



**This guide
will help you to:**

- Plan and timetable your move
- Budget for your new life
- Buy or rent a property
- Control your currency exchanges
- Settle in successfully

We help you plan, find and buy an overseas property

How to Move Overseas

Moving successfully to a new country

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Speak to the experts

Buying a property overseas is a simple matter of putting one foot in front of the other. But you do need to ensure that you are on a firm footing by having a team of professionals behind you. At Property Guides we call the perfect team our **Golden Three**: estate agent, lawyer and currency specialist. Contact us to be introduced to your Golden Three.

- **020 7898 0549**
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- **youroverseashome.com**

Is this the year you do it?

A new life in the sunshine, space and job opportunities abroad is within your grasp. Nobody says it's easy, but millions have already done it, so why not you?

Emigration requires planning, but this guide provides a framework and a step-by-step plan to help make it easy.

Along with the excitement, some might be a little nervous about moving to another country with an unfamiliar legal system, language and currency. Some might be worried about getting a visa, finding a nice home, registering for healthcare, jobs, ensuring the kids are happy and making new friends.

Others might simply not know where to start.

Whatever your problem, we can help you, with a roadmap and clear explanation of the process, the costs and timescales.

Visit www.propertyguides.com for more information about moving abroad. Read area guides to 12 countries, expat blogs, legal news, property market updates, how to rent and much, much more. Sign up to our regular blogs written by British folk who have already done it, and made all the mistakes so you don't have to...

Good luck with your move.

The Team at Property Guides





Why emigrate?

Five reasons to emigrate

Still thinking about it? We love the UK, but we also know there's a big world out there and we only get one life! Here are five reasons to try a new country and maybe enjoy a longer, healthier and happier life abroad too.

1. A Better Life

You might suspect that you only really appreciate foreign countries because you're on holiday there. Well, the subjective data backs up the anecdotal evidence! According to the OECD's Better Life Index, Australia, New Zealand, the USA and Canada are among 13 OECD countries with a better overall quality of life than the UK. When it comes to health, we are beaten by Spain, Greece, Italy and 17 other countries. For housing, the UK comes well below the OECD average, being beaten by the USA, Australia, Canada, Ireland, New Zealand, Spain, France, Portugal...

2. Spacious Homes

An Englishman's home is rarely a castle any more! New British homes average 76 square metres, while in Spain it's 97m², in New Zealand it's 195m², in the USA it's 201m² and in Australia a whopping 214m². You want space? Can you handle so much space!?

3. Cost of Living

The cost of living in Britain is one of the highest in the world. In the latest Property Guides Cost of Living Index, the UK was more expensive to live than all 12 of the countries we cover apart from Australia and New Zealand.

4. The weather

It's easy to forget just how little sun the UK gets; around 1,500 hours per year in London. Central France enjoys at least 30% more sunshine. Many Mediterranean, Caribbean and North American countries not only enjoy far more sunshine than the UK, but it's spread throughout the year much better too. So even in the depths of winter Spain has two hours more daylight in the evenings, adding up to 3,000 per year in Malaga.

5. Health

Sunshine, warmth, fresh food all year and a naturally clean and healthy environment make spending time outside a natural part of life in many other countries. The result? The World Health Organization (WHO) found UK life expectancy to lag behind 19 other countries, including, of course, Australia, Spain, Italy, France, Canada, New Zealand

“Sunshine, warmth, fresh food all year and a naturally clean and healthy environment make spending time outside a natural part of life in many other countries.”

Plan and timetable your move

Ready to go?

Use our emigration checklist to plan and timetable your move.

As soon as you know you want to move

- ☐ Research answers to the basic questions. Where will you live, how will you make a living, will you buy a property...?
- ☐ Ensure you have all information you need, signing up to blogs and websites. Set a target date and make a plan! This is a big project and recording your progression towards your goal will help keep you on track. Once you have found an answer to each question, record it, store it, tick it off the list and move on to the next.
- ☐ Speak to an emigration advisor from that country. Pop along to Down Under Live, Your Overseas Home or similar shows.

A year before you move

- ☐ It's time to get serious about residency and immigration. For many countries you will need to apply for a visa a year ahead.
- ☐ For immigration based on a job offer, it is time to research work opportunities. Is there a professional convention on the horizon where you can make international networks? Would additional training or qualifications improve your chances? Is speaking the language essential?
- ☐ Begin to narrow your options. What and where can you rule out? If you don't want to buy a property yet, just focus on rentals. If you can afford private health insurance, leave accessing state healthcare on the back burner.
- ☐ If you're selling your home to finance your move, what do you need to do before putting it on the market? Start to declutter and enjoy a healthy, cleansing game of "keep, donate, toss"

- ☐ Involve your kids! Don't let them overhear you discussing their future with other people before you've even explained it to them.
- ☐ Set up a bank account in your new country. This may seem early, but you will soon start to incur expenses if you're serious.
- ☐ Open an account with a currency exchange specialist. Consider prefunding your account to get a much better rate than just by spending on your credit card. A company such as Smart Currency Exchange will offer you numerous tools to help make the most of your money.
- ☐ If you are moving to a country where you don't speak the language, start learning. Most languages require around 800 hours of study before you start getting fluent, so start racking up some studying hours.
- ☐ Consider an early viewing trip. If you only know the country from summer holidays, try experiencing it in a different season

Six months before you move

- ☐ If required, request necessary vaccinations from your doctor. You will usually need these at least three months in advance. It isn't just the country you are going to that you need to be protected in, but also anywhere you might travel to from there.
- ☐ Get serious about your UK property. Put it up for sale or give notice to your landlord.
- ☐ Contact your vet about a pet passport. You will need to ensure they fit all necessary requirements for the move.
- ☐ Begin to make serious job enquiries.
- ☐ Make a few enquiries on local forums over there. Maybe you can find an ally for you and a pen pal for your kids. Via the internet, listen in on local radio stations, or read local newspapers online.

