

RELATION

Guide to life
in the UK

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**PARTNERSHIPS
AND DISCOUNT**

SABLE

INTERNATIONAL

We are experts in helping small to medium-sized businesses, private individuals, and clients with international interests. These clients are often global citizens with family, offices, suppliers, clients, property or wealth overseas.

Our clients are at the heart of our business. First-hand referrals are our major source for growth in each sector. We realise that all of our clients are unique in terms of both their current circumstances and their future plans and we pride ourselves on thinking differently to tailor solutions that help.

If you are looking for a smart, approachable addition to your team, we're always here and we look forward to working with you.



YOUR EASY WAY INTO THE UK

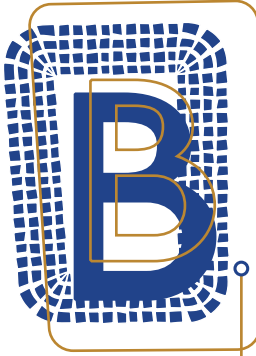
**No matter the
reason for your
move to the UK,
we're here to help**

At Sable International, we pride ourselves on providing our clients with the highest quality, individualised solutions in immigration, wealth management, foreign exchange, and accounting.

No matter the reason for your move to the UK, we're here to help.

This relocation guide has been designed specifically with professional individuals with families in mind. We understand permanently relocating to another country can be stressful, which is why we've created this simple guide.

From showing you where to find a job or home, to transferring your funds to your UK bank account, this package will ensure that you cover all your bases before you leave home.



BEFORE YOU LEAVE

Our checklist will ensure that you're prepared to make your big move.


☐

Check that your passport is valid for at least six months after you land and that you have plenty of blank pages for travel visas and immigration stamps.

☐

Confirm that your flight ticket and relevant visa documents are in order.

☐

If you plan on travelling further from the UK, consider **joining** a frequent flyer scheme. Earning points is an easy way to save money.

☐

Ensure all your financial obligations are up to date e.g., tax returns, change of address, contact and payment details.


☐

Organise a will and power of attorney with a family lawyer. This will enable someone you trust to act on your behalf in your absence.

☐

Ensure you have copies of your CV, passport and all-important paperwork saved to a digital drive.

☐

Check with your mobile phone provider to see if your phone is unlocked for use in the UK and Europe.

☐

Visit the dentist before you leave home, as UK dentistry is pricey.

WEEKS BEFORE YOU GO

4

- ☐ If you are travelling to the UK via other countries, **confirm** any relevant visas for entry clearance and required vaccinations.
- ☐ **Notify** the post office, bank, and credit card companies of your new forwarding address, directed to your power of attorney.
- ☐ If you are a landlord, inform the utilities companies of your departure date and **ensure** that all outstanding bills are settled.
- ☐ If you rent, **ask** your landlord for a reference as this will be invaluable when looking for accommodation in the UK.
- ☐ **Notify** your council and/or government that you'll be unable to vote due to travels. This is particularly important for Australians, who might be liable for a fine.

WEEKS BEFORE YOU GO

3

- ☐ **Collect** your bank statements for the past three months to prove you have sufficient funds to support yourself.
- ☐ **Organise** your accommodation for when you arrive in the UK.
- ☐ **Change** your CV to a UK format, as it will be rejected if it's in the wrong format (more information on this below).
- ☐ **Be sure** to take all information and documentation relating to your tax file number with you.

WEEKS BEFORE YOU GO

2

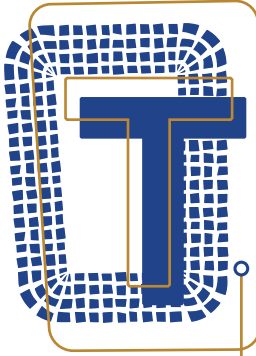
- ☐ **Arrange** travel insurance, as it can be difficult to do so after arriving in the UK.
- ☐ **Organise** storage for your belongings while you're away.
- ☐ **Cancel** gym memberships and close any accounts.

WEEKS BEFORE YOU GO

1

- ☐ **Start** to pack.
- ☐ **Say your goodbyes** and get to the airport early.





TRAVEL INSURANCE

Travel insurance is a must for those going to the UK.

You can apply to join the National Health Service (NHS) once you've settled, however, there will be a period before this when you won't be covered for medical expenses. Apart from the medical implications, we look at a few of the most important reasons to consider getting travel insurance before you leave home.

*Emergency
medical cover*

**Perhaps the biggest
motivating factor
for travel insurance
is that medical
expenses abroad can
be exceptionally high**

Perhaps the biggest motivating factor for travel insurance is that medical expenses abroad can be exceptionally high. Should you fall ill or be involved in an accident, travel insurance will cover you until you join the NHS.

When looking at potential insurers make sure they include the following:

- Emergency medical treatment costs, including hospital charges and ambulance fees
- Temporary emergency dental treatment for the relief of immediate pain
- 24-hour assistance helplines to offer support and advice about appropriate treatment options and plans

When speaking to potential insurers, it is important that you answer any questions, especially those relating to your medical history, honestly. Failure to do so might result in you being refused cover.

*Other benefits of
travel insurance*





Missed or delayed departure

If you miss your flight due to circumstances beyond your control, you might be able to claim on your UK travel insurance. Some insurers will also cover you if your flight is delayed by more than 12 hours.

Baggage and belongings

Sadly, no country is immune to crime. Check that your travel insurance covers you against theft of baggage and personal possessions - there are few things worse than getting off the plane and realising your luggage has been tampered with. You should be insured against loss or damage, but you may have to prove that you were not negligent with your belongings.





SHIPPING YOUR HOUSEHOLD ITEMS

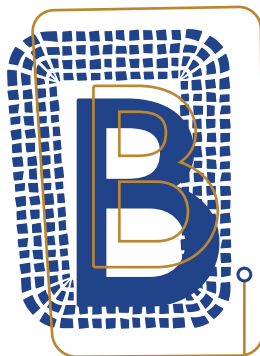
**You can rely on
Anglo to get your
excess baggage to its
destination safely
and on time**

Relocating to a foreign country can be a stressful experience, but it doesn't have to be. We've partnered with Anglo Pacific to offer you a truly world class shipping service.

Whether you're shipping goods from the UK by sea, air or road, you can rely on Anglo to get your excess baggage to its destination safely and on time. You can also be sure that your shipment will comply with all customs rules and regulations of the destination country.

They'll provide all necessary documents, information on potential delays and quarantine regulations as well as on duties and taxes.

Find more information and contact details for Anglo Pacific via [our website](#).



BRINGING YOUR PETS TO THE UK

If you can't bear the thought of leaving your furry friends behind, you may take them with you to the UK.

Dogs, cats and ferrets may be brought into the country if they have:

- A microchip
- A pet passport or official veterinary certificate
- Been vaccinated against rabies
- Dogs are also required to have a tapeworm treatment.

