



TorFX Guide to
Emigrating to Spain

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Introduction

The appeal of departing for Spain is evident in the number who do - estimates place an expat population of over 700,000 Britons in Spain.

For those living in chilly old England, Spain has always had an allure. Covering most of the Iberian Peninsula, Spain is more than twice the size of the United Kingdom and - on average - a great deal warmer too.

The geography of Spain is described as breath-taking for good reason, with picturesque rocky coastlines, spectacular mountain ranges and grand rivers.

Spain's cities are bustling and decorative, culture rich and packed with architecture renowned the world over. This is especially true in Spain's southern half, which boasts intricate Moorish influences and magnificent hidden settlements.

The appeal of packing one's bags and departing for Spain is evident in the number who do – estimates place an expatriate population of over 700,000 Britons in the country.

Like the UK, Spain possesses a number of overseas territories; these include the Balearic Islands in the Mediterranean Sea, the Canary Islands off the North-West African coast and Ceuta and Melilla, a pair of North African territories.

The population arrangement on the Spanish mainland is similar to the UK – a majority of citizens live in the largest cities of the peninsula; Madrid, Barcelona, Zaragoza, Seville and Bilbao, to name a few. In between these vast urban areas, the Spanish countryside is fairly quiet, just like the green rural gaps between English cities.

Although the typical Mediterranean heat is prevalent in Spain, the county is incredibly diverse when it comes to weather, boasting subtropical, continental and alpine showings on the meteorological chart. This is owing to Spain's position as one of the first receivers of winds from the Atlantic Ocean and its mountainous environment.

In general, summers in Spain are hot, with the heat and wind speeds increasing the further down the country you go.

Winters are rarely cold enough to hit single figures and most of the country's annual rainfall comes between the start of autumn and the end of winter.

As can be expected of such a developed European country, the road, rail and air networks of Spain are nationally well-implemented.

Although English is spoken to varying levels of fluency in Spain, it will obviously be to your benefit to think about picking up at least some of the Spanish language before relocating to the nation.

For example, most banks in Spain are limited when it comes to English speaking staff, although this handicap can be mitigated somewhat by conducting your business online.

As Spain and the United Kingdom are members of the European Union, a British citizen requires no visa to enter or live in Spain, although registration at the nearest appropriate Office for Foreigners is needed for long-term residency.

These offices can typically be found at local town halls or police stations.

You have a month after arrival to register, after which you will be granted a Foreigner Identity Card.

Registration with the General Social Security Fund is also a requirement, however, unless you are self-employed this is unlikely to be much of an issue as your employer will handle the enrolment process.

Things to Consider

It takes careful planning and a bit of research before you're finally ready to make the transition abroad.

Although moving overseas can be a very attractive prospect when first considered, it takes careful planning and a bit of research before you're finally ready to make the transition abroad.

There are many different points to consider depending on the point you've reached in your emigration plans. Where in Spain do you want to move? What kind of house are you looking for? What is the most cost-effective manner of transferring your money overseas?

Another issue to think about is removals; you'll have to take a look at the different ways in which you can move your possessions across from the UK to Spain. Given Spain's (relatively) close proximity to the UK, road removals, shipping and air freight are available to move your belongings to the country.



There are a number of specialist removal companies in the UK who are dedicated to easing the stress of relocating and in this guide we'll let you know the kind of questions you should be asking any removal company that you have been considering.

Banking in a new country can also be a daunting prospect, so organising your finances before the big move is highly recommended.

We'll be giving you all the information you need about the biggest banks in Spain, as well as what kind of applications are available.

If you haven't managed to secure a profession before moving to Spain, it's likely that you'll end up searching the nation's job market.

There are countless opportunities for expats to find, and the work section of this guide will detail the options available and where to look for employment in the country.

As the UK is part of the European Union, you won't need to take out a visa to live or work in Spain, although you will need to acquire a Foreigner Identity Card, as detailed at the end of the previous section.

If moving with children, you'll want to take a look at the Schooling section, which covers the differences (and similarities) between the British and Spanish educational systems, as well as the core points about having your children study in the country.

Towards the end of this guide, you'll find points to consider if you are thinking of retiring to Spain, as well as getting tips about how to save money when transferring your UK pension overseas.

In this guide, we'll be going through all of the above sections, as well as looking at the best spots to settle in Spain and seeing how to get your money's worth when buying property in the nation.

Moving Money

When moving abroad, it's practically guaranteed that you'll have to utilise foreign exchange services.

