

# **Trials and Tribulations of Moving to the UK**

*"You can never visit the same place twice. Each time, it's a different story." – 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:

**Reolut:\*** 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 [open a Monese Account](#), and get a £10 welcome gift, when you open and top up the account, just use my code: [HUZEYS9F](#)

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

## 4. The Dreaded Brexit

I wrote a [post earlier about Brexit](#). 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 [Bruno Martins](#) on [Unsplash](#)

Night photo by [Robert Almonte](#) on [Unsplash](#)

