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HOW TO ARRIVE AND THRIVE IN THE UK

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SAMPLE



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- Chapter 1 -

VISAS

The different types of Passports and Visas involved

In order for someone to live and work in the United Kingdom, you have to have one of the following:

- A British Passport that states that you are a British Citizen
- An European Union passport
- An European Economic Area passport (Norway, Iceland, Liechtenstein and Switzerland)
- An entry clearance visa (which is where the new 5 Tier system comes in)

If you do not have a passport of the first 3 types of passport mentioned above (or are married to someone who does), then you will need to secure a visa. Visa requirements differ slightly in each country that Britain has a diplomatic presence.

Arranging visas and obtaining all the necessary supporting documentation is not a cheap or quick process. People who require a visa and who arrive in the UK without one will be sent back to their home country at their own expense. If your employer is transferring you, they will need to apply for a work permit for you. There are a number of ways to get an entry clearance visa, but these depend on your individual circumstances.

Applying for a visa for the United Kingdom can be a daunting task. They will not allow the application to proceed unless you have all the necessary paperwork in order first. You should start the application for your visa at least 3 months prior to your anticipated departure date. It is also wise not to go resigning from your job, ordering airline tickets and such like **until you have seen the visa in your passport.**

INSIDER INFO: *The vast majority of countries issue a passport that has an unique identification attached to it. This can be a number and/or barcode. It is unique to the person carrying the passport and remains theirs for life. This number is recorded whenever you enter any country.*

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THE FINAL COUNTDOWN

With more than 3 months to go

1. Begin your visa application first by requesting information on how to obtain your visa, residency and work permits before you leave. It is best to phone the local British issuing office and speak to somebody. Get an idea from them how likely your application is to succeed. Obtain copies of important documents, eg, passports, driving licences, birth certificates, wedding certificates, school reports, work references, medical reports, divorce papers, etc. All these papers cost money to get, but think of it as an investment.

These procedures take time, sometimes many weeks - even months. Begin gathering the required documents as soon as possible - waste no time. Once they've all arrived submit your application.

INSIDER INFO: *It may be wise to phone the High Commission/embassy on different days and speak to at least two different people, asking them the same questions.*

2. Establish a written timetable for the move working in the belief that your application will be successful. For example, determine when the working partner has to be in the UK, and when the rest of the family can follow. Or what is the soonest you can make it to the UK. As time runs out this plan will ensure that you will not have any nasty surprises at the end with no time to deal with them. Write this plan up and refer to it. As time goes by you will refer to it more often and for longer each time. Don't display it in a place where unwelcome eyes may see it.

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ARRIVAL IN THE UK

Clearing Immigration Control

The vast majority of people arriving in the UK do so at Heathrow International Airport. This is one of the world's biggest and busiest airports and never fails to impress the first-time visitor with its size. Just about everything is well signposted and finding your way around isn't too difficult. If you are overawed or feel lost, just follow the crowd.

The procedure involves clearing Immigration Control first, then on to collect your luggage with the finale being a walk through a corridor of Customs officials. If your papers are in order, you're visibly in good health, not carrying anything illegal in your luggage and don't look like you're hiding something, then you have nothing to fear. This process should be a formality taking just under an hour to complete.

As you get off the plane, look up toward the ceiling to spot the yellow and black signs leading to Immigration Control or Baggage Claim. Once you get there you will see two options - one marked "British and European Union passport" and the other marked "Foreign passport". If you have a British, European Union or EEA passport you can pass through the first one which rarely has a queue and usually just one or two officials who just want to see the passport cover. All other passports (even American and Canadian) need to join the normally lengthy queue under "Foreign passports".

When its your turn at the counter of an Immigration Control official you will need to only initially present your passport. Depending on your visa and accompanying story, you may be asked for further information such as proof of funds, return ticket, accommodation details, work arrangements, all of which will be related to your visa stipulations. For the vast majority of people this encounter is a mere formality.

