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Relocation Guide to London, United Kingdom

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WELCOME AND OVERVIEW



Photo courtesy of [London Shoeshine Limited](#)

Lively, vibrant and truly multicultural, London is a megalopolis of people, ideas and dynamic energy. As the capital and largest city of both England and of the United Kingdom, it is also the largest city in Western Europe and the European Union. Situated on the River Thames in South-East England, Greater London has an official population of a little over 8 million. However, London's urban area stretched to 9,787,426 in 2011, while the figure of 14 million for the city's wider metropolitan area more accurately reflects its size and importance. Considered one of the world's leading "global cities", London remains an international capital of culture, music, education, fashion, politics, finance and trade.

The name London originally referred only to the once-walled "Square Mile" of the original Roman (and later medieval) city called the "City of London" or just "The City". Today, London has taken on a much larger meaning to include all of the vast central parts of the modern metropolis, with the city having absorbed numerous surrounding towns and villages over the centuries, including large portions of the surrounding "home counties". The term "Central London" is widely used on both signs and by the media to describe the downtown area of the city, which encompasses The City, most of the City of Westminster, and some of the surrounding boroughs. The term "Greater London" embraces Central London together with all the outlying suburbs that lie in one continuous urban sprawl within the lower Thames valley. Though densely populated by New World standards, London retains large swathes of green parkland and open space, even within the city center.

While visitors may have preconceived notions of what they'll find, the British character is not easily defined. With a reputation abroad for being insular as a people they are extremely inventive, reflective, focused and tenacious. These qualities have stood them in great stead over the years. Britain has produced some of the world's greatest novels, poems and plays, given rise to the Industrial Revolution and invented countless technological innovations. A historic, green and beautiful country, Britain boasts some of the world's most exciting cities, picturesque villages, and vibrant towns - hosting a wealth of culture, entertainment, and historical landmarks. This is a brief guide to settling-into the British way of life and an introduction to what this beautiful island nation has to offer.

London Overview

Geography

Defining the UK can be confusing. Descriptions of the various terms are as follows:

- The British Isles - includes the UK and the Independent Republic of Ireland (also known as Eire or Southern Ireland).
- The United Kingdom of Great Britain and Northern Ireland - form a political union which comprises England, Scotland, Wales, Northern Ireland and several neighboring islands. Other islands under British influence, such as the Isle of Man and the Channel Islands, are independent but have ceded control of foreign relations to the UK.
- Great Britain - refers to England, Scotland, Wales and Northern Ireland.



Government and politics

The UK is sometimes described as a Constitutional Monarchy but it does not have a written constitution; the Queen, although head of state, has little political power. Parliament is the ultimate lawmaker in Britain and is based at the Palace of Westminster in London.

There are two chambers, the House of Lords and the House of Commons. Members elected from parties other than that in power are known as the Opposition. The major political parties are Labour - less left wing than they used to be, Conservative (or Tory) right of center and Liberal Democrats a liberal party. Scotland and Northern Ireland have now been granted their own Parliaments, and Wales has a local Assembly, but the Parliament at Westminster has overall power.

Local Government, via an elected council, is responsible for local facilities, such as education, policing, sanitation and planning.

Climate

The weather is a constant topic of conversation because it is so unpredictable. The British Isles are subject to a large number of weather fronts, which makes weather very changeable.

During the summer, the temperature is typically within the 15- 21°C range (50s or 60s F). In winter, temperatures can drop to between -3 to 15°C (20s or 50s F) with the possibility of snow and icy roads. It does snow occasionally but this seldom lies on the ground for more than a few days at a time.

Language

Although English is the main language, the larger UK cities are home to a wide range of cultures. In London, as many as 300 different languages and dialects are spoken, making it one of the most cosmopolitan cities in the world.

Religion

The Church of England (C of E) is the established church in England. The Queen is head of the Church; archbishops and bishops automatically sit in the House of Lords.

Priests frequently offer prayers at certain public events and in schools denominations of Christian churches including Roman Catholics, Presbyterians, Methodist, Baptists and United Reformed are represented throughout England.

Many of the world's major religions have places of worship in London.

Currency

Sterling-the UK currency-this is divided into the pound and the penny.

Each pound is divided into 100 pence, denoted 'p'.

Coins of the following denominations are in common circulation: 1 p, 2p, 5p, 10p, 20p, 50p, one pound (£1) and two pounds (£2).