- ☐ Contact an independent financial advisor about savings, investments, pensions and tax. It may pay to plan your move for a certain time of the year to be entitled to a tax rebate. They will also be able to advise you on the tax ramifications of your move, and can also discuss the best options for you and your pension.
- ☐ Assess whether you should continue paying into your pension fund or making National Insurance contributions.

Three months before you move

- ☐ Absolutely sure you're going? Then give formal notice to your employer.
- ☐ Contact removals companies to receive quotations for moving your personal items. Make sure you have assessed all their insurance status and what their insurance policy cover – such as if storage is included. Begin packing non-essentials.
- ☐ Book transport to your new country for your family.
- ☐ Book transport for your pets.
- ☐ Amalgamate all your funds in the UK to potentially transfer into your new bank account. Wind up any investments that you don't wish to continue.
- ☐ Speak to your currency specialist about transferring your UK pension fund to your overseas bank account.
- ☐ Fill out your tax form P85.
- ☐ It's time for a serious viewing/organising trip. The more you can sort out now, the easier your move will be. Sort out temporary accommodation if necessary, book your kids into schools and doctors, open your bank account if you haven't already.

Six weeks before you move

- ☐ Ensure you have all records for each member of your family – including any letters to explain medical issues.

- ☐ If you are moving within the EU and receive of a UK state pension, request an S1 form from the Overseas Healthcare Team.
- ☐ Keep all contact details for your doctor in case you need to put your new doctor in contact with them. Find out how you will source prescriptions overseas (although do also obtain three months' worth of your prescriptions to take with you.)
- ☐ Make sure you're up to date with all your dental care.
- ☐ Obtain necessary travel and medical insurance.
- ☐ Ensure you have your P45 and any other necessary documents.
- ☐ Make sure you have all important documents to hand; birth and marriage certificates, driving licences, passports and visas and your wills. You will also need financial records.

One month before you move

- ☐ Send a change of address to all relevant entities. That includes friends and families as well as insurance companies and financial institutions.
- ☐ Cancel direct debits and standing orders – such as utilities, council bills, and any subscriptions or memberships.
- ☐ Destroy any cards that you will no longer use.
- ☐ Pay off all debts or ensure you have an automated system in place to do so. Request credit references for all your accounts.
- ☐ Surrender your NHS card before you go. You can send this to your local family practitioner committee or hand it to the passport authority when you leave the country. Keep a record of the number in case you return.
- ☐ Cancel your insurances (such as health, car or pet insurance)
- ☐ Confirm the move date with the removal company. Make sure you have the right removals insurance. Begin an inventory of everything you pack and where you pack it.

- ☐ Keep keys for your accommodation, car, office and anything else important separate and labelled.
- ☐ Run a final check of what you will do when you get to your new country. It can be helpful to mentally rehearse what you will be doing in

your first few days there. All sorts of issues may suddenly occur to you – but better now than when you're standing at the airport on the other side.

- ☐ Book your leaving do!





Budgeting for your move

What does it cost to move abroad?

Let's just say that whereas we used to be known as the "ten-pound Poms" because so many of us moved to Australia for the princely sum of £10, you'll normally need cash at your disposal of at least £10,000 these days. Below are the types of fees you'll need to pay. As each country varies so much, we won't give an estimate, but as you discover each cost, fill in it at the side.

1. Before you leave

Well before you actually set foot on that plane, you'll need to be sending money overseas. Think about the following:

Item	What is it?	How much?
Rental deposit/bond	In most countries you'll need to transfer a one/two-month deposit before you move.	
Estate agent fees	The agent you use to find your home may charge administrative fees.	
Visa payments	You'll need to pay for your visa and associated fees – this can be a surprisingly high outlay so early on.	
Document authentication	For rubber-stamping documents or having qualifications recognised by local authorities.	
Removals	Removals to Australia will take up to 12 weeks.	
Schools	Using a private or international education system? You'll need to pay fees in advance.	
Utilities	To get utilities set up in advance may mean paying connection fees from overseas.	
TOTAL:		

“We used to be the ‘Ten Pound Poms’ but these days you’ll need cash at your disposal of at least £10,000 to emigrate.”

2. When you first arrive

The first weeks are both exciting and tiring, as you explore your new home, take in a whole lot of new information and sort out any number of administrative points. Sorting your money before arriving takes away one of the biggest stress points and leaves you free to enjoy settling in.

