# Trials and Tribulations of Moving to the UK

<u>"You can never visit the same place twice.</u> <u>Each time, it's a different story." —</u> Maureen Johnson Click To Tweet

This famous quote is more than true. When you revisit a place, much of it will have changed. You will have changed, everything evolves or devolves as the case may be. There will be challenges, be they old or new.

Which is the situation I currently find myself in, here in the United Kingdom. It's a very different country that it was 20 years ago.

#### The Current State of Affairs

I've now been here for awhile and the plan was relatively simple; find work and house sit while I am looking for work. Once I've found a job I like, I'll move into the area and settle down — voila!!

Sounds pretty uncomplicated and like a plan, sounds easy to implement, so I should be rocking and rolling in no time...

### The Key Challenges of Moving to the UK

However, there have been a few hiccups, roadblocks and obstacles on the way, as can be expected with any move abroad.

Here were my challenges and solutions, where they exist. It's was hard to put the list together in order of priorities. It's a wee bit of a chicken and egg scenario. You see before you

get the one you need the other, or so you will see:

#### 1. Proof of Address

Now if you arrive and immediately rent a property, you won't have this issue. However, for the most part, you will need a proof of address.

Most institutions such as a bank will request to see a utility bill or a letter from the tax office or a bank statement. The bank statement will be especially hard, as you'll read below. You can't open one until you have an official proof of address. Herein lays the catch-22.

Now, this is going to be tricky if you are staying with friends, renting a room or house-sitting, as I have been doing.

I did read advice on one forum that you can register to vote wherever you are staying and you can then use this as a proof of address.

I didn't want to risk trying this, as it could also trigger a local council tax levy in my name. As I am house-sitting this is not something I want to risk. If you are renting it could be a solution.

One bank recommended that I register with a doctor and use that as proof of address. Which I did do, yet they also needed (you guessed it) a proof of address.

#### 2. National Insurance number

To work in the UK you'll need a national insurance number. Luckily, I already had one — or so I thought… Sadly, it couldn't be found in the system. So after many phone calls, I made an appointment with a local job center to request a new

one.

If you are new to the UK it is easy enough to apply, you need to call up the job center and make an appointment. Depending on where you live this can take a few weeks. They will send you a confirmation letter for the appointment. And if you don't have a utility bill you can use this letter as proof of address for the appointment.

You do need to take your International ID/ Passport. Keeping in mind right now, depending on where you come from you need a visa for permission to work in the UK.

If you are European and have an EU Passport, at this moment in time you can still apply and have the right to live and work in the UK. After Brexit, if and when that all goes ahead, the situation may change.

I've written about it here.

Once you have your appointment the National insurance number will be sent to you, this can take anywhere from 5-21 days.

Please note that your National Insurance number can not be used as proof of address. Which leads me to the next obstacle:

#### 3. Opening a Bank Account



This so far has been the most frustrating experience. So much so, that I've decided NOT to open a bank account.

I don't have any proof of address I can use. So, I've simply given up. But not without finding a suitable solution.

Thankfully, there are modern digital options that you can choose from instead.

To meet my nomadic needs, I'm using two financial companies:

Revolut:\* They are ideal if you still have an account overseas in a different currency and/or you travel regularly. You can upload money from your bank account abroad and then exchange that currency as needed. They give better rates than you would get via your own bank.

They will send you a card, which is a prepaid card. So it doesn't work in all online shops, but it works well enough in the local ATM's, stores and for most online purchases.

The only downside is that they don't give me a local account, with which to receive payments. There is a handy request payment link that people can pay into with a credit card.

But a company who is hiring you will want to pay into a real account. Which is why I opened:

Monese\*: This online, mobile account was simple to set up. It

gives me a local account that I can use here to accept payments. You can access it via your mobile, you can request a debit card. And in no time you are off and running.

It is a whole new world of banking, which is much more consumer focused, easy to use, with fewer costs and paperwork.

There are other companies that I looked into, but these two are trustworthy and meet my needs. With that done, I am good to go.

**Side note:** If you would like to <u>open a Monese Account</u>, and get a £10 welcome gift, when you open and top up the account, just use my code: <u>HUZEYS9F</u>

My last challenge remains to be seen in how and when it'll affect me:

#### 4. The Dreaded Brexit

I wrote a <u>post earlier about Brexit</u>. While it doesn't yet affect me directly. One feels a gist of the overall unrest that exists in all levels of government, business, and society on the whole.

Ferries are complaining they have fewer bookings for next year,



pharmacies are concerned about running out of medicine. The general public doesn't know what to expect.

The mainstream media doesn't help the situation, as it milks every roundabout fear that they can scour up out of whatever garbage can their digging in. Only time will tell what is and isn't justified.