**Pets may be
quarantined
for up to four
months**

Pets may be quarantined for up to four months if these criteria aren't met and could be refused entry if you travel by sea.

If you're bringing an animal other than a dog, cat or ferret into the UK from outside of the EU, they must be quarantined for four months and must have a rabies import licence.

Most vets are able to refer you to companies who specialise in this process, however, we highly recommend having a look at Global Paws – a South African based, family-owned business with over 30 years' experience in safely and ethically transporting pets overseas:

Globalpaws



Website

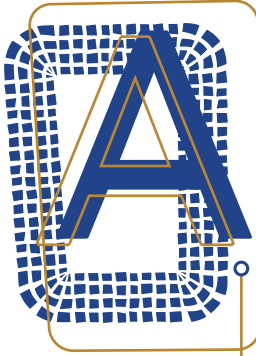
Globalpaws

Email

travel@globalpaws.co.za

Contact number

+27 (0) 11 100 7400
+27 (0) 21 180 4996



ACCOMMODATION

There is an accommodation option in the UK to suit every budget and lifestyle.

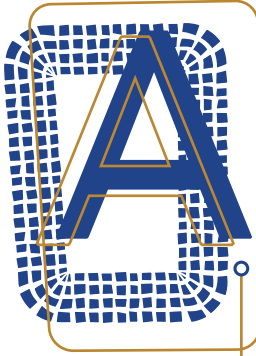
The key to finding your dream home is creating a list of requirements and starting the search before you move.

The following questions are a good starting point for figuring out the type of properties you should be looking at:

- 1 **Rent/ buy**
Do you want to rent or buy a property?
- 2 **Budget**
What is your budget?
- 3 **Flat/house**
Would you prefer to stay in a flat or a house?
- 4 **Bedrooms**
How many bedrooms do you need?
- 5 **Furnished/unfurnished**
If you would like to rent, would you prefer a furnished or unfurnished property?

Other things you should take into consideration include the property's proximity to supermarkets as well as the length of the commute to work.

Weigh these factors against each other and decide which are most important for you personally. This will help you narrow down the search for the perfect place.



ACCOMMODATION

In order to rent property in the UK, you will need to prove to your potential landlord that you are in the UK legally. You can do this by registering on:

<https://www.gov.uk/prove-right-to-rent> and sharing a code with them.

You will need your date of birth and the details of one of the following:

- ① Your biometric residence permit
- ② Your biometric residence card
- ③ Your passport or national identity card

You do not need to prove your right to rent in Wales, Scotland or Northern Ireland.

Below is a list of reliable service providers to help you find your dream home in the UK. The following websites will give you an idea of prices and availability.

ON THE MARKET

ADAGIO

SHORTLET-LONDON

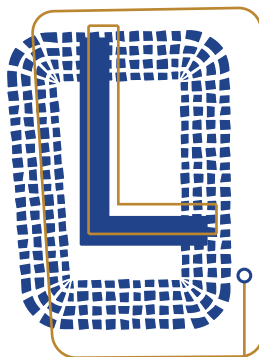
ZOOPLA

CRENN'S PROPERTIES

PRIMELOCATION

If you're looking to buy property, our Real Estate Investment team would love to help. We are ideally placed to ensure your UK property debt is efficiently managed.





LANDING IN THE UK

Border control

Your carrier will give you a landing card to fill out before landing. You will need to know your contact address in the UK as well as the length of your stay. Have your landing card and passport ready when you arrive at border control.

We advise keeping your supporting or evidentiary documents (e.g., sponsorship certificates or school letters) in your hand luggage. This will make it faster and easier to verify the reason for your visit, if need be.

Travelling with children

If your children are travelling with you, you may be asked to prove the relationship between yourselves – particularly if you have different surnames. This can be done with a birth or adoption certificate, or, if you have a different surname to your child, a divorce or marriage certificate.

Baggage check

If you are stopped and asked about your baggage, you must co-operate. You must declare all medication and medical equipment, such as needles or syringes, at security. If you do travel with these items, you'll need a letter from your doctor explaining what they're for.

Leaving the airport

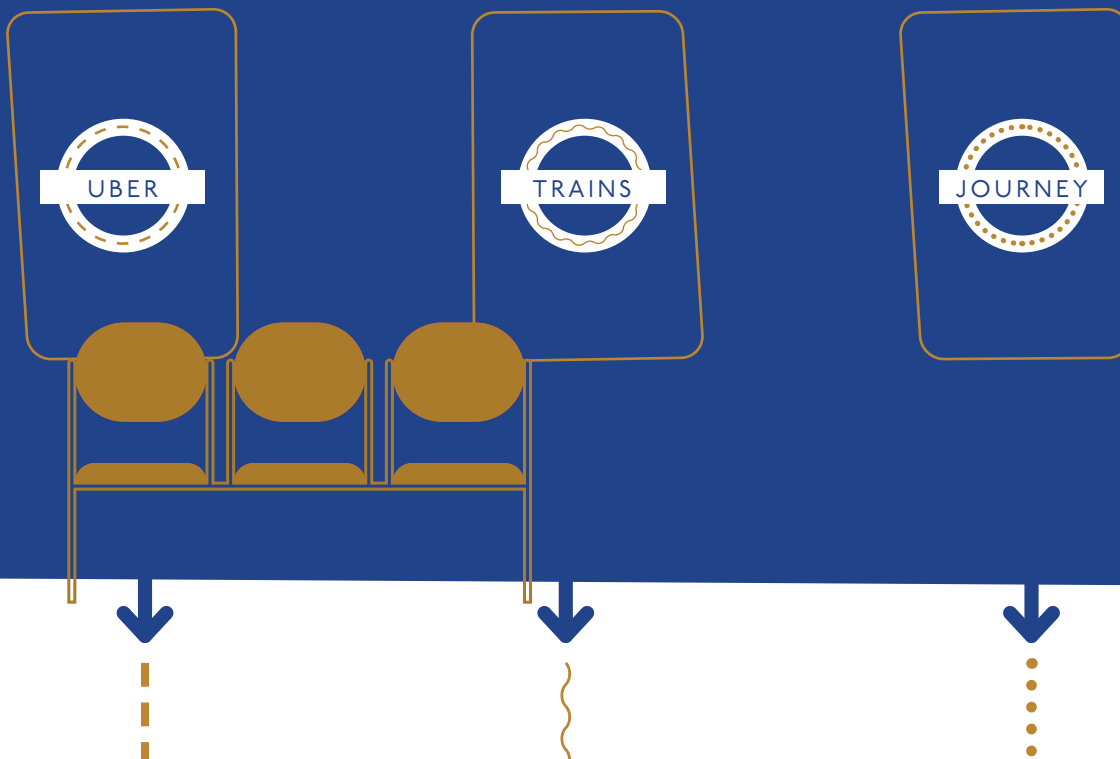
You can either make travel arrangements before you land in the UK, or you can sort it out once you arrive.

If you would prefer to book your airport transfer in advance, visit Airport Cars and request a quote.