Item	What is it?	How much?
Your first shop	Your first supermarket shop will be exciting, but stocking a kitchen from scratch will be expensive!	
Admin fees	You'll have to register with local authorities, which may cost a small fee.	
Car registration and insurance	If public transport isn't good enough where you are, calculate the costs of hiring or buying, registering and insuring a car.	
Income from back home	If still receiving income from the UK, check the cost of it being transferred from the UK (and speak to Smart Currency Exchange).	
Health insurance	Until you've paid in and are covered by the state system, you'll need health insurance.	
Contents insurance	You'll be fresh off the plane and maybe a little naïve – protect yourself with insurance!	
Mobile phone	Sign up with a cost-effective local provider for those long-distance calls home!	
TOTAL:		



Download our guide

Stay in control of your costs abroad when emigrating. The bills will soon add up and exchange rate changes can make budgeting difficult. With just a bit of planning, however, you can enjoy

effortless money transfers at a fixed rate. Read how in the **Currency Guide to Emigration**, free to download.

[Download the guide here.](#)

3. Once you're settled

So you've been overseas for a while, and it's starting to feel like home – and you're certainly not swapping it back for the UK any time soon! This might be when you start considering big purchases, and that means transferring significant savings out of the UK.

Item	What is it?	How much?
House purchases	If you moved abroad to finally afford a home, why not get on the ladder asap?	
Purchase fees	Check the legal fees and purchase taxes. They can add as much as 15% on top of the purchase price.	
Selling your UK house	Work out what you'll lose in tax and agent's fees.	
Storage and/or shipping	If you left your belongings in storage until settled, now you can save on storage and get it sent over.	
TOTAL:		





Visas and work

Can you work here

The first thing to establish is whether it is possible for you to move to your country of choice. It's much better to do this now, rather than discover there is no option available to you after you've invested in your move.

Britain and the European Union

The British can only work in EU countries if they have a visa. These are not easy to get, unless you can find an employer to sponsor you. However, there are two options that will apply to some people. The first is if you are among the 10% or so in this country who can claim an Irish passport. If you have a parent born in Ireland (the North or the Republic) it's very simple, but if it was a grandparent the system is more complicated, but still doable.

Another option is a "digital nomad visa", which some countries offer, including Portugal, Spain, Germany and some Caribbean countries.

Outside the EU

Should you wish to move to Australia, New Zealand, Canada, the USA or anywhere else outside the EU, you will need to check your visa options.

Types of visa

The majority of visas fall under the following categories:

Skilled/work visas: This category is for those who have a skill that the country requires, or those who have found a job already and are emigrating for that purpose.

Family/partner visas: This is the best option for those who either have a partner or a member of their family living in the country, or those who have relatives that were once resident there.



Residence for investment visas: Some countries will still grant you a residency visa in exchange for buying a property. Greece, for example, offers non-EU citizens a visa if buying a property of €500,000 or over. This is the so-called 'Golden Visa'.

Business visas: If you are looking to invest money and set up a business in another country, a business visa could be for you. In this instance you will have to prove that you have a certain amount of capital, and that you will be able to provide a definite number of jobs for locals.

Student visas: Many immigrants choose to enter the country to study. They can then gain in-country work experience, which allows them to obtain a more permanent class of visa.

Points-based immigration systems

Canada and Australia are among several countries that base their criteria for issuing visas on a points system. You win points, for example, for being the right age (usually below 50), speaking English (or French in Canada), for having family ties there already and, most importantly of all, for having skills that the country wants.

Top five tips for securing a visa

1. Research

Most of our favourite emigration countries have excellent websites in English explaining all your options, often with an online test of your likelihood of getting a visa. Research here first so you don't waste time pursuing a visa option that is unlikely to bring you success.

2. Speak to a visa advisor

So far so good? Next, find an advisor who is licenced by the country to make an application on your behalf. Most advisors will give you an initial free consultation to assess if you have any chance. These registered experts spend every day fielding

visa requests; they will be able to listen to your circumstances, and know straightaway which visa best fits.

3. Lodge an application early

Emigrating involves so many tasks, so get this one out of the way at the very beginning. Many necessary steps cannot take place until you know that you have your visa in the bag. Don't presume that you are 100% eligible and leave it until the last minute to make sure.

4. Know the requirements

You will have to produce many pieces of documentation, including medical tests, financial records, character references and so on. Requesting certain records and getting appointments for tests can take some time, so get the ball rolling as soon as possible.

5. Be thorough and don't rush

Complete things methodically and accurately or you will be the one paying the price – quite literally. Collate everything, and ensure that it is exactly what is requested. Check and double-check everything. Don't let being in a rush cause you to make mistakes that could prove costly.



The law and visas

For help finding the right visa or residency, send us some details of your requirements here.

[Click here to send us some details](#)





To buy or not to buy a Property?

Why buy?

Some British people are emigrating because they are priced out of the UK housing market or want to bring up their children in a more “outdoorsy” lifestyle with more space. On the space element they have a good point. The average new-build in the UK is 76 square metres, while in Spain it’s 97m², in New Zealand it’s 195m², in the USA it’s 201m² and in Australia it’s 214m². The UK, especially England, is also one of the most crowded countries in the world, with 277 people per square kilometre (438 per km² in England) compared to 20 in New Zealand and 117 in France.

Property in some countries is cheaper than the UK, but not everywhere. On simple comparisons, average city-centre property is cheaper per square metre than the UK in, among other countries, New Zealand, Germany, Ireland, Italy, Spain, Thailand, Portugal, Cyprus, Greece and Turkey (according to Numbeo). For those relying on local earnings to buy a property, The OECD’s measure of housing affordability shows the UK roughly mid-table.