When moving abroad, it's practically guaranteed that you'll have to utilise Foreign Exchange (FX). You may need to transfer funds overseas for a number of reasons, like investing in property, transferring pension payments, paying wages, converting savings, or making any other kind of Regular Overseas Payments (ROPs).

This section will tell you about how the foreign exchange market works, as well as how to get that market working in your favour when it comes to moving money.

Any foreign currency transfer involves an exchange rate – the value of one currency relative to another.

Exchange rates are typically expressed in the form of ISO codes, with the first currency listed being the currency you have and the second being the currency you want.

So the GBP/EUR exchange rate, for example, tells you how many Euros you'll get for your Pounds.

The FX market is one of the most volatile trading platforms in the world, and movements can be so rapid that it's hard to predict how currencies will perform in the future.

Fluctuations take place all day, every day, but it's best for your finances to make a trade when the exchange rate moves in your favour.

For instance, if you're converting your Pounds into Euros, you'll want the Pound to be as strong as possible to help you get the most Euros for your money.

There are several ways for you to transfer your funds, including using a bank, the Post Office or a currency broker.

If you choose to use a bank, they may not offer you the most competitive exchange rate and will often tag on some fees for completing the transaction. The Post Office is also likely to offer you a similar set-up.

If, however, you use the services provided by a reputable currency broker (also called an international money transfer provider), it's possible to conduct your transfers on a commission and fee-free basis, which can result in a considerable saving.

It's important to shop around for the best Pound Sterling to Euro exchange rate, as there can be a surprisingly big difference between the rates offered by banks and brokers.

Some banks also only offer one exchange rate all day, while brokers track market movements in real-time and offer a competitive rate.

When looking into transferring a large sum of money abroad (for example, moving your savings or funding the purchase of a house), it's very important that you know how much the exchange rate can affect the amount of money you receive.

Although the difference of a few Euro cents per Pound may seem minimal on paper, it can make a huge difference when you're transferring hundreds of thousands of Pounds.

You might want to investigate the specialist services offered by some currency brokers.

If, for example, you're waiting for a house purchase to go through but want to benefit from the current favourable exchange rate, you can talk to a broker about a forward contract, which will keep your chosen rate fixed for up to two years ahead of a transaction.

Fixing a rate in this way can be incredibly useful for offering some protection from major market shifts that could lose you thousands.

It is important to note, however, that the market can move both ways, so there's always the possibility you'll miss out on a better rate in the future.

You may also need to make recurring payments from the UK to Spain, to move wages or a pension, for example.

Some currency brokers can offer you a Regular Overseas Payments (ROPs) service which allows your funds to be converted automatically every month at a commercial rate on a fee free-basis.

With some reputable brokers, you'll also be assigned an Account Manager who can offer you market insight before making a trade.

Additionally, having an Account Manager at the end of a direct line saves you spending hours waiting on-hold in call centres and means that making any changes to your account will be stress-free.



Buying Property

Comparatively speaking, house prices in Spain are cheaper than their UK counterparts, but where should you move?

The three largest cities in Spain are Madrid (the capital, located in the centre of the peninsula), Barcelona, (located coastally in the north-east) and Valencia (located on the East coast).

Although it is positioned at a different longitude and latitude to the UK, Spain shares the same designation of seasons. However, the climate can differ considerably based on where in Spain you are.

The south coast has a Mediterranean climate, which means that summers are generally hot and dry and winters are cool and wet. Inland to the south east, Spain is affected by a cold semi-arid climate which is characterised by exceptionally hot summers that last longer than usual and cold winters. The northern edge of the country is influenced by an oceanic climate, which means that rainfall is evenly disbursed throughout the year and no major shifts typically occur in temperature.

The result of this variety of climates affecting a single landmass is that droughts are commonplace in the south of Spain during the summer, while in the north, the opposite problem can occur with floods taking place during periods of particularly heavy rainfall.

Wherever you buy in Spain, as with the UK, there will be several different types of charges attached to the purchase of property.

Buying a never-occupied home or a plot of land is subject to VAT (IIVA) and Stamp Duty (AJD). Buying from a private citizen entails paying the Transfer Tax (ITP), while regardless of how you acquire a home, the Property Ownership Tax (IBI) must also be paid.

Employing an independent lawyer knowledgeable in Spanish Land Law is recommended as they should be able to guide you through the property system in Spain and bypass unscrupulous sellers. Under all circumstances, it is recommended to avoid sellers or lawyers who offer to cut corners to make a purchase sooner or at a lower price as this can often entail some hidden pitfalls or complications further down the line.