INSIDER INFO: *Present your passport to the Immigration official with the cover closed. Having it open to your relevant visa annoys them. They have to do this job all day long and have a procedure that starts with looking at the cover to ascertain your nationality. Do not start the encounter badly.*

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TAX AND OTHER THINGS YOU WILL NEED TO KNOW

There are a number of different taxes you will have to pay as a resident of the UK. The UK tax year runs from 6th April until the 5th of April the following year. Like any country, taxation is an extremely complicated area and you are advised to seek specialist advice regarding your personal tax liability. The taxes listed below cannot be avoided and you will have to pay regardless of your nationality or personal circumstances. It is in everyone's best interest that you pay your share of taxes, especially if you have long-term plans in the UK. The average person pays about 30% in direct taxation on their income.

INSIDER INFO: *Your personal tax office is never situated near where you live, but always far away from you.*

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OPENING A BANK ACCOUNT

The reality is...

It is not easy to open a bank account in the UK if you are a foreign national. It is an experience that stays with some people for a long time. Too often it is an unpleasant introduction to the British way of doing things. Whatever happens, do not lose your temper with the staff at a bank under any circumstances – it will only make things worse.

Apparently none of the Banks have any written procedure on how foreign nationals are to go about opening an UK account, so don't even ask for a brochure on this subject from any bank. It appears that

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there is no set list of criteria to judge applicants by either. Each applicant is judged on their individual merits, such as nationality, work authorisation, location, bank references, financial history, employment status, employment history, cash on hand and likely size of the account to be maintained. Even appearance and linguistic ability can make a difference. Some financial institutions (Abbey National being one) will not consider applicants who haven't lived in the UK for less than a year. Alliance & Leicester expect five years' residence.

INSIDER INFO: *If you think you will be wanting to take out a mortgage (home loan), having your account with one of the big 4 high street banks will help a lot. They're more able to assess your credit worthiness accurately and have mortgage companies of their own.*

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PUBLIC TRANSPORT

The public transport system in the UK is very good. It may not be cheap in places, but at least its there. Most people's existence would be much the poorer without public transport. However, on a small crowded island like the UK, a disruption to the public transport network has a ripple effect. Short delays and overcrowding in rush hour is common.

London's public transport system will be described in detail below, as it will serve as the example in this work for public transport in the UK in general. Other cities and regions' delivery of this essential service will vary slightly from the London system.

INSIDER INFO: *The fare structure is biased toward being expensive if Zone 1 is included in the journey.*

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ACCOMMODATION

The Awful Truth

Property and accommodation in the UK is a complex and difficult subject. It stems from Britain having arcane property laws going back to medieval times. This is no joke - medieval property laws are alive and well in the UK. A classic example is that there is no Law of Offer and Acceptance. You can think you've bought a house, but a few days before finalising written matters, the seller can pull out of the deal having accepted a higher offer from someone else. (This practice by the way is called "gazumping"). "). A legal outlook that favours tenants over landlords influences the property rental market. Finding decent rental accommodation at an acceptable price is a lengthy task. Sadly the standard and quality of accommodation in the UK leaves a lot to be desired.

INSIDER INFO: *Accommodation is probably going to be your biggest single item of expenditure.*

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WHAT DO THINGS COST?

What is "affordable"?

Doing direct comparisons of price levels in any country is really an exercise of little value. Consumer goods in Cuba are expensive to Cubans, but the same items in Japan (at a higher price in any currency) are cheap to the Japanese. How can this be? What we can afford to pay for goods is a function of what we earn. What we can spend is after tax has been deducted and other essential needs have been paid for. In a country like the UK you don't spend as much money on healthcare and safety as in other countries. Those items are already included in the taxes paid. Taxes are surprisingly low in the UK, but that is slowly changing.

So how do we make a meaningful comparison? The only item everyone worldwide has the same amount of, is time. Consider "time" to be a universal currency. Thus a good measure of affordability is how long it

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will take you to earn the same item. (The fact that items vary in quality and need replacing more often in some countries will be ignored for now). Calculations for your doing the same job in the UK is obviously necessary to conduct a meaningful review, so see the chapter on employment.

