



TorFX Guide to
Emigrating to France

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Introduction

France is an extremely popular expat destination, with approximately 20,000 Britons choosing to permanently relocate there every year.

France is an extremely popular expat destination, with approximately 20,000 Britons choosing to permanently relocate there every year. It's not hard to see why France is so alluring, with the nation boasting stunning scenery, climates for both skiers and sun-lovers, a Gallic lifestyle and a worldwide reputation for romance and fashion. France is also one of the largest economies within the Eurozone and accordingly can be viewed as offering better employment and lifestyle opportunities than some other European nations.

One reason for France's popularity is its position; it shares borders with eight nations, meaning it's excellently placed for holidaying in other parts of Europe. Britons also have a habit of venturing abroad to seek warmer climates and France is a good choice in that respect, with the South in particular having luscious summers and mild winters. France is also arguably one of Europe's most versatile countries, offering three different coastlines and mountain ranges. Whether you'd prefer to be close to the Alps or based near the Mediterranean coast, France has something to offer. Moreover, public transport is well established (French trains in particular are extremely quick) and roads in the nation are usually less prone to the congestion you might experience in the UK – so you can travel around the country with ease.

France is also steeped in culture and history, and the nation houses some of the most impressive châteaux's and cathedrals in the world. Another point of attraction for those looking to emigrate to France is the nation's reputation for wining and dining. Renowned for excellent cuisine and world famous vineyards, France appeals to many expats looking for culinary delights.

When moving overseas, the linguistic and cultural barriers can be quite daunting. However, as a nation France is welcoming to expats and many locals speak English as a second language, making acclimatising to living in the country that bit easier.

Things to Consider

A move abroad requires a lot of planning, but breaking it down into key points can make the process easier.

Moving Money

You'll need to research your desired location, look at property in the region and find out how you can transfer your money overseas in the most cost-effective manner.

Buying Property

In this guide we'll help you on your way by looking at the best places to buy a house and how to get the most for your money.

Removals

Additionally, you'll need to look at ways to move your possessions from the UK to France. While one option is to transport your goods yourself, many expats choose to hire a specialist removal company to ease the stress of relocating. In this guide we've posed some of the questions you may want to ask when you approach a removals company.

Banking

Banking abroad can also be a daunting prospect, so you may want to look into organising your finances before you move. In the banking section we've provided information on standard banking applications as well as some insight into the nation's biggest banking institutions.

Work

Unless you already have a job lined up before you move to France, you're probably going to be searching the French job market. There are plenty of sectors looking for expat employees so we'll discuss some of the options you'll have as well as how to go about finding employment in the Work section of this guide.

Pensions

Towards the close of this guide we look at what you may need to consider if you're retiring to France and offer guidance on how to save money when transferring your UK pension overseas.

Schooling

If you're moving with children you'll need to consider the differences between the UK and French educational systems and how that might impact their learning. We explain the core points you need to know about studying in France in the Schooling section.



Moving Money

When moving abroad it's likely that you'll need to engage with foreign exchange (also known as forex or FX).

When moving abroad it's likely that you'll need to engage with foreign exchange (also known as forex, or FX) for many reasons. These can range from investing in foreign property, transferring pension payments, paying wages, converting savings or making any other kind of Regular Overseas Payments (ROPs). This section of the guide aims to shed a little light on the foreign exchange market and explore the most beneficial ways to move your money.

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

Fluctuations take place on a minute-by-minute basis, but it's obviously 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, but the two most popular options are using a bank or using a currency broker. While using your bank might seem like the easiest option, it's important to bear in mind that they may not offer you the most competitive exchange rate and quite often tag on transfer fees for completing the transaction.

If, however, you use the services provided by a reputable currency broker, it's possible to conduct your transfers on a fee-free basis – which can save you a considerable amount of money.

It's important to shop around for your Pound Sterling to Euro exchange rate as there can be a surprisingly big difference between the rates offered by banks and brokers. Some brokers, like TorFX, can offer highly competitive exchange rates. When you're looking at transferring a large amount abroad (moving your savings or funding a house purchase, for example) it's really important to consider how much the exchange rate can impact the amount you'll receive. Although the difference of a few cents per Pound may seem minimal on paper, it can mean the difference of thousands on larger transfers.

