne
NE98 1BA

Tel: 00 44 (0)191 218 7777

Fax: 00 44 (0)191 218 7021

www.thepensionservice.gov.uk

The IPC deal with queries about UK benefits payable to overseas customers.

Electoral Commission

Trevelyan House
Great Peter Street
London
SW1P 2HW

Tel: 00 44 (0)20 7 271 0500

Fax: 00 44 (0)20 7 271 0505

Email: info@electoralcommission.org.uk

www.electoralcommission.org.uk

www.aboutmyvote.co.uk

**For details of UK Income Tax while abroad
contact: HM Revenue & Customs**

Centre for Non-Residents
St John's House, Merton Road
Bootle, Merseyside
L69 9BB

Tel: UK 0845 070 0040/
Abroad 00 44 (0)151 210 2222

Fax: UK 0151 472 6067/
Abroad 00 44 (0)151 472 6067

www.hmrc.gov.uk

**For National Insurance Contributions contact:
HM Revenue & Customs**

National Insurance Contributions Office
International Caseworker
Longbenton
Newcastle-upon-Tyne
NE98 1ZZ

Tel: UK 0845 9154811/
Living outside the UK + 44 (0)191 203 7010

hmrc.gov.uk/nic/

**For online advice on, and contact details of,
all UK public services**

www.direct.gov.uk

To contact the Future Pension Centre:

Future Pension Centre

The Pension Service

Tyneview Park

Whitley Road

Newcastle upon Tyne

NE98 1BA

(include **United Kingdom** if you are writing from
abroad)

Tel: UK 0845 3000 168/

UK Textphone 0845 3000 169

Lines are open 8am to 8pm Monday to Friday.

Tel: Living outside the UK +44 191 218 3600

Textphone +44 191 218 2051

Lines are open 8am to 5pm Monday to Friday

Reunite

Reunite International

Child Abduction Centre

PO Box 7124

Leicester

LE1 7XX

www.reunite.org

Advice line: +44 (0)116 2556 234

Age UK

England

Tavis House
1-6 Tavistock Square
London
WC1H 9NA
Phone: 0800 169 65 65
Email: contact@ageuk.org.uk

Scotland

Causewayside House
160 Causewayside
Edinburgh
EH9 1PR
Phone: 0845 125 9732
Email: info@agescotland.org.uk

Wales

Tŷ John Pathy
13/14 Neptune Court
Vanguard Way
Cardiff
CF24 5PJ
Phone: 029 2043 1555
Email: enquiries@agecymru.org.uk

Northern Ireland

3 Lower Crescent
Belfast
BT7 1NR
Phone: 0808 808 7575
Email: info@ageni.org

www.ageuk.org.uk



Foreign & Commonwealth Office

Tell us what you think!

Giving us feedback

We welcome your views on the support we provide. They will help us to identify what we do well and what we could do better. Visit **www.gov.uk/government/organisations/foreign-commonwealth-office/about/research** for our customer satisfaction survey, or ask your local Embassy or Consulate for a copy. Information about our official complaints procedure is also on this website.

If you prefer to contact us directly our contact details are:

Consular Directorate

Foreign and Commonwealth Office
King Charles Street
London
SW1A 2AH

Email: feedback.consular.services@fco.gov.uk

Tel: +44 (0)20 7008 1500

travel
aware

gov.uk/travelaware

www.gov.uk/fco

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