Bus services are usually the cheapest, but if you are travelling with any extra luggage, a taxi may be a better option. Compare taxi prices to ensure you get the best deal.

TRANS
PORT





Uber is another convenient option.

Heathrow has free Wi-Fi, so you can connect, log in to the app and confirm your pickup location.

All you need to do after that is meet your driver in the pick-up area.

The fastest way to get from the airport to central London is usually by train.

The Heathrow Express travels between the airport and Paddington station. Trains depart every 15 minutes with a journey time of approximately 15 minutes (*provided there are no delays/rail works*).

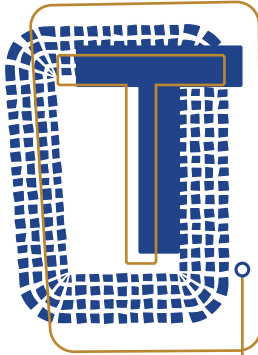
The Underground is the most cost-effective rail route to London. Trains on the Piccadilly Line depart from all terminals at 10-minute intervals and will take about an hour to reach the city. You can either buy a Travelcard or Oyster card, or you can use a contactless credit card to pay for trips.

Once you have settled into your home, you may want to explore your new neighbourhood.

The UK have many public transport options for you to choose from, which is great, but can be confusing if you are unsure which option is best for your trip.

[Transport for London](#) is a great tool to help you select the best and fastest transport option for your journey.

You can also view various city maps [here](#)



TRANSPORT

Public transport

London has a dense web of public transport with various possible routes to get to any destination. You can use the Tube, tram, DLR, London Overground, National Rail, or the bus service.

[Transport for London](#) is a great website that will help select the best and fastest transport option for your journey

Oyster Card

An Oyster card is the most convenient and economical method of paying for public transport in London. You can pay for your trip by swiping your card in the yellow readers at the station and it will allow you to travel on all buses in London that display the red roundel.

You can buy an Oyster card from an Oyster Ticket Stop, which is located at any Tube, Overground and Transport for London (TfL) stations, as well as some DLR and National Rail stations. You can also [purchase an Oyster card online](#) and it will be posted to you.

There are two ways to top up your Oyster card

Top up your Oyster card

- Pay-as-you-go
- With a weekly or monthly Travelcard (*this is loaded onto your Oyster card*).

Note that you cannot use cash to pay for your bus fare

You can also purchase a Travelcard for a single journey by bus, tram, Tube, DLR, London Overground and most National Rail services in London.

The most economical way for children to travel is to use a Zip Oyster photocard. The benefits of this card are:

Travelling with children

- Children between 5- and 10-years old travel free on all TfL services.
- 11- to 17-year-olds travel at half the adult rate on all TfL services.

The City Mapper App

You can order Zip Oyster photocards online [here](#). Note that certain National Rail services allow children to travel for free if they are accompanied by an adult with an Oyster card.

The City Mapper is a useful app that we recommend you download once in the UK. It allows you to type in where you want to go and it will give you the available public transport options, the departure times for those options and whether you will need to change at any stations.

It also allows you to save the directions for offline use (if you have no service), e.g., when you're on the tube.



Website

Citymapper

App

Android
iOS



No 42

YE OLDE LONDON

No 42

Ye Olde London
Free
WIFI
FREE
AIR-
CONDITIONED

FISH
CHIPS

CLASSIC
DRINKS

GREAT BRITISH
FISH &
CHIPS



SIM CARDS

UK mobile service providers offer two predominant services: Prepaid and contract.

The most popular option for newcomers is prepaid. It lets you pay only when you use your mobile, so there's no need to worry about contractual obligations or credit scores. Peak hours and off-peak hours have varying tariffs, so use your phone wisely and try to buy "bolt-on" packages like data bundles and call discount packages.

Prepaid SIM cards can be purchased online or from a mobile shop (the airport is likely to have one). Some supermarkets and convenience stores will stock SIM cards as well.

Prepaid/pay-as-you-go:

Contract

Securing a mobile contract in the UK can be a hassle if you don't yet have a credit rating. Once your bank account is set up, it will automatically boost your credit rating – and therefore your eligibility for a contract. If you decide to take out a contract, you'll have a direct debit set up against your bank account and you'll be billed on a monthly basis. Remember, you can always cap your contractual limit to avoid any unexpected bills.

Your SIM Card:

Your package includes a pay-as-you-go UK SIM card of your choice from one of the following top network providers:

EE 02 Three giffgaff Vodafone

All of the above network providers allow you to sign up for an online account where you are able to manage your bills, balance, credit and top-up online.

Your choice of network provider will depend on what is most important to you when it comes to connectivity – Wi-Fi calling, call centre assistance, free EU roaming, cheaper data or a super-fast network.



NATIONAL INSURANCE NUMBER

Your National Insurance (NI) number is a unique number assigned to you by the Department for Work and Pensions.

It's used to track your tax and National Insurance contributions every year to ensure you are paying the correct amount to the HMRC.

If you're planning on working in the UK, you will need an NI number. If you don't have an NI number, you will end up paying tax at the higher emergency rate and you won't be able to claim back any overpaid tax at the end of the tax year, so it is important for us to register you as soon as possible after your arrival in the UK.

If your potential employer still has doubts, they're able to check via these links:



[Prove](#)
your right to
work

[Checking](#)
a job applicant's
right to work

[Check](#)
if a document
allows someone to
work in the UK



NATIONAL INSURANCE NUMBER

How do I register for my NI number?

By law, you can only begin the registration process when you are physically in the UK.

To register for your NI number, you will need to follow the link below:

<https://www.apply-national-insurance-number.service.gov.uk/apply/welcome>

You will need to have the following documents ready for your application:

A clear photo of your passport (the two pages with your photo and signature on it) in JPG or PNG format. Kindly ensure that none of the information on the passport is covered and that all four corners of both pages are visible.

A photo of yourself holding your passport next to your face. Your passport must be open to your bio page with your photo and signature on it. Please ensure that none of the information on your passport is covered by your fingers. And that all four corners of both pages of your passport is visible. You must be able to read the information on your passport in the selfie.

A clear photo of your biometric residence permit (if you have one)

UK address details. As it takes up to four weeks for your NI number to arrive at your UK address. Please be sure you provide a more permanent address, i.e. not an AirBnB or hotel. This could also be a friend or family member's address.

UK mobile number.

The system will take you through the process step by step and provide you with a reference number once you have uploaded your photos and submitted your application. Your NI number will be posted to you within four weeks.

If you are an Irish Citizen, you will need to phone and book an evidence of identity interview.

0800 141 2079

The DWP will ask for your reference number, full name and address details. They will then confirm the next available appointment in your area.



*Frequently asked
questions:*

NATIONAL INSURANCE NUMBER

Can I work without my NI number?

You are legally allowed to work without your NI number until it is issued to you. Your employer will need to use a temporary tax code on your pay slip, until your NI number is issued to you. All that means is that you will pay a higher tax rate, but once you provide your employer with your NI number, any overpaid tax will be refunded to you.