Another thing you may want to look into is utilising the specialist services offered by leading currency brokers. For example, if you're waiting for a French 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. With a forward contract you can fix a rate for up to two years ahead of a transfer. Fixing a rate in this way can be really useful for offering some protection from major market shifts that could lose you thousands.

You may also need to make recurrent payments from the UK to France (or vice versa), to move wages or a pension, for example. Some currency brokers can offer you a Regular Overseas Payments (ROPs) service which would see your funds converted automatically every month at a commercial rate on a fee-free basis. With some reputable brokers you'll also be assigned a personal Account Manager to look after your transfers, offer you market insight and provide expert guidance on risk management solutions.



Buying Property

While French property might not be the bargain it once was, it is still relatively affordable in many regions.

While French property might not be the bargain it once was, it is still relatively affordable in many regions – although real estate in areas like Paris is understandably more expensive. Other regions of France are also extremely popular among expats, particularly in the South of the nation, which has a climate well suited to beach lovers.

When it comes to making an offer on a property it's important to bear in mind that the French aren't shy to barter on price, so if you come across a property that's been on the market for a while, put in an offer and see where it gets you.

Areas rising in popularity, such as Gascony, can see properties come off the market fairly quickly, with places like Poitou-Charentes being in quite high demand. The Pyrenees-Orientales region is also becoming more desirable, residing near Spain amid a backdrop of mountains and coastal towns.

Many expats have dreams of Provence or Cote d'Azur, but with prices notoriously high, you may need to look elsewhere. The Languedoc-Roussillon region, for example, still boasts vineyards and has easy access to the Mediterranean but property prices are a lot more reasonable.

Many second-home buyers tend to look to the Côte d'Azur in the South East of France, also known as the French Riviera. While areas such as Nice, Cannes and St Tropez are all very popular, property there often comes with a hefty price tag. However, there are a number of small villages in the surrounding areas which can offer you cheaper options.

For other more reasonable house prices, venture further inland to the less densely populated regions of Auvergne and Limousin. If you're going to France for the wine, you need to be looking toward the Entre deux Mers area which houses the world renowned Bordeaux. If you fancy making wine yourself you could be in luck as many properties in the region come complete with their own small vineyard. Modern new-build homes have a tendency to be more expensive than the older buildings, which can be popular with expats for their character and individuality.

Wherever you're buying property in France, you may find the process fairly costly. Once you've found the property of your dreams you'll need to add on around 7-8% to the asking price to cover stamp duty and notaire's fees.

In addition to factoring in the extra property purchase fees, you'll need to convert your Pounds to Euros in order to pay for your new home, and it's important to research your currency transfer options to ensure you're getting the best deal. Banks can tag on transfer fees when you use them to move money abroad, while leading currency brokers may be able to offer you a more competitive exchange rates as well as fee-free transactions. When you're buying property in another country, exchange rate fluctuations can cause havoc with your financial planning. Therefore it can be a good idea to enter into a forward contract with a reputable broker as this allows you to fix a favourable exchange rate for up to two years before you trade. If the market swings out of your favour before you complete your purchase, you've got the reassurance of your agreed upon Pound to Euro exchange rate.



Removals

Removal services from the UK to France can vary massively, with a range of online companies quoting between £3,000 and £8,000.

Removal services from the UK to France can vary massively, with a range of online companies quoting between £3,000 and £8,000 for transporting the contents of a standard family home.

One of the most important factors to consider when moving is whether the removals company you've chosen 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).

Although moving overseas can be expensive, the fact that there are so many removal firms vying for customers means that prices can be quite competitive, so it's worth shopping around.

Things to think about when hiring a removal company include: how many years the company has been undertaking removals, how many trips to France they make on average over a set period, how many people they employ, whether they can provide up-to-date references and what kind of insurance they have.

As France is so close to the UK, some families decide to manage their own removals. However, you should be warned that this can add a lot of additional stress onto an already taxing situation.