Another reason to buy a property is to anchor yourself more firmly in that country. Owning a property there is likely to establish stronger psychological as well as financial roots and avoid being a “boomerang Brit”, as they’re known Down Under, returning home as soon as things get tough.

Thirdly, buying your own home in that country gives all the benefits of owning rather than renting, to make it how you like, improving, decorating and gaining the financial gains from capital growth.

How to buy overseas

Buying abroad should be no more difficult than buying in your home country. Most governments actively welcome the investment that foreign buyers bring, and do everything they can to smooth the path, from translating information into English to running tax reduction schemes and offering residency in return for purchase in a certain price range – the so-called “golden visa”.

Others have some rules you need to follow. In countries like Malta, Singapore and Thailand there are restrictions on what and where non-permanent residents can buy. Non-residents in Australia need approval from the FIRB and can only buy new-build or off-plan. New Zealand has recently introduced similar rules.

In most of the European Union, however, there are no such restrictions.

Legal and financial considerations

Buying abroad should be safe, as long as you use a specialist property lawyer who can help guide you through what might be a very different legal process, while currency specialists can help you safely transfer your money over for the purchase.

The process in most countries is not dissimilar to the UK. Start off by drawing up a list of what you’re looking for in the property, and in narrowing down your area. With that done, start speaking to estate agents whose portfolio you like and who have experience in helping foreign buyers in your chosen area – the right estate agent will be a crucial part of buying successful.

At the same time, plan your finances. Consider how you’ll safely send your money overseas, without the risk of losing out to a sudden change in the markets. Remember that your budget should be defined in both currencies – knowing how much you can afford in your home currency doesn’t give you a true picture of what you can afford in the purchase currency.

If you’re ready to buy, book a viewing trip to see some properties. Make sure your finances are sorted by this point, so you can act fast and offer when you see somewhere you like. You’ll normally need around a 10% deposit, and remember to allow time for searches and surveys. Once all is agreed, you’ll sign a sale contract and the property will be yours!

Choosing a property

User our checklist to help select your property. You can fill it in and send to a range of estate agents in your chosen area.

The location:

	Essential	Preferable
Region or province?	<input type="text"/>	<input type="text"/>
Favourite towns?	<input type="text"/>	<input type="text"/>
Expat area or more local?	<input type="text"/>	<input type="text"/>
City, town, village, country?	<input type="text"/>	<input type="text"/>
Maximum distance to shops?	<input type="text"/>	<input type="text"/>
Max distance to airport?	<input type="text"/>	<input type="text"/>
Max distance to hospital?	<input type="text"/>	<input type="text"/>
Max distance to beach?	<input type="text"/>	<input type="text"/>
Need public transport?	<input type="text"/>	<input type="text"/>
Other location requirements?	<input type="text"/>	<input type="text"/>

The property:

Resort or residential area?	<input type="text"/>	<input type="text"/>
Old or modern?	<input type="text"/>	<input type="text"/>
House, flat?	<input type="text"/>	<input type="text"/>
Detached, semi or neither?	<input type="text"/>	<input type="text"/>
Bedrooms?	<input type="text"/>	<input type="text"/>
Bedrooms with ensuite?	<input type="text"/>	<input type="text"/>
Bathrooms, shower or bath?	<input type="text"/>	<input type="text"/>
Living area – open plan?	<input type="text"/>	<input type="text"/>
Separate dining room?	<input type="text"/>	<input type="text"/>
Wheelchair accessible?	<input type="text"/>	<input type="text"/>
Rough square metres?	<input type="text"/>	<input type="text"/>
View?	<input type="text"/>	<input type="text"/>
State of repair?	<input type="text"/>	<input type="text"/>

Outside space:

Garden?	<input type="text"/>	<input type="text"/>
Terrace?	<input type="text"/>	<input type="text"/>
Pool, private or communal?	<input type="text"/>	<input type="text"/>
Garage?	<input type="text"/>	<input type="text"/>





Renting a home abroad

Try before you buy

If you're nervous about buying abroad, try before you buy and rent for a while. But what style of renting suits you? Whether on a shoe-string budget or looking for luxury, these are your options.

Renting norms differ from country to country, but there are some renting models that transcend time zones and borders. Here are a few ways of renting abroad, from models that are completely free to those that will have you living in luxury.

Long-term unfurnished rentals

This is usually the most economical way of renting a home or apartment abroad, although you need to factor in the expense of buying furniture if you're not shipping your own yet. The process for renting an unfurnished home and what constitutes "long-term" depends on the country or region. In the city it might be anything over one year, but in a popular seaside "long term" might just be the months from October to May, at which point the homeowner will be looking to get more lucrative holiday lets. You will have to sign a legally binding contract or tenancy agreement, and often a substantial security deposit is required to secure the home against damage and incidentals.

Long-term furnished rentals

Those wanting the convenience of having a turn-key rental with furniture included will need to pay more. Long-term furnished rentals typically involve renting a furnished home or apartment for a year or more, and landlords usually target business people or executives, although they can be found across all budgets. This is a great option if you are looking for somewhere to rent and settle before buying a home and shipping all your belongings.

Short-term furnished rentals (including Airbnb)

Short-term furnished rentals can be found online including on the popular website Airbnb which is a network of furnished homes, apartments, and

rooms available for travellers. Even on Airbnb you can get rentals on a monthly or weekly basis with savings the longer you stay. In many places there are all sorts of furnished short-term rental options.