Most employers understand that organising an NI number for the first time is a process and will take a few months. However, not all employers are familiar with employing someone from overseas. Larger HR departments will be more clued up, but smaller employers may be less familiar with the on-boarding process.

If your potential employer tells you they cannot employ you without an NI number, this is incorrect. Employers ask you to provide a National Insurance number as soon as possible because many payroll systems have a mandatory NI number field, but it's not illegal to work without an NI number as long as you are still paying NI contributions.

You can provide your employer with your application reference number as proof that you have applied for your NI number and that it is on its way. You can also direct them to the gov.uk website for more information on which tax code to use on your pay slip:

<https://www.gov.uk/tax-codes/emergency-tax-codes>

You will need to show proof of identity and right to work in the UK (passport and/or BRP card), as well as other supporting documentation depending on your circumstances. We will let you know exactly what documentation is required.



*Frequently asked
questions:*

NATIONAL INSURANCE NUMBER

What do I do if I lost my NI number?

Your NI number is yours for life, so to have your NI number posted to you, you can complete the CA5403 form, which can be found at this [link](#)

Once you have completed this form, it will take around 15 business days for HMRC to have your NI number posted to you.

My NI number has not arrived in the post

If you would like to check the status of your application, you are able to phone the processing office via their contact number below. However, this is only possible if it has been four or more weeks since your application was submitted to them:

0800 141 2079

The DWP will ask for your reference number, full name and address details.

NB: The processing office is difficult to get hold of. They have a limited hold facility, so you will need to phone through a few times before you're placed on hold and, once you are on hold, it can take a while for your call to be answered. It is best to phone them at 08:00 AM as soon as they open.

I need to change my details with HMRC

You can change your information [here](#)



BANK ACCOUNT SET-UP

Opening a bank account in the UK is a complicated process when you first arrive.

Most banks won't allow you to open an account unless you have proof that you've lived in the UK for at least three months.

How to open a UK bank account:

When you first arrive in the UK, you might struggle to open a bank account if you don't have proof of address in your own name yet. Here's how you can open a bank account at two of the top high street banks.

Barclays

The easiest way to open a Barclays account is by making use of their app. You can only do this once you are in the UK and at an address you will be staying at for at least eight working days. This address cannot be a hotel and you must be able to receive post at this address.

1. You must use a UK sim card.
2. Turn on your location services on your mobile device.
3. Download the Barclays mobile banking app (you may need to change your app/Playstore location to the UK).
4. Once open, select "I'm new to Barclays" and continue the application.
5. Make sure that you use your passport and not your BRP card as your identification document.
6. Once you reach the address verification stage, Barclays will send you a code in the post. This will take a few working days to arrive.
7. Once the code has arrived, enter this into the Barclays app and complete your application.
8. Your account will now be open.



Lloyds Bank

BANK ACCOUNT SET-UP

To open a Lloyds account, you would need to register with them online. You will only be able to do this once you are in the UK and have your UK phone number and address. Please see below for how the process will work:

1. You will be required to complete Lloyds online application form via the [link](#).
2. You will need a UK address and cell phone number to complete the application process.
3. You will be asked to upload a selfie and a picture of your passport.
4. Register for online banking and your account should be open. Your bank card and pin will be posted to your UK address within 5 - 7 business days after your account is opened, but you will be able to start internet banking immediately.
5. In some cases, you will be required to visit your local Lloyds branch with your, passport and any other identity documents you may have.
6. An advisor at Lloyds will pull up your application, do the relevant ID checks, and will then provide you with a sort code and account number for your new bank account.
7. Your bank card and pin will be posted to your UK address within 5 - 7 business days after your account is opened, but you will be able to start internet banking immediately.

The UK also offers many online banks that are much easier to open accounts with than the traditional high street banks.

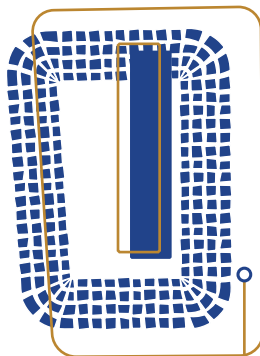
[Monzo](#)

[Monese](#)

[Starling](#)

[Revolut](#)





*Transferring from
South Africa to
the UK:*

INTERNATIONAL MONEY TRANSFERS

One of the first things you will want to do is transfer money into your new UK bank account.

Our in-house forex team has more than 23 years' experience in transferring money all over the world and is well positioned to help you.

The process is simple – you transfer your money to us; we convert it at an excellent exchange rate and transfer the pounds into your new UK bank account.

Over 80% of our relocation clients send their money over with us as we're able to negotiate far better rates than their banks and we keep them up to date throughout the process.

In terms of SARB exchange control, SA residents are entitled to two annual allowances:

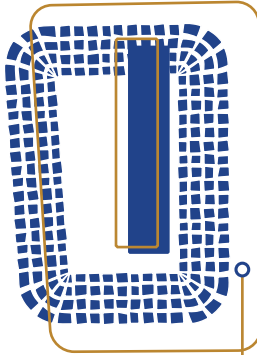
- R1 million Discretionary Allowance (DA) – can be used for travel, gifts, study, alimony and foreign investment without having to apply for tax clearance
- R10 million Foreign Investment Allowance (FIA) – requires tax clearance

Therefore, if you are leaving SA as a family unit, husband and wife, you have R22 million in the year of departure that you may transfer plus further annual allowances for your children dependent on their ages.

We offer excellent exchange rates, can assist with tax clearance applications and our minimum transfer is R100,000 per transfer in order to provide you with the best possible exchange rates.

- Fast transfers to major destinations
- Bank beating exchange rates and low swift fees
- Great customer service
- Fully licensed and authorised to deal in foreign exchange
- Assistance with Foreign Tax Clearance Certificates

Please contact SAForex@sableinternational.com for more information.



INTERNATIONAL MONEY TRANSFERS

Our most popular transfers occur between Australia, South Africa, Europe and the UK.

These transfers are completed online. Quick and easy with excellent exchange rates guaranteed.

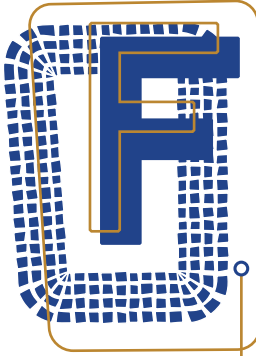
*Transfers from
elsewhere to and
from the UK:*

**It's fast and fee free
when you apply your
promotional code:
"SableRelo"**

**this code excludes a free
transfer out of South Africa*

- Convenient online payment platform
- 1st transfer sent fee free
- Excellent exchange rates
- Unrivalled customer service

Please contact fx@sableinternational.com for more information



FINDING EMPLOYMENT

The UK job market is primarily agency-based. This means that most candidates are employed through recruitment agencies instead of through direct applications to companies' HR departments.