Some removal companies also offer a range of different services to help make your move easier, including providing removal boxes, offering storage space for up to a month, providing an individual container or lorry for belongings and supplying a packing service.

For those wanting to cut down on costs, there's the option of part-load shipping, which means you share a container with someone else moving abroad.

It's worth noting that part-load shipping can take a lot longer, sometimes with a delivery ETA of up to three weeks.

If you're hiring your own lorry, some companies will pledge to get your belongings to France within 24 hours.

That being said, destinations in mid-France can take approximately 2 days while you can expect a 3-4 day wait for the South of France.



Banking

Many British banking institutions allow you to set up a foreign account within your UK branch in advance of your move.

Many British banking institutions now operate a worldwide service, which means you can set up a foreign account within your UK branch in advance of your move.

Some institutions will be able to have the account set up and ready to use within 30 days, meaning that it's accessible in time for your arrival. If you do currently bank with a group that can set up an account abroad for you, they can transfer your credit history as well, meaning there's one less thing for you to worry about.

If you're looking to open a local account upon arrival, there are eight main high-street banks you're likely to come across. The main ones include: Crédit Agricole, BNP Paribas, Société Générale, Caisse d'Épargne, Banque Populaire, La Banque Postale, LCL and Crédit Mutuel.

There are a few things you need to remember to take with you if you're going into the branch to open an account.

You'll have to fill out a standard application form for any bank (known as a mandate) and most institutions will require verification of your identity. This can be in the form of a reference from your UK bank, your long-stay or permanent resident visa and a copy of your passport or evidence of your residency status – including standard utility bills etc.

Something to bear in mind is that if you're moving to France and don't currently speak any French, you may want to research whether the local branch of the bank you're considering has English speaking staff.

Work

The possibility of you getting a job in France will be greatly increased by a thorough understanding of the French language.

Working standards in France are sometimes viewed as slightly more laid back than in the UK. In some positions you'll find that you're given five weeks holiday per year as a minimum, enjoy up to two hours for lunch every day and, on average, work only 35 hours per week.

It's worth noting that the possibility of you getting a job in France will be greatly increased by a thorough understanding of the French language. However, if you need to brush up, you may be able to find a job teaching English while you hone your skills.

To help you look for a job, you can use EURES, the European Job Mobility Portal, which is run by the European Commission. EURES gives any EU citizen the ability to look for positions as well as upload a CV for potential employers to view.

So, if you don't have a career path in mind, what job options are available to you in France?

If you're moving to the South of France and intend to be near the Mediterranean coast, there are many luxury yachts that take expat employees as house chefs, stewards and deckhands. There's also a significant interest in water sports in France, with many businesses along the rivers hiring instructors for canoeing and kayaking.

If you enjoy fitness and want to work for yourself, there's always the option of becoming a personal trainer. There's also call for freelance writers in France, which means you could work from anywhere in the country.

If you're moving to France for your love of wine, why not try your hand at being a sommelier at a top-notch restaurant? In this role you'd be able to recommend the best wine for each dish, as well as getting to partake in wine tastings...

Presently, there's significant demand for workers in the engineering, informatics and electronics sectors. Those working in the sciences are also likely to be popular in France and most of the research is conducted in English so your French doesn't have to be perfect to understand the literature. Furthermore, there are also notable vacancies in the wine growing, farming, hospitality, retail, and care-giving sectors.

It should be noted, however, that unemployment in France is higher than the UK.

If you're working in France and want to transfer your wages back home, perhaps to meet UK mortgage payments, you may want to look at the Regular Overseas Payments service (ROPs) offered by some currency brokers.

It would save you going into a French bank every month to conduct a foreign currency transfer and if you need more than one payment managed every month, you can set up multiple ROPs plans. Transfers will be conducted without fees and can be automated to take place on a day of your choosing at a competitive rate of exchange.



Pensions

French pensions are run on a pay-as-you-go system which uses both employee and employer contributions.

If you're going to be working in France, the usual retirement age is 65. Pensions are run on a pay-as-you-go system which uses both employee and employer contributions. This system allows a pensioner to receive a maximum of 50% of their earnings at the pinnacle of their career.