With these points covered, let's move on to locations. Comparatively speaking, renting and purchasing prices in Spain are cheaper than in the UK, although naturally coastal properties and houses located in outstanding areas are going to cost more. So where should you move?

The community of Galicia, in the north west of the country, borders Portugal to the south and is primarily supported by fishing and agriculture. The region is renowned for its splendid coastal views and hosts a number of impressive festivals each year. Unlike southern Spain, Galicia's historic architecture is primarily Roman in origin.

Moving north along the coast, you reach Asturias, a vaguely cone-shaped region that boasts ancient architecture and modernist monuments and buildings. In addition to having a beach-riddled coastline, the region is also heavily mountainous in the east, forming one end of the Cantabrian Mountains that stretch from across Northern Spain.

The neighbouring region of Cantabria is one of immense variety, containing coastal sand dunes, forests reminiscent of central England, craggy mountaintops and hills that are excellent for walking. In keeping with its status as a naturally beautiful region, there are many national parks located in Cantabria. The adjacent Basque Country contains one of Spain's major cities – Bilbao. The city is popular with expatriates and is surrounded by stunning landscapes, including the region-specific Basque Mountains and vast vineyards that produce some of the nation's Rioja wine. For the source of the drink, however, you'll want to take a look at Spain's smallest region, La Rioja.

Next door to this is Navarre, the largest city of which is Pamplona. For a northern region, Navarre surprisingly features a desert-like environment in the south, the Bardenas Reales. As with other regions, Navarre is particularly mountainous, featuring the Pyrenees mountain range within its borders.

Aragon is a region of distinct contrasts; although the population is relatively high, over half of the people living in the region dwell within the city of Zaragoza, therefore rural areas are fairly sparsely populated. The region on a whole is exceptionally rich and fertile, owing to the lengthy river Ebro running across most of the plains.

Catalonia is one of Spain's most heavily populated regions, containing as it does the vast urban area of Barcelona. The city is rich with culture and hosts a number of spectacular churches, including the Sagrada Família, a massive and ornate cathedral that has been under construction since 1882. Outside of the region's capital, Catalonia has extensively farmed countryside and is home to one of Spain's uniquely defined languages, Catalan.

Ownership of a unique variant of the Spanish language is not particular to Catalonia, however; in Castile and León, Castilian Spanish is spoken, although as with the other regions of Spain, 'European Spanish' is the majority language spoken.

The city of Valladolid is the region capital, and is chock full of historic buildings and architecture dating back centuries. Farming is the primary profession in the region.

The Community of Madrid and the Valencian Community are what you would expect from regions containing Spain's largest cities; vast, lively and grand. Although the cities of Madrid and Valencia take up large parts of the regions, there are still areas of outstanding natural beauty to be found away from the cities. The town of Buñol is also located in Valencia and famed for the tomato throwing festival held there every year.

Rounding off the notable regions of Spain, Castilla-La Mancha to the south-east of Madrid is home to the historic city of Toledo. The region of Murcia on the south-east coast is almost desert-like in places, but holds Spain's largest natural lake, the Mar Menor saltwater lagoon in the east.

Finally, Andalusia is the southernmost region in Spain, popular with tourists for its coastal resorts and Medieval Moorish.

Wherever you choose to settle down in Spain, it's worth knowing about the different types of house that are on offer. Chalets are like English country homes, two to three-storey stone houses built away from potential neighbours, with some chalets potentially featuring swimming pools and orchards. A Piso is a flat, while an Apartamento is a flat located in a coastal area (typically tourist-heavy). A Finca is generally a large estate that was formerly (or may still be) a vineyard or orchard.

However you plan to settle in Spain, you'll have to convert your Pounds to Euros at some point. This requires a little research; using banks and building societies to transfer money abroad from the UK can incur additional fees, whereas a currency broker will be able to offer a more competitive rate as well as a transaction that is fee-free.

As explained previously, fluctuating exchange rates can seriously disrupt your careful financial planning, but when you enter into a forward contract with a reputable company, you will be guaranteed a fixed exchange rate for up to two years before making the transfer. Should anything untoward happen in the markets before you complete your purchase, you still have the reassurance of the agreed upon Pound to Euro exchange rate.



Removals

Removal services to Spain from the UK are varied, both in terms of the options available and how much they end up costing you.