If you're looking for a job in the UK, you need to ensure that your CV gets to the relevant recruitment agencies. The CV you send through must be in the correct UK format to increase your chances of success. A professionally written, correctly formatted CV is indispensable in a competitive job market.

P1

Include
UK
contact
details

1. Your CV

- a) Should be written in English
- b) Should be no longer than two to three pages.
- c) It should cover the necessary details in the following sections:



Personal & Contact Details



Education History



Skills & Employment History
(including dates and locations)

2. Interview

If you're going to interview well in the UK, you'll need to prepare well.

This means preparing for a variety of aptitude and personality tests. Head to **JobTestPrep's** website for more information on the hiring process and psychometric testing. They're equipped with hundreds of online practice tests to prepare you for any possible interview test that comes your way.

3. Professionally enhanced CV

You may also consider having your CV professionally enhanced, if this is something you are interested in, feel free to contact [Career Consultants](#) as they may be able to assist you.



SALARY
COMPARI-
SON SITES

The salary
calculator

Adzuna

Payscale

Job Magpie

Monster

Reed

Gumtree

Seek

Secs in the city

Fish4jobs

Jobserve

Totaljobs

Jobsite

JOB
SEARCH
SITES

REGENT STREET, ST.JAMES'S EROS





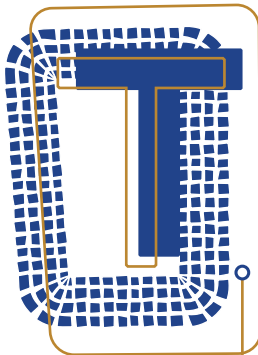
COUNCIL TAX

More information
regarding council tax
can be found on the
[uk.gov website](https://www.uk.gov)

Council tax is a local taxation system used by the United Kingdom. If you own or rent property in the UK, you will receive an annual council tax bill, which is usually paid over 10 monthly instalments.

Council tax is a fee charged by your local council and the funds pay for the police and fire services, libraries, upkeeping parks, waste collection, street cleaning and maintenance and other local services.

The amount of council tax you pay will depend on the value of your property and the area in which you reside. Other factors are also taken into consideration, such as the number of adults living in one home, whether you're a student, if you're currently claiming benefits or if you or someone you live with has a severe mental impairment.



TYPES OF UK TAX

The UK charge the following six main types of tax:

Income tax is charged on an annual basis and the amount of income tax you will be charged will depend on the amount of money you earn and which tax bracket you fall under.



Band

Taxable income

Tax rate

Personal Allowance	Up to £12,570	0%
Basic rate	£12,571 to £50,270	20%
Higher rate	£50,271 to £125,140**	40%
Additional rate	Over £125,140	45%

National insurance tax is charged on each pay period rather than annually and is deducted from any earnings paid by your employer. The tax goes toward certain benefits, including state pension and healthcare. Scotland sets its own bands and rates.

**Reduced by £1 for ever £2 earned between £100,000 and £125,140

National insurance tax

Consumption tax

Value added tax (VAT), which is 20%.

Excise duties

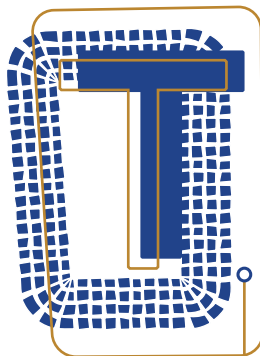
Tax charged on alcohol, tobacco, and biofuels.

Corporation Tax

Tax charged annually on all taxable company profit.

*Stamp Duty
Land tax*

Tax charged when buying property over a certain price



TAX EMIGRATION FROM SA

Tax emigration is the process of changing your residency status with SARS so you can avoid paying unnecessary tax and penalties and can transfer your retirement annuity out of the country.

Changing your tax residency does not affect your citizenship status, but it does affect how much money you owe SARS.

South Africa has a residency-based tax system, which means that tax residents are taxed differently from those who are no longer considered resident in the country.

- If you are a tax resident and live in South Africa, you must pay SARS tax on all worldwide income.
- If you are a tax resident, but live and work overseas for most of the year*, you do not need to pay SARS tax on your worldwide income and the first R1.25 million of employment income is not taxed. Income earned over and above that amount will still be taxed in South Africa.
- If you are not a tax resident, you only have to pay SARS tax on the income you earn in South Africa (e.g. from renting out a South African property or dividends from a South African company).

*Longer than 183 full days in any 12-month period (with at least 60 of those days being consecutive).

If you are tax resident in South Africa, Double Taxation Agreements (DTAs) between countries can protect you from having to pay tax on your foreign income in both South Africa and another country or allow you to pay a reduced rate. It's worthwhile looking into the DTAs in place between South Africa and your new country of residence to ensure you're not paying too much tax.

For this reason, we always advise clients to seek tax advice in both South Africa and the country they're moving to, or to speak to a **cross-border tax specialist** who is familiar with both jurisdictions.



WEALTH ADVICE

Financial planning

Our team of financial planners has been advising clients on the tax and financial planning aspects of the South Africa to UK migration for many years.

A consultation will give you an opportunity to understand the key issues involved in managing your personal tax, pensions, investments and insurance arrangements in a focused, one-hour consultation including:

Free one hour consultation includes

- Investment advice and management
- Financial planning
- Mortgage advice and brokerage
- Insurance advice and set up
- Pension advice and set up
- Will creation and storage

No matter what your situation, we can provide you with sound advice about managing your finances, in both South Africa and the UK.

The UK taxes residents on worldwide income. However, new arrivals not born in the UK are classed as non-domiciles. Non-domiciles have specific financial planning opportunities available to them in the first few years of arriving in the UK.

Non-domiciles need to pay particular attention to financial assets held back in South Africa while resident in the UK. The rules that apply are complex and specific to each category of asset. We can advise you on the best way to manage or restructure your South African assets before arriving in the UK.

The UK and South Africa have considerable differences in the way they tax capital gains. As such, assets with considerable unrealised gains should be carefully considered when migrating to the UK. In some cases, it can make sense to dispose of these before arriving in the UK. In other cases, disposal after arriving is preferable. Our wealth team can assist with your specific situation.

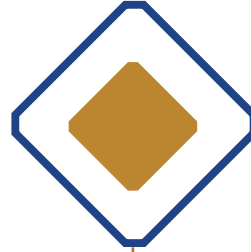
NON-
DOMICILES

FOREIGN
ACCOUNTS

CAPITAL
GAINS TAX

DID YOU KNOW





TRUSTS

It's common practice in South Africa for family members to act as trustees for family trusts. The change of residence of trustees under English law can trigger a change of residence of the trust itself. This can result in a South African trust becoming subject to UK tax. Please consult our wealth team if you are a trustee or beneficiary of any South African trust before your arrival in the UK. Our wealth team of financial planners have been advising clients on the tax and financial planning aspects of UK migration for many years.