Holiday apartments and hotels

In the usual property buying hotspots there are thousands of empty holiday apartments and hotel rooms over the winter that any hotelier will be thrilled to fill, even at a low price. It's a great option if you want the flexibility of a shorter-term stay but with added comforts and conveniences. Holiday apartments and hotels often have facilities and amenities such as free wi-fi, swimming pools, business centres and cleaning services.

Couchsurfing

It's not just for teenage backpackers! Couchsurfing is how Airbnb started, and there are still websites which specialise in ultra-low-cost or even barter systems where homeowners let you sleep on their couch (you normally get a spare bedroom!). The duration of stay ranges from a day, to a few weeks or even months. It won't work for all of us but is ideal for those on a shoestring budget or who want to fully integrate into a local culture.



How to negotiate abroad

Read more about how to bag yourself a great deal by reading our guide, [How to Negotiate Abroad](#).

[Download the guide here.](#)

What to do with your UK home if emigrating?

When Property Guides surveyed our readers on their plans for buying a home abroad, we found that around 40% intended to keep a place in the UK too.

There are still great reasons to keep a foot in the UK and several options for doing that.

Remortgaging

If you need the money from your British property to buy abroad but don't want to part with the family home, remortgaging on a buy-to-let basis will give you the extra cash you need. There are some excellent deals on buy-to-let mortgages.

If you want to sell the family home but keep a toe-hold in the UK, there are several ways to keep track of the UK property market without locking up too much of your cash. One is to buy a smaller property, such as a buy-to-let flat or two in one of the cheaper (but up-and-coming) cities. There are various property-related peer-to-peer or crowdfunding options too.

Renting

If renting out your UK home, be careful about the tax rate you're paying. If you live abroad but rent out a property in the UK you're a 'Non-Resident Landlord'. This means you pay tax on your rental profit in the UK at your marginal rate. If a letting agent collects

the tax for you they will do so at a flat rate of 20% and you may have to top that up if you're into the 40% tax band. You also need to ensure you're deducting all your allowable expenses, which a letting agent may not do. So do consider getting an accountant to work out what you should be paying rather than the letting agent.

Rental agents

You also need to consider how you will look after the property. If you're doing this using a management company your cheapest option is simply to have them find the tenants for you, check references and take the deposit. They'll normally charge a flat fee of the first month's rent for that, or a percentage over the whole rental term. Around 7% over a six-month tenancy is about average.

You can pay extra for them to check the inventory for a furnished property, or to continue taking the rent – including chasing up any arrears.

Full management will certainly be the easiest option if you're the other side of the world. This means the management company will sort out all maintenance issues as well as rent collection etc. You can expect to pay 10-15% of the rental for this.

Before trusting your property to a lettings agent, do check they are members of professional associations such as the NALS or ARLA.

“If you want to sell the family home but keep a toe-hold in the UK, there are several ways to keep track of the UK property market without locking up too much of your cash.”



Control your currency exchanges

Protecting your budget

Moving your pounds into another currency is simple. It can all be organised online or over the phone in a few minutes. But the problem is that all currencies, especially the pound, move up and down in value against other currencies every minute of the working week.

You shouldn't ignore this, as these small changes can make a big difference to the money you have to live on abroad.

If you are expecting to receive, for example, £1,000 per month from renting out your UK home while settling into life abroad, you will never know what it will be worth in the local currency.

Even worse, is if you have a large transaction approaching, such as a \$10,000 rental deposit and furniture package. If you budget for it at one exchange rate, a 5% change in the exchange rate before you have to part with the money will mean you having to find an extra £500 or so.

It's called currency risk, and you really don't want these kinds of problems while you get settled into your new country.

This is why it is best to get a specialist foreign exchange firm on your side as early as possible. It's our job to ensure that it won't wreck your life abroad. Over the next few pages we will explain exactly how to make your trade, so you know precisely how much you will have to spend abroad.

Currency movements

Can you predict the changes? No! Currencies strengthen and weaken each day because banks and speculators buy huge volumes in response to political and economic news. Positive news about a country means the value of the currency rises ("strengthens") while bad news means the currency falls ("weakens").

That's why currencies move. We also know when they might move, because we know when there

should be political elections and when economic data will be released. There will also be news that comes out of the blue, anything from a US president tweeting late at night about a trade war, to a fall in the price of bauxite, to give two recent examples.

But what we absolutely cannot predict – and no-one can – is precisely where they will move, up or down, and by how much.

Opening a currency account

Opening your account is an easy thing to check off your list of To Do's. It takes just a few seconds over the phone and you don't need to pay in any money or fill out long forms. Here is how it works:

Phone Smart on 0808 163 0102. We will take a few details, verify your address (it's a legal requirement), and you're done. Simple as that.

You're now ready to discuss your currency requirements with an expert and trade whenever you want.



Download our guide

The Senior Trader at Smart Currency Exchange, shares his top tips for a successful property purchase. He explains why currency market movements make such a big difference to your budget and how to protect yourself from currency risks. For Smart Currency's free guide:

The Property Buyer's Guide to Currency, and the latest currency forecasts. Call our Resource Centre on **020 7898 0549** **Or download here.**

The basic kinds of currency trade

Smart has an option for every type of client and every transaction. Your own dedicated trader will explain them in full, but here are some options for people at various points along the journey towards living overseas.

