



Astbury Marsden
life working

Life Working in the UK

The UK is one of the most attractive destinations in the world; it offers a wealth of opportunities and is consequently an extremely desirable destination for a number of professionals of all nationalities.

We hope you find the information below useful in planning your move to England. If you have any further queries, then please contact your consultant who will be pleased to help you.

Visa

Your visa is the first step when taking the decision to move to the UK.

You can find more information at <http://www.ukba.homeoffice.gov.uk/workingintheuk/>.

Tax

Everyone working within the UK is required to pay income tax and national insurance.

National insurance helps pay for state healthcare and pensions. If you work for an employer, he/she will take it directly from your pay and send it to the government. You should then receive a pay slip that shows how much you have been paid and how much has been taken out for tax and national insurance.

You will receive a personal allowance of £6,475 untaxed. Earnings from £6,476 - £43,875 are then taxed at 20% and annual earnings above £43,876 will be taxed at 40%. Any earnings above £150,000 will be taxed at 50%.

National insurance number

In order to start paying national insurance (NI) you will need an NI number. The Department of Social Security (DSS) issues these numbers. In order to register call 0845 6000 643 to arrange an appointment. You will need to take your passport, a letter confirming you are employed or registered with an agency and other forms of ID.

For more information, visit www.hmrc.gov.uk.

Banking

We strongly recommend that you open a UK bank account as soon as possible. A bank account is important for receiving your salary and if you want to transfer money abroad.

In order to set up an account, most banks ask for your passport, a letter from your employer and proof of your residential address. The last two can be difficult if you don't yet have a job or you're flat-sharing and your name isn't on the bills or lease. To overcome this, you may be able to open an account before leaving home through a bank with UK branches.

Another challenge is obtaining credit cards or overdrafts. Residents new to the UK are deemed to have no credit rating, no matter how good their rating at home. It is possible to overcome this by providing letters of introduction or account statements from your bank at home.

Healthcare

The UK's National Health Service (NHS) provides free hospital care and medical consultations to most residents, including holders of UK Work Permits and their dependants.

Under the British system, patients initially see a general practitioner (GP) for all ailments. The GP then refers on to specialists as necessary. Once you find accommodation, you need to register with a GP, taking a bill or lease as proof of residence. Visit www.nhs.uk/England to find a GP in your area.

In an emergency, you should go to the nearest hospital with an accident and emergency department. If you cannot get there yourself, phone 999 or 112 and ask for an ambulance. These calls are free from any phone, including mobile phones, but must only be used in an emergency. Anyone visiting the Accident and Emergency section of an NHS hospital receives free medical treatment, regardless of visa status.

For more advice and information, see the NHS website; <http://www.nhsdirect.nhs.uk/> or phone NHS Direct on 0845 4647.

Accommodation

There is a range of different accommodation to rent and buy across the UK to suit every need. Before choosing where to live, it is advisable to check the public transport services to ensure it is easily commutable to work.

You can find information on properties available around the UK on the following sites whether you want to rent, flat share or buy:

www.findaproperty.com
www.gumtree.co.uk
www.propertyfinder.com
www.loot.com

All estate agencies also produce rental lists which you can pick up from their high street branch. Always choose an agent which is a member of a professional organisation, such as the National Association of Estate Agents (www.naea.co.uk). For agents in your area, see www.arla.co.uk.

If you're looking for a high-end property, a relocation consultant can show you homes listed by a range of agents and help negotiate a rental contract.

Average cost of Accommodation in London			
Flat-Share Rental per month		One Bedroom Flat Rental per month	
East London	£390 - £490 (single), £430 - £700 (double)	East London	£650 - £950
West London	£380 - £530 (single), £459 - £750 (double)	West London	£700 - £1000
South London	£380 - £500 (single), £450 - £750 (double)	South London	£700 - £980
North London	£300 - £400 (single), £480 - £700 (double)	North London	£750 - £980

In the UK, you are obliged to pay Council tax. This is a system of local taxation collected by local authorities and is a tax on domestic property. Generally, the bigger the property is, the more tax will be charged. Some property will be exempt from council tax. To find out more, visit:

http://www.direct.gov.uk/en/HomeAndCommunity/YourlocalcouncilandCouncilTax/CouncilTax/index.htm?cids=Google_PPC&cre=Money

All properties also require utilities (water, gas and electricity). Some agents include this in the rent, however most properties charge for these separately. Your property agent will be able to provide you with further information.

Transport

The UK has a comprehensive transport system of trains, underground/tube (London only), buses, river ferries and taxis. Many commuters also travel around by bicycle.

Due to the vast and varied forms of public transport, it isn't essential to own a car in central London - parking is extremely expensive and congestion charging applies to certain locations within the city. It is also almost always faster to get around by public transport.

London is famous for its black taxis. They all have a yellow 'for hire' sign on the top and a white license plate on the back.

For more information on London transport, fares, maps and routes, please visit www.tfl.gov.uk/tfl

When you arrive in the UK, it is likely that you will fly into London even if you intend to work elsewhere within the UK. London has five international airports (City, Gatwick, Heathrow, Luton and Stansted), which provide services to all major domestic and international destinations.

You can plan your door-to-door journey, to and from anywhere in Great Britain, with journey planner. It helps you find the quickest route from A to B by public transport, car or on foot. <http://directgov.transportdirect.info/Web2/>

UK cost of Transportation	
Weekly Zone 1-6 Travelcard	£50.40
Monthly Zone 1-2 Travelcard	£106.00
Train trip to Edinburgh	£110 (standard single)
Train trip to Cambridge / Brighton	£17 - £20 (single)
Avg mid-sized car rental for a weekend	£70
Return budget flight to Spain	£120 - £150 (budget carrier)
Return flight to Ireland	£50 - £150 (budget carrier)

Driving license

If your current driving license was issued in another EEA country, you can drive on it for three years after entering the UK.

Those with non-EEA licenses can drive for 12 months but must then apply for a provisional GB license and sit a written and practical driving test.

Licenses issued in some countries can be exchanged for GB licenses without sitting a test. These include Australia, Canada, Japan, New Zealand, and South Africa.

More information on licenses can be found at www.dvla.gov.uk.

Mobile phone

The majority of UK residents use a mobile phone so it is advisable to obtain a UK mobile number as soon as you arrive in the UK. The main mobile phone providers are O2, Vodafone, Orange, T-Mobile and Virgin. You can arrange a mobile phone on the internet or by visiting a service provider's branch.

Costs of Living in the UK

Living in the UK – particularly London – is expensive compared to many places in the world; however the cost of living is often not as high as expected.