UK PROPERTY

Where UK property purchases are to be structured into UK or offshore companies owned by trusts, these arrangements need to be considered before arriving in the UK. In most cases the creation of the structure by a UK tax resident has a less favourable tax position. Contact your relocation specialist for a referral to discuss these arrangements before arriving in the UK.



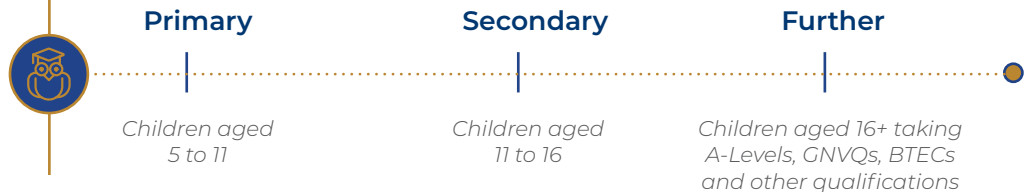




SCHOOLING – HOW TO ENROL YOUR CHILDREN

The UK education system is complex and can be tricky to navigate as a first timer.

While it may seem like there are plenty of schools to choose from, you will need to select a school from within your catchment area. The system is divided into **three** phases:



Schools in the UK
are divided into
state-funded and
fee-paying

*Types of
schools*

It is compulsory for all children in the UK to attend school in the primary and secondary phases, while further education is optional. Students who wish to attend a college or university to further their studies after school will need to complete their further education.

Schools in the UK are divided into **state-funded** and **fee-paying schools**.

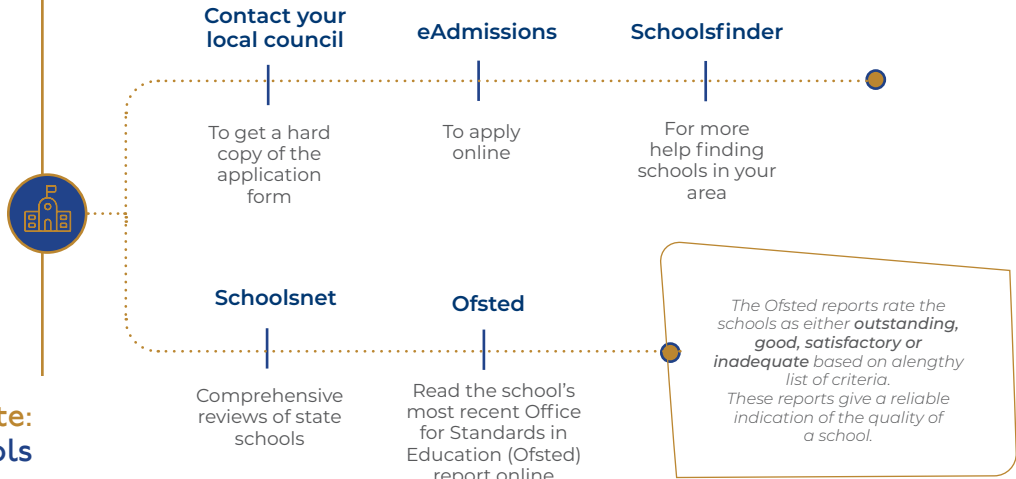
State-funded schools are free of charge (other than some extra-mural activities) and are usually called primary and secondary schools. Grammar schools are state-funded secondary schools with specific admission criteria and usually require all applicants to take a common entrance examination.

Fee-paying private schools are generally called preparatory or senior schools.

How to apply

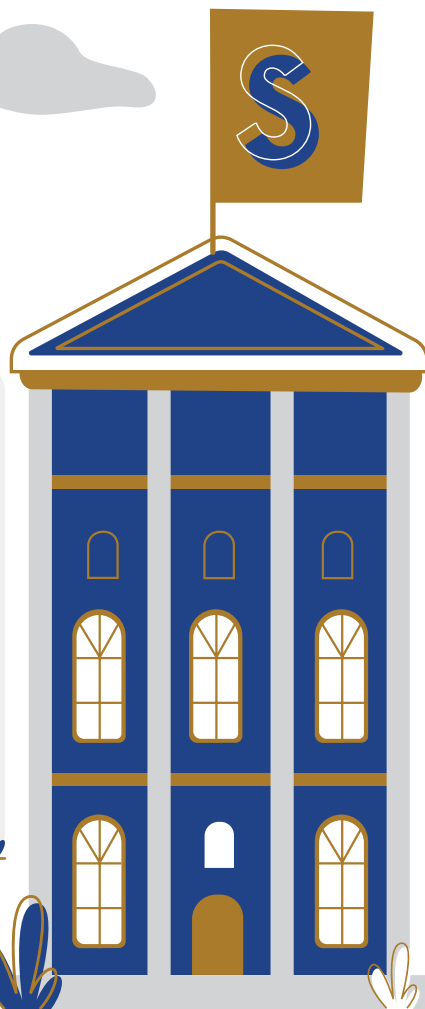
Find out from your local council when applications open for primary or secondary schools (*it is usually at the start of the Autumn term, before your child is due to attend school, however, these dates can differ*). Follow the instructions to apply for state schools within your catchment area, either online via their website, or by using your [council's application form](#).

When you fill in the form (online or on paper) you'll be asked to list the schools you're applying for in order of preference. You must apply to at least 3 schools.



Please note:
Private schools have their own admissions criteria. You will need to contact them directly to apply

Following is a comprehensive breakdown of the most common types of schools in the UK:



Academies

- Run by a governing body, independent from the local council
- Not required to follow the national curriculum
- Funded by government not the local council



Faith schools

- Run by a religious group
- The national curriculum is supplemented with religious studies
- Admission and staffing policies are determined independently



Private schools

- Privately run
- Fees to attend
- Not required to follow the national curriculum



State boarding schools

- Academies and free schools
- Free education
- Fees charged for boarding



Special needs school

- Privately run
- Set up for children with special educational needs
- Follow a specialised curriculum



Community schools

- Run by the local council
- Not affiliated with business or religious groups



Grammar schools

- Run by the local council, a foundation body or a trust
- Students selected on academic ability
- Applicants usually required to write an entrance exam