Forward contract

A Forward Contract is very simple. It is a legal contract to buy a certain amount of currency at an agreed rate in the future. You would normally pay 10% of the money now, as a deposit, and agree to pay the remainder within the next year.

Why would you do that? Because a Forward Contract locks in your exchange rate for that period. Suppose you sign an agreement to rent a house in Auckland, starting the rental when you arrive with the family in a month. When you arrive in New Zealand you'll need to pay \$20,000, which at that day's rate of NZ\$1.91 to each pound is about £10,500. But suppose you are worried that the pound will fall by 5% before then (a perfectly rational fear based on past experience). If it does fall to NZ\$1.81, you will need to pay more than £11,000.

To avoid that risk, you agree a Forward Contract on payment of a 10% deposit. That locks in your 1.91 rate and you know exactly how much your money from the UK will be worth in New Zealand. You can also set a Forward Contract as part of a Regular Payments Plan.

Making a spot trade

With a Spot Contract you can register with us, discuss your requirements, lock in an exchange rate and make a payment on the same day. It's a quick and convenient arrangement for those who need to make one-off transfer on the day or very soon. Maybe you are about to agree a deposit on a flat and are concerned that the pound is about to drop in value. No problem, just change your money now via a Spot Contract and it's ready in the bank at the right rate when you need it.

The currency transfer process:

To start, your Personal Trader will be in touch to find out about your requirements and work out a transfer solution that is right for you.

Your trader will quote the exchange rate and how much your funds will be worth in the destination currency.

When you agree to the quote, your Trader will purchase the currency on your behalf. At this point the transaction is legally binding.

You will receive confirmation (via email) that your trade has been booked, along with payment instructions. If you don't receive the confirmation please inform us immediately.

You will then need to notify Smart which beneficiary account you want your funds paid into (by email, fax or post).

Once your funds have cleared they are sent to the international beneficiary bank and normally arrive within 48 hours. The receiving bank will then allocate the funds to the beneficiary account.

Prefunding your account

When you make a trip to your chosen country, for example to set up work or your home before the family arrives, consider **prefunding your client account**. Being able to make a transaction quickly to secure a rental property or a school place can be critical when moving abroad.

For example, you're viewing an apartment in Sydney, and it's perfect. But there's a local renter also interested and whoever pays the deposit first will get the place. If you had to start from scratch you might lose the property, but with the money prefunded to your Smart account already, we can transfer the money immediately.

Prefunding your account can eliminate difficulties that tend to arise when you are in a different country, such as limitations on how much can be transferred each day, language barriers, dealing with automated switchboards, authority limits, time differences, and so on.

Regular and automated payments

If you are making payments every month or quarter, our automated RPP may be perfect for you. We can automate your payments to help you avoid the time, effort and costs of having to make lots of individual payments. An RPP takes away the risk of missing a payment too. Even better, if the exchange rate is secured with a Forward Contract, an RPP means that your payments will be the same every time. Then, if the pound should weaken, your payments won't be affected. It's great to be certain of the amount you receive each month.

An RPP will be of particular value if you need to make regular payments such as for rental, school fees or child support. If you divide your time between homes in different countries, sending regular payments to an overseas account will save the cost and hassle of changing money each time you travel.

An RPP also makes good sense if you are receiving an income from a different currency. For those receiving pension or investment income when

abroad, an RPP allows you to automate the payments to reach you at a set exchange rate. That can be invaluable when you're budgeting.

Case study: With the Cheadles!

Louise and Kevin Cheadle emigrated from Hertfordshire to New Zealand. They were a bit nervous, says Louise, about transferring large sums of money with anyone other than their high street bank. "So, we moved small amounts of money with Smart Currency Exchange to start with."

The Cheadles consulted with their personal trader at Smart to plan future transfers. The benefit of a specialist company is in their focus and proactive approach. For example, added Louise, "Our trader at Smart will contact us when the exchange rate gets to £1/NZ\$2.12. Then we can decide whether to transfer more money."

But the biggest issue is for 'the big one', says Louise: "Once the sale of our home in St Albans has completed, we'll have around £300,000 left to send." A transfer at the wrong time over the past two, could have lost them as much as NZ\$150,000. Fortunately, Smart are specialists in property transactions too. Download the Property Buyer's Guide to Currency.

Where are you in your emigration journey?

- 1. Just planning** *Talk to us about opening your account*
- 2. Establishing your needs and budget** *Talk to us about exploratory trips*
- 3. Prefunding your account** *Talk to us about a forward contract*
- 4. Paying in advance for rental deposits, nursery fees, healthcare coverage, etc.** *Talk to us about a spot contract*
- 5. Making regular payments abroad from UK income or savings** *Talk to us about Regular Payments Plan (RPP), perhaps with a forward contract*
- 6. Making a large transaction for example from selling your UK home** *Talk to us about Spot contract or forward contract*



Healthcare and emigration

Vital questions

Few of us think of emigrating unless we're in peak health, but don't take your health, or that of your family, for granted. You will need to consider the following:

Do you have any condition that will prevent you getting a visa?

Many countries insist on a health examination, especially for "high-risk countries" or for people going into health service jobs. In Australia, for example, you may be tested for HIV, TB or Hepatitis B and C.

Can you get the care you need?

Diabetes, asthma, severe allergies... If you have a condition that requires a particular type of treatment, make sure that you can access care of the same standard – if not better – in your new location.

