



Foreign &  
Commonwealth  
Office

# GOING TO LIVE ABROAD



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# 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.

As a rule, British nationals who live overseas can receive the same consular support as British visitors as set out in the Foreign & Commonwealth Office's consular guide: *Support For British Nationals Abroad*.

More details can be found in this document, available at all Diplomatic Missions overseas.



# 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, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Republic of Ireland, Slovakia, Slovenia, Spain, Sweden and the United Kingdom (UK), plus 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 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.

- **REQUEST A UK STATE PENSION FORECAST**

A state pension forecast tells you in today's money values the amount of state pension you have earned already and the amount you can expect to receive at state pension age.

Obtain **form BR19** from your local social security office or contact the State Pension Forecasting Team. If you wish to obtain a pension forecast from abroad you should contact the National Insurance Contributions Office at HM Revenue & Customs and ask for **form CA3638**.

You will still receive your state pension on retirement (provided you have reached state pension age) if you live overseas, but it may not be increased annually if you are going to live outside the EEA or if you reside within the EEA but are not covered by EC social security regulations.



- **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. See *leaflet Living or retiring abroad (IR138)*.

## **FIND OUT ABOUT THE BENEFITS OF OFFSHORE BANKING**

Once you are no longer resident in the UK, different taxation rules apply depending on your country of residence. You may want to seek independent tax advice and consider the benefits of offshore banking before you retire abroad. An offshore bank account can play an important role in helping to minimise your tax liabilities. Additional benefits may include asset protection, estate planning, confidentiality, security, and the ability to deal with English-speaking professionals who understand culture sensitivities and the unique needs of expatriates.

## **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 exported. For further information see *leaflet Going Abroad and Social Security Benefits (GL29)*.

- **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), Guernsey (SA4), Israel (SA14), Jamaica (SA27), Jersey (SA4), Mauritius (SA38), New Zealand (SA8), Philippines (SA42), Turkey (SA22), USA (SA33) and Yugoslavia (SA17) (applies to the Republics of the former Yugoslavia). The leaflets explaining what these agreements mean for you can be obtained from the Department for Work and Pensions (DWP).

## **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 Department for Work and Pensions 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, 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 Department for Work and Pensions 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. It is highly recommended to get health insurance to cover private medical and dental treatment, and medical repatriation to the UK.

## **FIND OUT ABOUT ACCOMMODATION COSTS**

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 intend to buy property abroad make sure you seek professional legal advice. Your local British Embassy, High Commission or Consulate can provide a list of English-speaking lawyers who can assist you.

## **ASK FOR ADVICE**

Get in touch with expatriate organisations in the country you plan to live in. The Internet is a very good source of information. Ask the foreign embassy in London for information on living in their country, e.g. tax regime, healthcare provision, etc. Read any relevant books and magazines.

## WHEN YOU ARRIVE

### **REGISTER WITH THE LOCAL AUTHORITIES**

This will 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 to which you are entitled and at worst you may be breaking local law.

### **REGISTER WITH THE LOCAL BRITISH EMBASSY/HIGH COMMISSION/CONSULATE**

This will help the Consulate keep in touch with you if you get into difficulties, or in the case of an emergency abroad. In countries with large expatriate communities the Consulate may also have a fact sheet to help retired UK expatriates settle in.

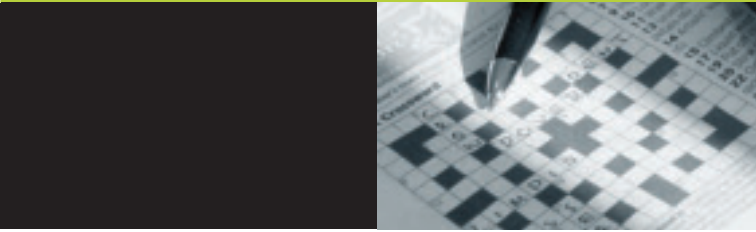
### **ENSURE YOUR PASSPORT IS VALID**

Fill out the next-of-kin details on the back page. If your passport is about to expire apply to the British Embassy, High Commission or Consulate to have it renewed. 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.