For now, put your seatbelt on, and hang tight — like any of life's roller-coasters I am sure we'll come out the other side laughing or crying. And either way, we'll brush ourselves off, soldier on. Heading right into the next challenge that life offers us.

So here I am, back in the UK for now, not as settled as I would like to be yet. However, already much more settled that I was.

Hope you find some of this advice useful to help you to prepare and tackle any future move you may have planned to the UK.

The photos are thankfully provided by Unsplash: Feature photo by <u>Bruno Martins</u> on <u>Unsplash</u>
Night photo by <u>Robert Almonte</u> on <u>Unsplash</u>

# Moving to the UK During Brexit

## What impact does Brexit have on your move to the UK?

After many years abroad, I've finally decided to move back to the United Kingdom where I lived many moons ago.

The first question on anyone and everyone's lips is 'But what about Brexit?'.

While I know that Brexit is a hot topic, and widely entertaining. To give you a small taste, just last week the local paper was voicing its concern about the 'sperm'. It seems that the Nordic countries have been the largest distributors, and now the English men are going to have to step up. I kid you not, here is the article:

HEALTH

### British men face making up sperm shortage

By David Wilcock

People trying to conceive a child could be hit by delays to foreign sperm donations under a no-deal Brexit because of additional red tape, technical papers have revealed.

Danish semen made up almost half of all non-British male reproductive material imported to the UK in 2017, the paper from the Department of Health and Social Care revealed.

Some 3,000 samples from Denmark were brought in, alongside a small number from other EU states, plus 4,000 from the United States.

But leaving the trade bloc without a deal would see the UK leave the EU Organ Directives and EU Tissues

and Cells Directives, which cover material from human sperm, eggs and embryos to transplant organs.

Egg and embryo imports are less common than sperm, usually fewer than 500 a year.

An independent UK national sperm bank was launched in 2014, but attracted just nine donors in its first year.

Yes, it's funny, silly, and serious and has most Brits with their knickers in a twist... Brexit is providing mainstream media with an endless amount of juicy material. Yet, they like the masses that are read the papers, are pretty clueless as to what is going on.

Why would they be clear on it, even the politicians don't seem to know or agree on the facts. Right now, they are preparing for a worst-case scenario, what happens if there is no trade deal, they've termed it the 'No Deal' Scenario — this could change again next week... Stay tuned people.

To simplify the governments' terminology: The no deal scenario doesn't mean they are not working on a deal. So there might still be a deal. Just in case though, they've spent hours in creating a no deal worst case scenario. — although they don't think that by creating it, they are likely to perhaps maybe need it.

I think by the time they have come to a verdict (let's be honest, 2 years on and they're still talking rather than doing). Personally, by then I'll be living elsewhere.

So can or can't I, you, we move to

#### the UK?



Right now, this answer is the same as it was before Brexit was the spark of an idea. It depends on where you are from; many of the same rules apply as they did before Brexit.

As an EU citizen, I have the right — at this time — to live and work in the United Kingdom. If they do go ahead with the Brexit, they won't throw me out.

The pre-exit date is March 2019, if you arrive before this date, you have right to pre-settlement. If you arrive after this date, as an EU citizen you'll need to register yourself. The date of Britain's exit from European Union is December 2020, after which different rules may apply depending on our situation, which isn't fully clear yet — may depend on the deal, no deal scenario.

I was right to think that now is the perfect time for me to come back and spend some time in the UK. If you move here preexit — then you're as good as gold as they say in Australia.

At this point, I think there are more people jumping up and

down, because people love drama, to complain and jump up and down. The reality is that other than the sperm, there isn't much to jump up and down about.

The ideas of stockpiling food, have years worth of medicine on hand and having to create your own sperm are a wee bit exaggerated.

Of course, I would like to take the opportunity to point out for the first time in recent history the Brits have finally focused on something other than the weather. And the weather has been brilliant, the best summer on recorded history. So maybe less worrying, more enjoying

#### For more information (can't guarantee clarity):

For anyone looking for up-to-date information, please check the <u>government website</u> on the subject.

Or this pretty <u>clear blog by the home office</u>, or if you'd prefer the EU's take on what you can and can't do, then you can find that over on their <u>website here</u>.

For those that are already living and working in the UK, you can apply for pre-settlement status, which you can find <u>more</u> information on here.

For those of you looking for the facts the media won't share with you, and the stats they don't print. Perhaps you're looking for a bit of giggle, here is a great article on <u>Global Citizen</u>. As they rightly point out, even the Queen is actually German. Maybe she can be the first to go?

If you are not an EU citizen, different rules will apply, the same rules as before the Brexit scenario. Visa and Immigration information can be found here.



If you are moving abroad and not sure where to start, <u>download my free checklist</u> here, making your move that little bit easier.

Big thanks for Photo. By <u>Robert Tudor</u> on <u>Unsplash</u>