Removal services to Spain from the UK are varied, both in terms of the options available and how much they could end up costing you.

You could have your belongings driven across through the Channel Tunnel and France, have them shipped to one of Spain's ports or have them flown in.

When searching for removal companies, one of the first things to look for is whether the company is a member of the BAR (British Association of Removers) or a member of an alternative internationally-recognised organisation such as the FIDI (Fédération Internationale des Déménageurs Internationaux).

As a move overseas can be rather expensive, it helps enormously to shop around for the best price given the competitive nature of the many removal companies available.

When thinking of hiring a company to handle your move abroad, it helps to find out how long the company has been operating for and whether or not they make trips to Spain on a regular basis. It's also worth considering how many people are under their employ, whether their references are satisfactory and up to date and what kind of insurance packages they can offer.

It's worth noting that different companies offer different services; some can provide removal boxes, offer storage space in reserve for a month, offer individual containers or lorries for belongings, and supply packing services.

When it comes to moving to Spain there are three removal options: you can have your possessions driven across via the channel tunnel, shipped to a Spanish port and driven inland from there, or flown in and moved by land from an airport. As you might imagine, these methods increase in price from first to last, but there are certain options available to reduce overall costs.

Part-load shipping allows you to reduce costs by sharing your container space with someone else when moving abroad, although this can often increase shipping times considerably. With air transport, deliveries will naturally get into the country quicker, although compared to shipping, this option is sure to be more costly, unless you are only moving small, lightweight items across.

Shipping is available to most of the major sea ports of Spain. There are also a number of international airports in Spain. If you choose to go down this route, companies can arrange to pick up your goods once they've landed in the country, transfer your belongings onto vehicles and then deliver them to your home.



Banking

Spain has a highly developed banking system, but there are few British banks with branches in the country.

Spain has a highly developed economy and banking system, although unlike other countries, there are few British banks with branches in the country.

As such, if you are thinking of opening a local account upon arrival, there are eight main high-street banks that are especially notable. These are the Banco de Sabadell, Bankia, Catalunya Caixa, Banco Santander, BBVA, Banco Popular Español, Bankinter and Unicaja Banco.

If you decide to open an account when you arrive, you'll need to go in person and take along some form of photo identification (a UK passport or a UK driver's licence), an address of residence in Spain, a Foreigner Identity Card (details on where to obtain this are at the end of the Introduction section of this guide) and proof of your employment status, such as an employment contract or documents that prove your unemployed status.

If you are not fluent in Spanish, it is recommended to bring along documents in Spanish (if possible), or alternatively, a translator to help.

In addition, Apostille authentication may be required if you are bringing documents from the UK to Spain. This can be done via the 'document legalisation' section of the Gov.UK website.

One thing to be aware of is the fact that many aspects of banking in Spain incur small fees, such as an annual charge for maintaining your current account and additional debit and credit card charges.

On the plus side, however, most ATMs in Spain have a choice of language displays (including English), and accept foreign cards. When using these, however, it is recommended to choose to be charged in Euros rather than Pounds, otherwise you may risk the Spanish bank setting its own exchange rate and fees rather than the British bank, which is typically the worse offer of the two.

Unlike the UK, portable chip and pin machines are not commonplace among small businesses, therefore it can be advisable to take cash when going to more rural establishments.

As a member of the Eurozone, Spain's currency is the Euro. Euros are structurally very similar to the British Pound; a Euro is made up of 100 cents (like our Pence and Pounds). Current coins of the Euro come in €0.01, €0.02, €0.05, €0.10, €0.20, €0.50, €1.00 and €2.00 denominations, while banknotes come in €5, €10, €20, €50, €100, €200 and €500 denominations. In Spanish, cents are known as 'céntimos'.



Work

Spain takes a different approach to working hours than the UK and many businesses still operate on the 'Siesta' system.

Spain takes a different approach to working hours than the UK; while there are maximum limits of 40 working hours per week and nine working hours per day, many businesses still operate on the 'Siesta' system. This effectively divides the day into a morning period from around 09:00 to 14:00, then a 1-2 and a half-hour break, followed by the afternoon period that lasts from approximately 16:00 to 20:00.

Although the popular image is for employees to take a nap during this break period, it is also used for lunch and informal discussions in the workplace.

Owing to the intense heat that hits the country during August, a large number of companies in cities either close up during the hottest time of the year or otherwise operate on reduced hours from 8am to 3pm.