Can you afford it?

In many countries healthcare is not free as it is in the UK. Research how you will access the healthcare system of your new home before you begin investing too much in your move.

Healthcare in popular countries

Australia: The UK and Australia have reciprocal arrangements for short-term visits, but for permanent healthcare coverage you will need to sign up to Medicare. This is a publicly funded healthcare system which allows you to make an appointment to visit any doctor, anywhere in Australia, rather than having to sign up to a specific GP. It is worth noting that some doctors are not covered by Medicare - you will have to pay to visit these, but in most circumstances you can claim moneyback from Medicare post-appointment. All taxpayers will pay a Medicare contribution each year, determined by their tax band.

Canada: Healthcare in Canada is available to residents and citizens through a publicly funded system. Upon arrival you will have to apply for your

health card. This can take up to three months, so in this interim period it is advisable to take out short term private medical insurance to cover your needs.

New Zealand: Those with permanent residency, citizenship or a two-year working holiday visa will automatically qualify for healthcare in New Zealand. To check whether you are eligible, visit www.health.govt.nz.

Healthcare on arrival

Medical insurance

If you haven't looked into this prior to departure, make it the first thing you do upon arrival. You need to make sure that you and your family are covered, should anything happen. We also recommend considering a life assurance policy.

Source a good doctor and dentist

Once you know exactly where you are going to be based you should start looking for the right doctor and dentist. Ask around and research online to make sure that you find the right one for you.

Emergency contacts

Make sure that you look up these important numbers and keep them somewhere safe. Chances are that they aren't the same as in the UK, and you don't want to have to search for them in an emergency. For example in Australia, Canada and Spain, you dial 112 in case of emergency, 911 in the USA and France, 111 in New Zealand. They all vary, so make sure that you have the right one pinned on the fridge!



Healthcare

Learn more about affordable Healthcare Abroad by reading our guide.

[Click here to download](#)



Settling in

Settling in yourself

Don't be daunted by the prospect of starting your social life from scratch. The many millions of Brits who have already made a new life abroad were once in your shoes. They managed to integrate themselves into the local community and so can you.

As a newcomer you've got every excuse to knock on the neighbours' door with a plate of shortbread. You might find they get to you first: it's not uncommon for neighbours to reach out directly to you once you arrive to help you feel welcome.

Start online ...

The internet is a great resource for meeting people. Most towns have Facebook groups, some specifically for newcomers, while others are centred on shared interests (such as recreation, sports or family). There are many online forums for meeting people, some are expat-specific such as InterNations while others cater to the British exclusively such as Britishexpats.com.

To find out about local events, websites like Eventbrite have comprehensive listings of what's on in different cities.

... Then meet up

Meetup groups are a popular platform for meeting new local people in a social rather than a romantic setting. Most cities have well established Meetup networks where you can join groups of people based on a wide range of interests and topics. Meetup groups in Calgary, for example, include those for "Board gaming events" and "I wanted to do that... just not alone!"

Sports and hobbies

If you have any interest in the local sports, whether it be ice hockey in Canada or Aussie Rules in Australia (or you can fake it 'til you make it), your chance of meeting friends will sky-rocket.

Outdoor activities are a great way to connect. If you have an interest in biking, kayaking, sailing you will likely find other people who also share this interest.

Improve yourself

While you're doing the whole "new life abroad" thing, why not do one of those self-improving things you might have been promising yourself? A new writing course at the local college, signing up to a public speaking group, or try volunteering for a local charity or church group.

What a wonderful opportunity you have!

Settling in with children

Many parents who want the best for their children – away from their screens and running around more outdoors, getting enough Vitamin D when the sun stays barely above the horizon in a British winter... – decide that emigration is the best answer. Here are a few tips on emigrating without (too many!) tears and tantrums.

Ensuring that you end up with happy children should be the beginning of your planning, rather than an afterthought.

Childcare and schools

Early on, check what type of schools are available. Which is the best option for your child – local or international school? Do be realistic here and base it on your child's personality – not wishful thinking! Will they really learn the language easily?

Check schools in the area, if there are waiting lists for particular schools, the costs (if any) of schools and childcare, admission and enrolment requirements, curriculums and their compatibility with your child's current curriculum. What are school hours like? Are there language programmes for expat kids?

Involve them early

Much will depend on the age of the child. Most children under school age will take the move – and even a new language – in their stride. It might not be worth burdening them overmuch with the details. Just keep it simple. “We’re going on an aeroplane... the sun will be shining... there will be all sorts of different animals... show me what a kangaroo does!”

If they’ll be missing grandma or cousins, you could get them (and yourself) used to communicating via technology like Skype while still in the UK.

Goodbye parties are stressful and emotional enough for parents, there is little point in recreating them for the youngest children. Better perhaps to make a collection of gifts and memories to open on the plane.

For older children, chat to them about the move as soon as it becomes an option. You will know your child better than anyone, so seriously consider what you will say and how to convince them why they should embrace the move. Bribery is rarely a good option in the long term, but neither is yelling back “Well we are going and so you’d better get used to it!”

Ask them what excites them about the thought of moving to a new country and, just as importantly, what scares them about it. Start to put their mind at rest and relieve any anxieties they might have, without over-promising.

Try and get them a pen friend before you go, by making friends online before you arrive.