## **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 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 website. [www.electoralcommission.org.uk](http://www.electoralcommission.org.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:

- Issue replacement passports
- Provide information about transferring funds
- Provide appropriate help if you have suffered rape or serious assault, are a victim of other crime or are in hospital
- Help people with mental illness
- 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 and kidnapping
- Contact family or friends for you, and
- 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**

- Give you any money or pay any bills on your behalf (we may in very exceptional circumstances lend you some money, from public funds, which you will have to pay back)
- 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
- Make travel arrangements for you, or find you work or accommodation
- 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, especially if your visa or passport is not valid
- Pay for your health care, accommodation or travel costs
- Get you better treatment in hospital or prison than is given to the local population
- Make business arrangements on your behalf.

# 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. These are available on the Foreign & Commonwealth Office website [www.fco.gov.uk/directory](http://www.fco.gov.uk/directory)

## **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 3836

[www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

The IPC deal with queries about United Kingdom 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](mailto:info@electoralcommission.org.uk)

[www.electoralcommission.org.uk](http://www.electoralcommission.org.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](http://www.hmrc.gov.uk)

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

National Insurance Contributions Office  
Centre for Non-Residents Newcastle, Longbenton,  
Newcastle-upon-Tyne, NE98 1ZZ  
Tel: UK 0845 9154811 / Abroad 00 44 (0)191 203 7010  
Fax: UK 0845 915 7800 / Abroad 00 44 (0)191 225 7800  
[hmrc.gov.uk/nic/](http://hmrc.gov.uk/nic/)

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

[www.direct.gov.uk](http://www.direct.gov.uk)

**State Pension Forecasting Team**

Future Pension Centre  
The Pension Service, Tyneview Park, Whitley Road,  
Newcastle-upon-Tyne, NE98 1BA  
Tel: UK 0845 3000 168  
Fax: UK (0)191 218 7006  
[www.dwp.gov.uk](http://www.dwp.gov.uk)  
See also contact details for International Pension Centre (IPC)

**Age Concern Information Line**

Age Concern England  
Astral House, 1268 London Road, London, SW16 4ER  
Tel: 0800 00 99 66  
Fax: 00 44 (0)208 765 7211  
[www.ageconcern.org.uk](http://www.ageconcern.org.uk)



## **The Association of Retired and Persons Over 50 (ARP/050)**

Windsor House, 1270 London Road, London, SW16 4DH

Tel: 00 44 (0)208 764 3344

Fax: 00 44 (0)208 764 3311

E-mail: [info@arp050.org.uk](mailto:info@arp050.org.uk)

[www.arp050.org.uk](http://www.arp050.org.uk)

## **Help The Aged Senior Line**

207–221 Pentonville Road, London, N1 9UZ

Freephone: 0808 800 6565

Tel: 00 44 (0)207 278 1114

Fax: 00 44 (0)207 278 1116

Email: [info@helptheaged.org.uk](mailto:info@helptheaged.org.uk)

[www.helptheaged.org.uk](http://www.helptheaged.org.uk)

## **FEEDBACK**

We welcome your views on the support we provide. If you have any comments or suggestions about the support you received, please write to the address below:

Feedback

Policy, Communications and Training Group

Consular Directorate

Foreign & Commonwealth Office

Old Admiralty Building,

Spring Gardens, London, SW1A 2PA

Tel: 00 44 (0)207 008 1500

Fax: 00 44 (0)207 008 0152

E-mail: [feedback.consular.services@fco.gov.uk](mailto:feedback.consular.services@fco.gov.uk)



Foreign &  
Commonwealth  
Office

### **Consular Directorate**

Foreign & Commonwealth Office  
Old Admiralty Building  
The Mall, London, SW1A 2PA  
Tel: 00 44 (0)207 008 1500



### **COMMENTS AND SUGGESTIONS**

We welcome the views of our customers on the quality of the service we provide. Please write to the Head of Consular Directorate at the address above.

[www.fco.gov.uk/travel](http://www.fco.gov.uk/travel)