After being continuously employed in Spain for a year, employees get a minimum of 22 days holiday every year in addition to a maximum of 14 public holidays not included in this figure. Given the cultural diversity of Spain's many regions, the precise dates of these can vary depending on where in the country you choose to live.

A good place to start on your hunt for a new job is the Spanish government's [Empleate.gob.es](http://empleate.gob.es) site, which allows users to browse current vacancies within the country and receive regular updates on new jobs available in specific sectors and areas of Spain.

By selecting the 'Inglés' option under the 'Idiomas' section at the bottom of the page, text displayed on the site can be translated into English.

Spain's economy is incredibly varied and given the immense diversity present even within individual regions, a wide range of industries are practised across the country. The development of agriculture is well known across Spain, and every region has large tracts of farmland dedicated to growing grains, vegetables, fruits, olives and cork. In addition, vineyards for the famous Rioja wine are prominent around the La Rioja and Basque Country areas. However, for those practiced in farming in the UK, the transition may not be a straightforward one as Spain's geography and climate makes droughts and soil erosion commonplace in some regions.

Attached to this working of the land is fishing; along the northern coastline, maritime harvesting is a common source of income, and the north-west region of Galicia is particularly renowned for its fleets.

Spain's biggest industry, however, is tourism. Those skilled in the services sector back home can expect to find their experience in demand along the nation's coastline and also in the most tourist-heavy areas such as Valencia, Barcelona and Madrid.

Another popular choice of employment for those moving to Spain from the UK is one that utilises their most used skill – English. Teaching English as a foreign language in Spain is incredibly commonplace for Britons, but as the Schooling section of this guide shows, other teaching opportunities are available even if you don't have a sound knowledge of Spanish thanks to the presence of English-speaking international schools throughout the country.

Finally, the mechanically-inclined are likely to be right at home in the country's range of manufacturing industries, particularly in the field of automobiles, where Spain is one of Europe's largest manufacturers and exporters of automobiles in Europe.

If you're working in Spain and want to transfer wages back home to meet UK mortgage payments, or need to move money abroad for any other reason, you may want to look at the Regular Overseas Payments service (ROPs) offered by some currency brokers. It would save going into a bank every month to conduct a foreign currency transfer and if you need more than one payment every month, you can do this with multiple ROPs plans. Transfers are conducted without fees and can be automated to take place on a day of your choosing.

Pensions

When claiming a UK pension while a resident of Spain, your pension will be taxed, so it's a good idea to clear things with HMRC.

If you are going to be working in Spain, it's worth noting that the national retirement age is 65, the same as the UK. Working for 15 years in Spain will allow you access to 50% of a Spanish pension upon reaching 65, while 35 ½ years will allow you to obtain the full 100%. Pensions are paid in monthly instalments.

As a general rule, the pensions system functions by taxing salaries; while the employee pays approximately 4.7% of their salary towards the pension pot, employers must pay around 23.6% of the employee's wages towards the pension.

Private pensions function in largely the same way as their UK variants. Specific taxation laws and policies can be complex, however, and it is best to seek professional advice to work out precise contribution barriers and taxable deduction amounts.

When claiming a UK pension while a resident of Spain, your pension will be taxed.

It is highly advisable to clear things with HMRC as soon as possible once you are a resident of Spain and claiming a UK pension, as the UK authorities may tax your pension along with the Spanish authorities until HMRC are satisfied that you are fully established as a tax-paying resident in Spain.

Applying for a UK state pension while living or working in Spain can be accomplished by downloading an application form from the Instituto Nacional de la Seguridad Social (INSS).

As with the Empleate.gob.es site, the Spanish social security site is available in English by clicking the 'Inglés' option in the languages section.

If you're retiring to Spain and have a UK pension, you'll need to transfer the payment each month from Pounds into Euros. As this is likely to be an ongoing regular payment, it may prove costly to transfer every month using a bank.

With this in mind, it can be a good idea to look at a Regular Overseas Payments (ROPs) service to keep your funds arriving regularly and cost-effectively.

One of the key features of ROPs is the way that they negate the fees banks charge with each conversion.

Reputable brokers won't charge transfer fees and will help you set up one or more ROPs programmes. Some brokers also employ currency specialists who'll be assigned to your account and can help you manage your transfers effectively.



Schooling

Spain's educational system is expansive and diverse, offering a variety of different types of school to meet with your child's needs.