Pensions are compulsory under the statutory pension insurance scheme and to receive a full pension you'd need to work in France for 40 years.

In addition to the basic pension, there are also compulsory supplementary plans.

If you've been unable to work for health reasons or have been a career, you may be entitled to a non-contributory minimum pension which is accessible not only to French citizens but also to expats living in France.

If you're retiring to France and have a UK pension, you'll need to transfer the payment each month from Pounds into Euros.

This is likely to be an ongoing regular payment which can be costly to transfer every month using a bank. Therefore, it can be a good idea to look at a Regular Overseas Payments (ROPs) option to keep your funds coming in regularly and cost-effectively.

The main thing to consider with your regular payments is how you can streamline them while avoiding paying fees. Reputable brokers won't charge you transfer fees and will help you set up one or more ROPs accounts.

Some currency brokers also employ currency specialists who'll be at the end of a direct line if you need to make any changes to your transfer.

Schooling

The French education system has a reputation for excellence and many would argue that it is one of the best in the world.

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Children are required to attend school between the ages of 6 and 16, but many children start much younger and a large percentage remain in education after completing high school.

Between the ages of 2 and 6 children can attend *ecole maternelle*, which prepares them for primary school. The *ecole maternelle* starts children reading and writing and introduces them to numeracy, foreign languages and arts-based activities.

Primary school is known as the *ecole primaire* or *ecole élémentaire* and educates children between the ages of 6-11 in five class year-groups.

Schools in France tend to teach students for around 26-28 hours per week, sometimes allowing them Wednesday off but teaching for a half day on Saturday—although some regions are extending the school year and removing the Saturday education.

A general school day will see students have three hours of lessons in the morning, a two hour lunch break and then another three hours in the afternoon.

Classes typically include French, maths, geography, history, art, and most often a foreign language. If children aren't performing as well as hoped, there's the possibility that the school will request the student repeat a year.

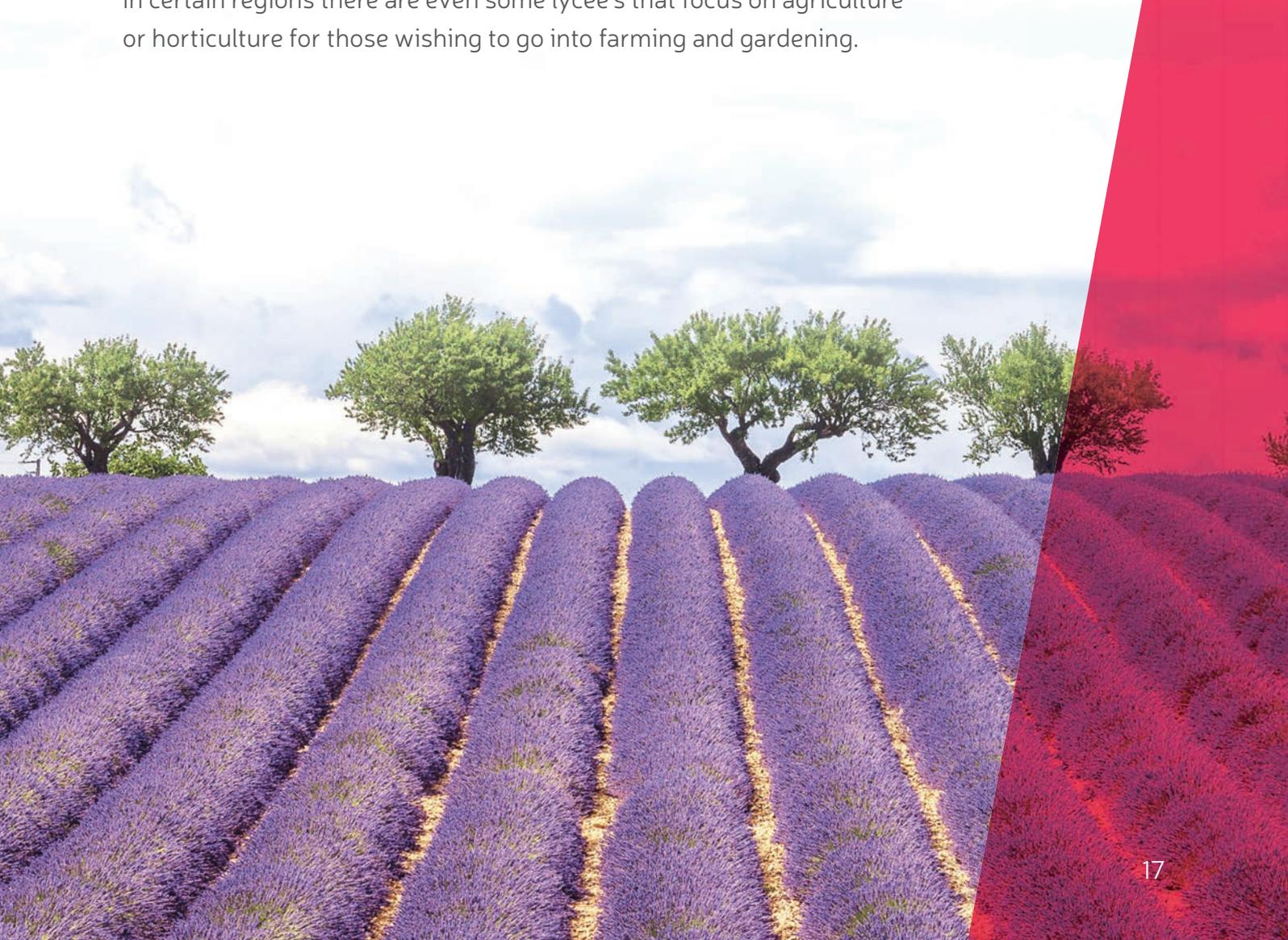
Children then move up to middle school, known as collège, and remain there between the ages of 11-15. Collège will continue to educate students in all the subjects that they were introduced to in école primaire but with emphasis on the sciences, music, physical education, civic education and technical education as well.