INSIDER INFO: *Prices anywhere are what they are because that is what people can afford to pay.*

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EMPLOYMENT IN THE UK

The Way the Labour Market Works

The UK has a sophisticated labour market. More than a third of employees work on a contract basis which can range from a few years to a few weeks in duration. Job security is something of a rarity in the modern British economy. This state of affairs exists to allow employers to easily shed staff in an economic downturn by not renewing contracts. However, with over 28 million jobs in existence in the UK today, most people should be able to find the right job for themselves.

INSIDER INFO: *Charging people to register with an agency is illegal. Avoid agents demanding payment.*

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THE UK WEATHER

The Facts

People the world over have a very negative impression of Britain's weather. In parts of the UK this perception is warranted. Many people think it rains every day in the UK and when it is not raining it is snowing. The variance in weather for such a small island is somewhat surprising. The facts make for interesting reading.

The average temperature range in the UK varies from 0 Celsius (32 Fahrenheit) in winter to 24 Celsius (75 Fahrenheit) in summer. Occasional winters see the daily high fall below freezing in places, whilst in some summers the daily high can reach the mid-30s Celsius. The warm Atlantic Gulfstream current coming up from the Caribbean tempers the northern climate to such an extent that the weather is less extreme than other cities at the same latitude. Continental Europe suffers much more severe winters compared to the UK.

INSIDER INFO: *If you head due west from the UK, your first landfall will be in Canada which has far harsher winters.*

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LANGUAGE

Making Sense Of It All

You will find stark and surprising language differences throughout the UK. Just a distance of a few miles will yield different accents and different regional words. Colloquialisms abound in the various regions of England and even more so amongst the Welsh, Scots and Irish areas. People in Yorkshire sound very different to people in Surrey. The Somerset accent is very different from an Aberdeen accent. People from Birmingham are speaking the same language as those from Cornwall, but often it doesn't sound that way. The Scots sound completely different again from their English neighbours, but then also have their own regional differences in accent. Someone from Glasgow doesn't sound much like someone from Edinburgh although a matter of a few miles separates the two cities. The Irish, the Scots and the Welsh also have their own forms of a Celtic language, just to complicate matters. The accent from Liverpool is called "scouse", while the Newcastle accent is called "Geordie".

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Try not to mix up 'English' English and other forms of English. English spoken in England is not the same as American or Australian English. Don't confuse your "biscuits" and "cookies". "Crisps" are what most other English speakers call "chips". "Fries" and "chips" in England are...chips. Most English people will understand you when you talk about the 'fall', but the UK will always have 'autumn'. 'Hi mate' is not the correct, nor the appreciated way to approach a person. 'G'day', 'Howdy' or 'Hey dude' will receive a frown and raised eyebrow in most cases. You're more likely to be acknowledged after saying 'Good morning, good afternoon or good evening'. Say, 'Excuse me' and wait for eye contact if you want to ask someone something.

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UK FACTS AND FIGURES

Britain is officially titled the United Kingdom of Great Britain and Northern Ireland. For simplicity sake it is referred to as "Britain". Its inhabitants, Britons, are the descendants of a mixture of Celts, Saxons, Romans, Vikings, French (Norman) and many other nationalities. Modern Britain is a multinational, multicoloured, multicultural and multilingual country. As with most countries in the world there are many influences from outside Britain that make it the country that it is today.

Many people born in the UK would rather describe themselves as Welsh, English, Scottish or (Northern) Irish before calling themselves British. A typical British home doesn't exist. Living in the north of England is not the same as living in the south of Scotland, or southern England for that matter. City life is not the same as living in the countryside. Cities have different atmospheres on their respective streets, which depends mostly on the size of the city. Almost every town and village in Britain has its own character. This rich cloth of diversity and identity is one of the factors that make Britain a great country. Everybody should feel at home somewhere in it.

INSIDER INFO: *The larger English cities are very cosmopolitan with many races, creeds, religions, classes, languages and nationalities living side by side. London is a "World City" with just about every nationality possible represented.*

If you would like to have the full version of this guide, then please click on the following link:

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