Calmly explain the advantages of moving in terms they can understand. Such as, there will be a much bigger bedroom and longer sunny days out in the park, rather than: “Mummy will pay less tax”, or, “Daddy really can’t stand the Prime Minister.”

Timing the move

Many families wait until a long holiday, in between primary and secondary school, or until the end of the school year.

Older children are usually less flexible adopting a new school curriculum, language or location. They can end up feeling alienated and begin to truant. Indeed this is why anyone planning on home educating abroad will face serious questioning from local authorities trying to prevent kids falling through the gaps.

Be child-centred in your location

Plan the neighbourhood where you’ll live with your kids in mind. It might be worth the expense of going on a scouting mission for the right location, or paying a local relocation company to advise on best neighbourhoods. Being close to your children’s new school is important, but think realistically about how you’ll be spending Saturday mornings – is there a local park, a leisure centre, shops for them to walk to if old enough?

How safe is it? They may, after all, not be used to traffic driving on the “wrong” side of the road, or be able to communicate with local people if lost.

Most importantly, how easy will it be to make friends? Rather than having a long commute into the city for work, maybe it will be best to settle into a neighbourhood near where you work? As a parent, you can help by inviting neighbours with families over for a barbecue or inviting new schoolfriends round for tea.

Making your home feel like home

Create a reassuring environment within your new home. Moving is a good excuse to get rid of clutter and start afresh, but you don’t need to throw away every familiar item. And do keep a few sentimental objects for yourself too, whether baby clothes or favourite first toys.

Emotionally, making your kids do their own packing has the advantage of getting them involved, but it could also make it all bit too real and scary for them too. One solution is to send a container of stuff over before you go yourselves. Knowing that their stuff will be waiting for them when they arrive can help to settle nerves.

Be positive

One of the most wonderful things about kids is their desire to make their parents happy. They may be putting a brave face because they don’t want to upset their excited parents. You will need to do a lot of talking to them, reassuring them, if you think they need reminding, that they are allowed to feel emotional about it too. You don’t necessarily want them bottling it all up.

Your children will be keenly attuned to your moods too. Yes, we know it’s a busy time but try to stay happy and avoid arguing.


Children will also model the behaviour of their parents and will assimilate into a new culture

more easily if you are embracing the culture too. If your children see you trying new things, open to new experiences and enjoying the new culture, they are likely to follow suit.

For older kids you will have to decide how long to allow them to spend online with friends back home – it’s a balancing act between embracing the new and feeling secure from the familiarity of old friends on Facebook and Snapchat.

Moving abroad can be the best thing your family ever does. But to avoid being one of those “boomerang Brits” who flees home again at the first pang of homesickness, plan and prepare as much as possible before you go. Then enjoy it; an amazing new life awaits you!





Moving with your pet

Plan ahead

It's a common misconception that it's a big hassle, expense or health risk to move abroad with your pet. We even hear people say they are waiting to emigrate when their furry friend has died, but there is really no need, pets can travel too.

You'll need to plan well ahead, organise the paperwork and get a professional pet removal company if traveling long haul. Here is how you do it.

Organise the paperwork

This is a legal essential. We can no longer get a pet passport for travel to and from the EU, but an animal health certificate instead. It details all the vaccinations and treatments your pet has received and when. Your pet must be microchipped and vaccinated for rabies.

Your vet should be able to issue your animal health certificate and offer advice on particular health concerns relating to the country you're travelling to.

Take your pet, its identification, vaccination records and rabies blood test results with you to a vet that offers the service. You'll also need to have your pet microchipped. Preferably before, or at the same time, as they are vaccinated against rabies.

Less easy to organise are the arrangements when you arrive abroad. In some countries there are a very limited range of places to collect your pet from. This can involve thousands of extra miles of onward travel, especially in Australia where all animals must arrive in Melbourne.

Step-by-step, long haul pet emigration:

Seven months before leaving If not already, have your pet microchipped. This needs to be in place prior to the first rabies vaccination. Contact a pet transport agency

Six months before leaving For Australia, the vaccination must be done six months out as there needs to be a 190-day countdown between the blood being drawn and the data being sent to Australia.

One month before leaving If you're moving your dog to Australia, you need to have its microchip scanned by a vet. They may also need to perform blood tests for Ehrlichiosis, Brucellosis, Leptospirosis, Leishmania, and issue an External Parasite Treatment.

For New Zealand, your pet must receive the required parasite and worm checks within the 30 days before leaving.

Two weeks before leaving Secure a Health Certificate from your vet expressly stating that your pet is fit to fly.

One week before leaving Take your pet to an accredited vet to issue internal and external parasite treatments. At this point, additional vaccinations may be required which your vet can administer.

Costs of long-haul transport

If you're moving within Europe and it's possible to transport your pet yourself, we recommend doing so to save money. All you will need to sort is your animal health certificate and their transit.

You should budget £250- 300 per pet for the animal health certificate and all necessary vaccinations.

For long haul it is usually a requirement of the airline that you enlist the services of a specialist pet transport agency. These agencies offer a door-to-door export service that includes checking all your documentation. If using an agency, transporting a dog to somewhere like Australia can cost up to £4,000 for a large dog and a little less for a small dog. To transport a cat to Australia expect to pay at least £2,000. For Canada and the USA the prices are often a little lower but will still be in the thousands.

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Published in Great Britain in 2024 by: The Overseas Guides Company Ltd, 1 Lyric Square, London, W6 0NB.

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