The end of collège is marked with an exam called a brevet, similar to the UK's GCSE's. It's at this point that students either continue on to a lycée high school or leave education.

The lycée is where students attend their last three years of secondary education and finishes with a baccalauréat exam, similar to UK A-Levels.

There's a couple of different lycée institutions; the technical lycée's are usually boarding schools which teach very specific science subjects, such as aeronautics, while a lycée's pros is a vocation-based institution which helps students train in non-academic subjects.

In certain regions there are even some lycée's that focus on agriculture or horticulture for those wishing to go into farming and gardening.



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 you've found the right area in France for you. Hopefully you'll have done enough research around your new home to have an idea of what to expect, as well as what your cost of living will be.
- Make sure everyone moving has a valid passport and gather/make duplicates of any other essential documents you'll need.
- Book plane or Eurostar tickets, or plan your route to your new home if driving.
- Become familiar with the Euro and look at both banks and currency brokers for the most competitive exchange rates. Additionally, if you'll be moving pensions overseas or will need to make regular payments back to the UK, ask a reputable broker about a Regular Overseas Payments (ROPs) plan.
- Look at opening a bank account ahead of your departure or gain the documentation discussed in the Banking sector to enable you to open a new account when you arrive.
- Make sure all your affairs for selling or renting your UK property are in order and make arrangements for your new home. This is another good point at which to shop around for the most competitive Pound Sterling to Euro exchange rate. Market movements can't be predicted so it may be a good idea to get in touch with a broker and ask them about a forward contract to protect your funds in case the market shifts.
- Take an inventory of your possessions so you can check you haven't lost anything when you get to the other side.

- 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 animals abroad, make sure you look into vaccinations and a pet passport, as well as arranging for them to be transported; there are some companies which specialise in this.
- Make the tax office aware that you're leaving and register for a tax number in France. Apply for jobs and get several references to enhance your application.

Notes



torfx

Connecting Currency

Tor Currency Exchange Ltd, PZ360, Penzance, Cornwall, TR18 4DZ

Web: www.torfx.com Email: info@torfx.com

Tel: +44 (0)1736 335250 Fax: +44 (0)1736 369435