

# 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.

# 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 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 value 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.

## 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), Guernsey (SA4), Israel (SA14), Jamaica (SA27), Jersey (SA4), Mauritius (SA38), New Zealand (SA8), Philippines (SA42), Turkey (SA22), USA (SA33) and the republics of former 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).

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](http://www.dwp.gov.uk)) or the Citizens Advice website ([www.citizensadvice.org.uk](http://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, 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.

## 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 independent 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

If you are retiring overseas, Age Concern ([www.ageconcern.org.uk](http://www.ageconcern.org.uk)) and [www.direct.gov.uk](http://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](http://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 to which you are entitled and at worst you may be breaking local law.

## Register with the local embassy/ High Commission/Consulate

Use our online registration service, LOCATE, on our website ([www.fco.gov.uk](http://www.fco.gov.uk)) to record and update your address overseas. 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 in the contact details of two relatives or friends who can be contacted in an emergency 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. 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](http://www.electoralcommission.org.uk)** and **[www.aboutmyvote.co.uk](http://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:

- > 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, 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 told 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 want
- > 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 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, or find you work or accommodation

- > make business arrangements on your behalf
- > make sure you will be safe in another country – safety and security are matters for the government concerned
- > provide compensation if you are affected by a major catastrophe or terrorist attack.

## **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. A full list of our consular fees is available at **[www.fco.gov.uk](http://www.fco.gov.uk)**.

# 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 FCO 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 7021

**[www.thepensionsservice.gov.uk](http://www.thepensionsservice.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](mailto:info@electoralcommission.org.uk)

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

**[www.aboutmyvote.co.uk](http://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](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

**[hmrc.gov.uk/nic/](http://hmrc.gov.uk/nic/)**

**For online 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**

Age Concern England

Astral House

1268 London Road

London SW16 4ER

Freephone (Age Concern England and Scotland):  
00 44 (0)800 00 99 66

Tel (Age Concern Wales):  
00 44 (0)29 2043 1555

Tel (Age Concern Northern Ireland):  
00 44 (0)28 9024 5729

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

**[www.ageconcern.org.uk](http://www.ageconcern.org.uk)**

Email (Age Concern Scotland):  
[enquiries@acscot.org.uk](mailto:enquiries@acscot.org.uk)

**[www.ageconcernscotland.org.uk](http://www.ageconcernscotland.org.uk)**

Email (Age Concern Wales):  
[enquiries@accymru.org.uk](mailto:enquiries@accymru.org.uk)

**[www.accymru.org.uk](http://www.accymru.org.uk)**

Email (Age Concern Northern Ireland):  
[info@ageconcernni.org](mailto:info@ageconcernni.org)

**[www.ageconcernni.org](http://www.ageconcernni.org)**

## **Help The Aged**

### **England**

207–221 Pentonville Road  
London N1 9UZ

Tel: 00 44 (0)207 278 1114

Fax: 00 44 (0)207 278 1116

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

### **Scotland**

11 Granton Square  
Edinburgh EH5 1HX

Tel: 00 44 (0) 131 551 6331

Fax: 00 44 (0) 131 551 5415

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

### **Wales**

12 Cathedral Road  
Cardiff CF11 9LJ

Tel: 00 44 (0)2920 346 550

Fax: 00 44 (0)2920 390 898

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

### **Cymru**

12 Heol y Gadeirlan  
Caerdydd CF11 9LJ

Tel: 00 44 (0)2920 346 550

Fax: 00 44 (0)2920 390 898

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

### **Northern Ireland**

Ascot House  
Shaftesbury Square  
Belfast BT2 7DB

Tel: 00 44 (0)2890 230 666

Fax: 00 44 (0)2890 248 183

Email: [infoni@helptheaged.org.uk](mailto:infoni@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**

Strategy, 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

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

## **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.



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