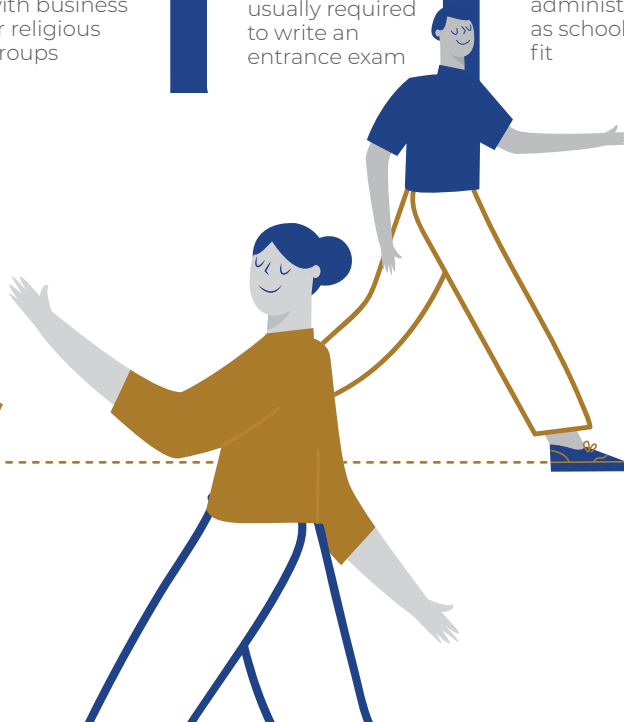
Voluntary schools

- Run by the local council
- Free to be administrated as school sees fit

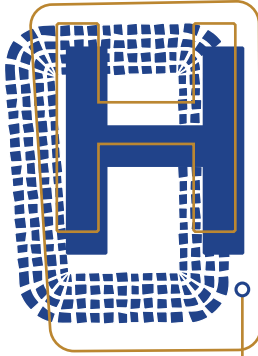


Free schools

- Often set up by charities and community groups
- Non-profit institutions
- Not required to follow the national curriculum







HEALTH AND DENTAL

If you're entering the UK on a visa, you will have to pay an NHS Health Surcharge.

This payment ensures that you can access the National Health Service (NHS) and receive free basic healthcare.

Once you've arrived in the UK and settled into your accommodation, you will need to register with a GP before you can use the service. You will also need to register with a dentist, but please note that dental services do not fall under "free healthcare", so you will need to pay for dental procedures yourself.

Once you've registered with a GP, you will receive an NHS number. You must have this number and your biometric residence card (if you are a visa holder) with you whenever you visit a healthcare facility.

Register
with a GP



Visit

Visit [NHS](#) and enter your residential code to find the local doctors and dentists in your area.

Contact

Contact the practice to find out whether they're taking new patients.

Fill out

Fill out the NHS registration form and send it to the GP.

NHS nr

The GP will send you your NHS number.

Emergency
care

Should you
need to call
an ambulance,
the number is
999.

You can go to any Accident and Emergency (A&E) department at a hospital if you are seriously ill and cannot wait for a GP. Care provided at A&E departments is always free but is strictly for emergencies.

There is also the option of a walk-in centre, which provides quick access to health advice and treatments for minor ailments, infections, and injuries, such as cuts and sprains.

You do not need to be registered with a GP to see a doctor at a walk-in centre. You can find your local walk-in centre here.



BAND 1

Basic care that covers an examination, diagnosis and advice, x-rays, a scale and polish, and planning for further treatment.



BAND 2

Medium care that covers all treatment included in Band 1, as well as fillings, root canal treatment and extractions.



BAND 3

Major work that covers all treatment included in Bands 1 and 2, as well as more complex procedures, such as crowns, dentures and bridges.

DENTAL CARE

NHS patients may see any NHS-registered dentist. This service is not free but is subsidised by the UK government. There are three cost bands



Major work
£282.80

Basic Care
£23.80

Medium Care
£65.20



DRIVING – HOW TO EXCHANGE YOUR LICENCE

South Africa is a “designated country” and has exchange agreements with the UK.

This means that you can drive for up to 12 months with your South African drivers' licence, provided it is still valid and is not a probationary licence.=

If you wish to continue driving in the UK after this period, you can apply for a UK licence without having to retake your driver's test. This can only be done once you have been in the UK for at least 185 days but must be done within five years of taking up residence in the UK, while your licence is still valid.

HOW TO EXCHANGE YOUR DRIVERS' LICENCE



1

Order form D1 from the Driver and Vehicle Licensing Agency (DVLA)

2

Complete form D1 and send it to the address provided on the form, along with the fee and any required documents, including your current driving licence.

3

You should receive your new UK licence within three weeks.





GROCERY STORES

When it comes to grocery shopping, you will have plenty of options to choose from and the quality of food, pricing and product range remains quite consistent across most supermarkets.

The five main supermarkets in the United Kingdom

WAITROSE

TESCO

SAINSBURY'S

MORRISONS

ASDA



WAITROSE & PARTNERS

Waitrose – the most expensive grocery store in the UK, you will find a lot of organic produce here, as well as sustainably and ethically farmed meat and plant-based foods. It is a great option for vegans, vegetarians, or anyone conscious about where their food is sourced and would prefer to purchase organic and sustainable foods.

Be sure to ask about their free loyalty program, “**MyWaitrose**”, as members are given free tea or coffee when visiting the store, as well as a monthly magazine with coupons and recipes.

Waitrose also offers online shopping and delivery, a great option if you do not own a car.



Sainsbury's

Sainsbury's – a mid-range supermarket, Sainsbury's offers a sufficient range of organic and sustainable produce, however, not as extensive a range as Waitrose, but their prices are more budget-friendly and they offer a wide range of non-food items, whereas Waitrose's non-food selection is limited.

Sainsbury's have a free loyalty program called “**Nectar**”, where you will earn one point for every £1 spent. Once you have earned enough points, you can use them to get money off your bill.

Sainsbury's also offer an online shopping and delivery option.



TESCO

Tesco – the largest supermarket chain in the UK, Tesco is very similar to Sainsbury's with their product range and pricing.

Tesco has a free loyalty program called Tesco Clubcard, where you earn one point for every £1 spent in store, which can be converted into vouchers. You can also earn points via Tesco Mobile and Tesco Bank.

Tesco offer an online shopping and delivery.



Morrisons

Since 1899

Morrisons – the fourth largest supermarket chain in the UK, Morrisons offer a wide range of fresh produce, reasonable prices and a market-style shopping experience.

Morrisons free loyalty program is called Morrisons More, where you earn five points for every £1 spent. Once you reach 5000 points, you will get a £5 voucher.

Morrisons offer an online shopping and delivery option.

ASDA

Asda – Asda is owned by Walmart and is the most budget friendly option of the above supermarkets. Asda offers a wide range of products, from fresh produce to non-food items, including clothing, eyeglasses, and pet insurance.

Asda do not have a loyalty program; however, they do offer an online shopping and delivery option.



A photograph of a brick building entrance. A red double door is centered, with a black arched sign above it that reads 'FISH & CHIPS' in white serif font. To the left of the door is a black rectangular sign with white and gold text. Above the door is a small white electrical box and a black lantern-style light fixture. Two hanging flower baskets with white and yellow flowers are on either side of the door. A thin yellow line is drawn across the image, connecting the top of the door frame to the top of the 'FISH & CHIPS' sign.

FISH & CHIPS

GREENE KING
PURVEYOR
OF QUALITY
CASK ALES
SINCE 1799

PROUDLY SERVING
CLASSIC
BRITISH
PUB FOOD



FURNITURE STORES

When moving to a new country, unless you ship all your furniture to the UK, or purchase/lease a fully furnished home, you are going to need to buy yourself some furniture.