Spain's educational system is expansive and diverse, offering a variety of different types of school to meet with your child's particular needs. The governments of Spanish regions are permitted a large level of freedom regarding their own educational choices, although these bodies are ultimately answerable to the Ministry of Education, Culture and Sport. Being a predominantly Catholic nation, religious education is offered as an option in state schools.

Between the ages of six and sixteen, children are required to attend school, although optional pre-schooling is available up to this age. As a general rule, Nurseries cater for children between 0-2 and Infant Schools cover 3-5.

Primary school lasts from the age of 6 to the age of 12; as in the UK, conventional subjects such as maths, history, arts and P.E are taught, along with the Spanish language and associated literatures. As several different variations of the language exist throughout Spain's autonomous regions, the regionally specific version may be taught instead. As mentioned above, instruction in Catholicism is available, but optional.

In Spanish schools, average hours per week are around 25 hours, with a three hour break around midday where children studying close to home typically return there before coming back for a shorter afternoon period. However, the length and placement of a break period varies depending on the specific school in question, as well as the level of education that it provides. Repeating a year is possible if requirements have not been met, but this can only be done once.

A range of different schools are on offer in Spain, with the age of your child typically being the determining factor for which type of institution you end up going with. State schools are essentially the same as in the UK, although not all schools offer bilingual support for children not learned in Spanish. However, in the long-term, such an immersive type of education could set your child up well for living in Spain in the future, as they will have studied the Spanish language naturally and ideally picked something up.

International schools will likely be far more recognisable, as lessons are often taught entirely in English. As such, for older children, an international school can be recommended, as learning a foreign language is best performed as early as possible and by later ages children may find it difficult to be faced with a different style of teaching than they have been accustomed to.

The decision is not without its drawbacks; while your child will likely find it far easier to adapt to an international school and be eased into Spain in that way, not every international school provides Spanish lessons, therefore after passing through their educational career, children may find that they were too isolated from the Spanish language and culture and have difficulty integrating themselves.

Private schools are either state-funded or independent. Lessons are often taught exclusively in Spanish and many Private schools are Catholicism-orientated.

After successfully finishing Primary school, Secondary school is the next step in the educational journey. It lasts for four years from 12-16, and like the UK offers State, Private and Charter variations.

Education is free in state schools, but parents are normally expected to pay for books and to contribute to the cost of field trips and extra-curricular activities.

After reaching the end of Secondary school, a Secondary Education Certificate is awarded, which is required for further studies. Like Colleges, Bachillerato study is required before university can be considered; alternatively, a vocational college or degree - focused on more practical professions, such as construction or machine-work – can be studied.

Emigration Checklist

To help you work through emigration tasks, we've written up a handy checklist of the most important points to remember.

- Make sure that you've found the perfect area of Spain for you. Do some research around your new home and the cost of living in the area and this stage will go off without a hitch.
- Make sure that everyone who is travelling has a valid passport and collect/make copies of any other essential documents you'll need. Have the documents translated if possible.
- Book plane, ferry, train or Channel Tunnel tickets and plan the transport of any vehicles, if applicable.
- Familiarise yourself with the Euro and check currency brokers for the most competitive exchange rates. Additionally, if you plan to move a pension overseas or want to make regular payments back to the UK, ask a reputable broker about a Regular Overseas Payments plan.
- Put together the documentation discussed in the Banking section to easily open a new account upon arrival.
- Make sure that everything is in order for selling or renting your UK property, and make arrangements for your new home. This is another time to shop around for the most competitive Pound Sterling to Euro exchange rate. Market movements can be unpredictable, so it can be a good idea to ask a broker about a forward contract to protect your funds in case the market moves against you.
- Make an inventory of your possessions so it's easy to check if anything is missing when the removal company arrives at your new home.

- Ensure that you have the required documents to acquire a Foreigner Identity Card soon after arriving.
- Research schools and set up placements for your children in your new area of residence, while informing your children's current school that they're leaving. You may need to get copies of exam results and school reports, as well as having a portfolio of work they've completed to show their new school.
- If you're moving pets abroad, make sure they are up to date with vaccinations and have a pet passport. You also need to make arrangements for them to be transported; there are companies that specialise in this.
- Make the UK tax office aware that you're leaving. Search around for the right job, and make sure that your application stands out by obtaining high-quality references.

Moving abroad is a great chance to enjoy a new culture, climate and lifestyle. Although there's a lot of organisation and stress involved, when you finally get to wake up to the Mediterranean sun, tuck into the local cuisine and spend days out enjoying the nation's rustic beauty, you'll be glad you swapped 'Hello' for 'Hola'!





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