

Starting your new journey to the UK



HSBC UK

Together we thrive

Relocating to the UK



The perfect partner for your international journey. We're here to support you as you begin your new life in the UK.

This guide has been designed to give you an overview of some of the things you might want to think about before you move, from banking and healthcare to cultural differences. We hope that it helps to make your move to the UK as smooth as possible.

With around 600 branches across the country, we're one of the largest retail banks in the UK. We also offer 48 Premier Centres, for our international Premier customers.

Fast facts



Capital city: London



Currency: Pound Sterling (GBP £)



Time zone: GMT (GMT +1 late March to late October)



Government: Parliamentary constitutional monarchy



International dialling code: +44 (0044)



Main languages: English



Emergency services phone number: 999

Are you ready to move?

Moving to a new country takes careful planning. Here are some of the things you may need to think about before you move, or soon after arriving.

Housing

Research your housing options. A number of websites will show you what's available in your chosen area. Common sites include Zoopla and Rightmove within the UK, but you'll find a number of local estate agent sites useful as well as the local newspaper. When choosing an area, you'll need to consider transport links, catchment areas for local schools, the social scene and average cost of living.

Renting

You will typically have to undergo several checks. Most residential rental agreements are for six to 12 months. In the majority of cases, you'll need approximately six weeks' rent as a deposit as well as a reference letter from your employer. Tenants usually have to pay for gas, electricity, water, phone, broadband and council tax bills.

If you cannot prove your earnings or you do not have a UK guarantor, you may be asked to pay six months' rent upfront.

Buying

The most common way to do this is to take out a UK mortgage on a property. You will need a solicitor or conveyancer to deal with the paperwork. Costs that will need to be paid include legal fees, stamp duty and land registry costs.

Before you can get a mortgage, you'll need a 'Decision in Principle' – this gives you an indication of the amount you may be able to borrow to buy a property.

Visit www.hsbc.co.uk/mortgages for more information on getting a mortgage.

Your home may be repossessed if you do not keep up repayments on your mortgage

Check your driving license

You need to make sure your current licence will allow you to drive in the UK. In most cases you will have to take the UK driving test after being in the country for 12 months.

To drive in the UK you need to:

- ◆ be at least 17 years of age
- ◆ have a current valid driving licence
- ◆ have up to date vehicle insurance
- ◆ be driving a car that's passed its MOT test

For more information visit www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency

National insurance number

You may have a National Insurance (NI) number printed on the back of your biometric residence permit (BRP). You don't need to apply for a National Insurance number if you already have one, or one is printed on your BRP.

If you don't have a National Insurance number, you must apply. You can only apply for it once you're in the UK. You must have the right to work or study in the UK to get a National Insurance number.

To find out more visit www.gov.uk

Income tax

You have to pay tax on your income if you come to live in the UK. How you pay depends on whether you're employed or self-employed.

If you're employed your employer will deduct Income Tax and National Insurance from your wages. You'll have to send a Self-Assessment tax return if you work for yourself for example or you have other UK income.

For more information on UK Income tax visit www.gov.uk

Hospital treatment

The UK's National Health Service (NHS) is the country's main provider and is free for permanent residents. However, you'll need to check your entitlement to free NHS treatment. Private healthcare is a fee-paying option. To see if you're entitled to free NHS treatment visit www.citizensadvice.org.uk

GP services

Anyone in England can register and consult with their local GP without charge. To find your local GP visit www.nhs.uk

NHS Dental Services

Dentists charge all those who are taken on as NHS patients, unless:

- ◆ the treatment is free (certain NHS dental treatments are free)
- ◆ the patient is exempt or partially exempt from charges on the grounds of age, pregnancy, or income.

Find out more about NHS dental care at www.nhs.uk

Schools and Education

All children in the UK, typically between the ages of 5 and 16 are entitled to a free place at a state school. Children start school the September after their fourth birthday. State schools follow the national curriculum. To get a place, you'll need to apply through your local council.

Private schools, also known as independent or public schools, charge fees to attend. Pupils don't need to follow the national curriculum.

Working in the UK

As one of the world's largest economies, the UK offers a wealth of commercial opportunities.

To join its vibrant community and make the most of the opportunities available, you'll need to establish your right to work in the UK.

Citizens from certain countries can enter the UK on a visa-waiver program, which allows you to complete a quick and simple form as you enter the country. Others may need a work permit or visa.

Check that you have the right visa or work permit before you arrive in the UK.



We offer a range of accounts and services to help you manage your finances and make the most of your money.

Explore our current accounts at www.hsbc.co.uk/currentaccounts

Managing your money in the UK

Your finances don't have to be complicated when you move.

You can manage your money quickly and easily with a UK current account. To make things easier, you could open an HSBC UK current account in your home country before you leave, so it's ready for when you arrive (terms and conditions and eligibility apply).

All our current accounts give you 24/7 access to your finances via online and telephone banking.

Your credit score

If you're moving to the UK for the first time, or moving back after living abroad, you'll need to build your credit history. Even if you've got a strong credit history in your home country, you'll be starting from zero in the UK.

You'll need a credit history to apply for things like a mobile phone contract and insurance. A strong credit score will improve your chances of borrowing through mortgages, loans and credit cards.

Even if you have no need or plans to borrow money, it's still a good idea to try to build and carefully manage your credit score. You could do this by using your credit cards regularly, but ideally paying off the full balance each month.

Customs and culture



Regional identities

The UK is made up of four separate countries; England, Scotland, Wales and Northern Ireland. Each country, has a strong sense of national identity and its own unique customs and traditions.



Communication

Although the British may seem reserved or even aloof, they are in fact friendly and welcoming to foreign visitors.



Punctuality

For business meetings and social occasions, punctuality is key. Being late can be seen as a lack of respect, so always let someone know if you're going to be delayed.



Gifts

Unlike certain cultures, it's not appropriate to give gifts at business meetings in the UK. In fact, some companies don't allow their employees to accept gifts. You can, however, take chocolates, flowers or wine if you're invited to a colleague's home for a social occasion.



Public holidays

Also known as bank holidays in the UK. Most people don't work on these days, however it does depend on your contract. Bank holidays vary slightly across the UK. For the full list visit www.gov.uk/bank-holidays



Checklist

Moving to the UK takes planning and preparation. Here are some of the things you'll need to consider before and after you arrive.

Essentials

- Apply for your National Insurance number, if you don't already have one
- Check that your driving licence will allow you to drive in the UK

Finances

- Open a UK bank account before, or once you arrive. Explore our range of current accounts at www.hsbc.co.uk/currentaccounts
- Start building up a credit history – good credit is needed for a lot of things, from mobile phone contracts to getting a loan or a credit card

Housing

- Get in touch with local estate agents and start looking at housing options online as soon as possible
- Get your paperwork and references ready. If you're renting, you'll need around six weeks' rent as a deposit, plus a reference from your employer

Healthcare

- Check to see if you're eligible for free NHS hospital treatment
- Register with a local GP and dentist

Schools

- If you know where you're moving, or have already arrived, contact your local authority to apply for state school places

Work visa or permit

- Check that you have the correct visa or work permit before you arrive

Customs and culture

- Research the culture and understand the differences in local laws, customs and business etiquette

Enjoy the UK, travel the country, spend time outdoors and sample the food. There is so much to see and do.



Accessibility

To find out more about our accessible services please visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us. A textphone service is also available for customers with hearing and/or speech impairments.

If you use your own textphone you can call us on **03457 125 563** (**+44 207 088 2077** from overseas).

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