IKEA is always an easy option, however, unless you have a car or van big enough to transport your furniture and the strength to carry your items inside, you may prefer to have it all delivered to your new home.

Swoon

M & S

MADE

Habitat

Eve Sleep
*(for all things
bedding)*

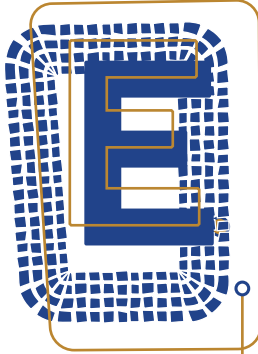
OF UK'S MOST
RECOMMENDED
FURNITURE STORES
(Offers home delivery)

Sofe.com

Arlo &
Jacob

Loaf

West Elm



EXTENDING YOUR VISA

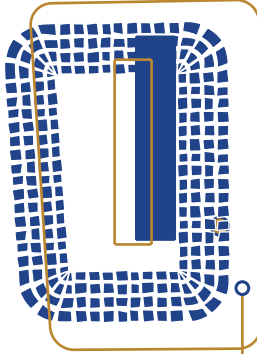
When the time comes to extend your visa, our specialists will take the stress and hassle out of your application.

*We can assist
with the
following visa
extensions:*

- Tier 2 visa
- Indefinite leave to remain
- Spousal/partner visa
- UK Ancestry visa
- Long residency visa

We can also help with your family members' applications. Although all visas are applied for on an individual basis, we can handle all of your applications at once and ensure that they are processed at the same time where possible.





INTERNATIONAL MONEY TRANSFERS

Remember, you get your first transfer free with our forex service.

We help you move your money wherever it needs to go. We offer a speedy, secure and cost-effective international money transfer service that gives you excellent exchange rates.

*With us you
can enjoy*

**Get your
first transfer
with Sable
International free**



Bank-
beating
exchange
rates



Low fees and
every fifth
transfer free.



No minimum
or maximum
transfer
amounts



Money arrival
in 1-3 working
days



No hidden fees
or charges



ACCOMMODATION

*London
Shared*



London Shared specialises in providing fully furnished rooms in beautiful homes within desirable areas of London, predominantly South West. Being owner operated by Australian and New Zealanders they know exactly what you're looking for when first arriving in London. All your bills including internet are taken care of, and their team will send a weekly cleaner to make sure your home is always tidy, giving you time to concentrate on building your new London life.

To receive a list of available accommodation, send an email to info@londonshared.co.uk.

*Accommodation
London*



Accommodation London is a privately-owned company which has been operating in North West London for the past 25 years. They provide quality accommodation to students and international travellers at budget prices. Three types of accommodation are available to suit your budget: Studio apartments, private rooms and hostel beds. All accommodation is no more than a five-minute walk from buses and tube stations in zone two.

*Ultimate
Housing*



Ultimate Housing is a top-quality house share provider tailored to professionals and working holiday makers from around the globe. They are in Rotherhithe, nestled between Tower Bridge, Greenwich and Canary Wharf. Ultimate Housing buy underutilised property and turn it into exceptional investment opportunities. They offer a variety of rooming options in clean, modern houses, conveniently based in the growing hotspots of South East London. All bills are included, and they provide all your basic amenities.

*Hostel
World*



The ultimate travel app for backpackers and budget travellers, Hostel World offers you the biggest choice of accommodation with over 36,000 options worldwide and unbeatable prices. Translated into 43 languages, Hostel World helps you find your ideal accommodation anywhere you wish to travel, allowing you the time to meet new people and start your adventure.

Crenns Properties



Established in 1999, Crenns Properties is a family run business that offers private rooms in central and West London. Crenns Properties provides short-term and long-term options, perfect if you're still finalising your travel itinerary. When you book with Crenns Properties you can expect internet access, weekly cleaning of your accommodation as well as laundry and all your utilities included in the price.

Roomgo



Roomgo, formerly known as Easyroommate, boasts the largest online flat share community. They operate in 24 countries and are available in 12 different languages. Roomgo checks every listing to make it quick and simple for you to find great roommates who you can trust. Since 1999, their service has created over five million room rental opportunities worldwide.

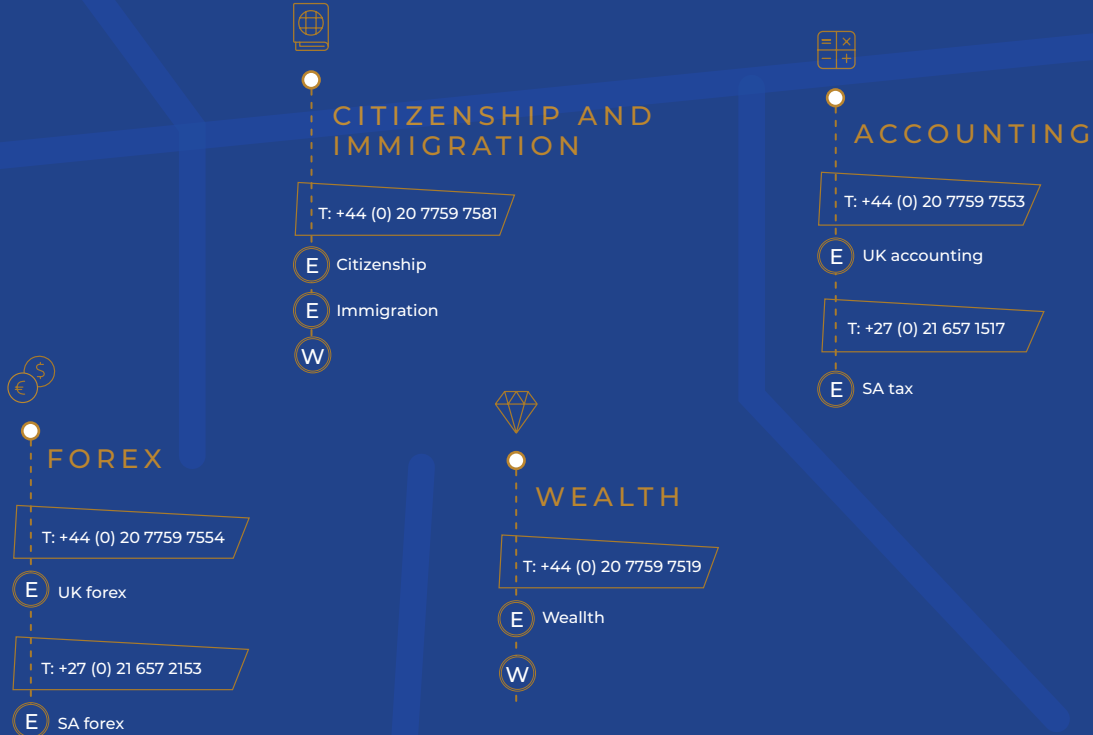
■ That's it,

BOB'S

YOUR
UNCLE

SABLE

INTERNATIONAL



South Africa

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