Bank Notes of the following denominations are in common circulation: £5, £10, £20 and £50.

There are also the Scottish pound notes and the Irish pound notes, they both have the same monetary value as the English pounds, but their printed face is different.

Opening hours

Most shops are open every day, and for shorter periods on Sundays. Supermarkets are open until late every day except Sunday when they are only allowed by law to remain open for a maximum of six hours. A few are open for 24 hours Monday to Saturday.

Banks open from 9.30 am to 5.00 pm Monday-Friday and some are open on Saturday mornings.

Post Offices open from 9.00 am until 5.30 pm on Monday to Friday and are open on Saturday mornings.

Small Post Offices close on Wednesday afternoon.

EMERGENCY AND HEALTHCARE

Emergency medical care is available to anybody, resident or tourist, through any National Health Service hospital with an accident & emergency department. When arriving in a location you should try to find the nearest hospital.

In a serious emergency, dial 999 and ask for an ambulance.

The UK offers both public and private medical and dental health care.

They will ask for the following information so keep this page close to your phone:

NAME

ADDRESS

PHONE

Other Important Numbers:

CLOSEST CONSULATE OFFICE

PRIMARY CARE PHYSICIAN

WORK PHONE NUMBER

The NHS has a good record of responding to emergency and acute medical situations. As a result it is unusual for these services to be offered on private medical insurance. There can be waiting lists of up to two years for certain non-essential operations available on the NHS, including hip replacements and reconstructive surgery.

NHS 111 is a telephone and web-based support service offering free 24 hour health advice. Staffed by fully trained nurses, the service allows you to assess the needs of your condition and help you to determine whether or not it can be dealt with at home or if consultation with a doctor is required.

Their services also include:

- Out of hours support for GPs and dental services
- Telephone support for patients with long-term conditions
- Pre and post-operative support for patients
- 24 hour response to health scares
- Remote clinics via telephone

NHS 111: www.nhs.uk or dial 111 on your telephones.

NHS walk-in centers are available to treat minor injuries, including:

- Infection and rashes
- Fractures and lacerations
- Emergency contraception and advice
- Stomach upsets
- Cuts and bruises
- Burns and strains

For more information on your local center, go to: <http://www.nhs.uk/Pages/HomePage.aspx>

General NHS services information - www.nhs.uk

Additionally, Doctors Direct provides private emergency care throughout London on a 24 hour call-out basis. If you use this service a report will be sent to your family doctor the next day.

You can contact them on: Tel: 0800 9889 999 or [here](#).

National Health Service

In order to be able to use the National Health Service (NHS), it is necessary to have an NHS number, which will be allocated when you register with your doctor.

The NHS offers medical, hospital, maternity, post-natal, dental and eye care and is partially free to all UK residents. Advice is available from:

Department of Health Tel: 020 72104850. Website: www.doh.gov.uk

General medical care is provided by local doctors, known as a General Practitioner (GP) or family doctor.

Group clinics — also called practices, are located throughout the country.

Lists of doctors and clinics are available at local libraries and main Post Offices, through Family Practitioner Committees listed in the telephone directory and on the NHS website.

However, as many doctors' patient lists are full, you will be added to a waiting list. In that case, you may be able to register as a private patient initially until an NHS space becomes available.

In addition to routine medical care, doctors' clinics also offer baby clinics, pediatric care, health visitor programs, well women or men clinics (for check-ups); manage guidance counseling and a variety of other services. It is occasionally possible for the doctor to make house calls.

Specialist care is available through specialist doctors, called Consultants.

Obstetric care and pre-natal preparation is available through the NHS on the same basis as other medical treatment and, in some cases, expectant mothers with private obstetricians may use NHS hospitals. Midwifery is part of NHS primary care.

General Practitioners are called Doctor, but both consultant doctors and dentists are addressed as 'Mr.' or 'Mrs.'

The word 'surgery' is used to describe a surgical procedure, and is also used to describe the doctor's office.

Private health care

An alternative to the NHS is private medical care, which is expensive, unless covered by health insurance. If you wish to use private health care facilities, you will need to register either at a local NHS clinic where you may register with an individual doctor as a private patient, or with a local private clinic.

Facilities are available in either private wards of NHS hospitals or in hospitals offering only private care. Private specialist treatment can be recommended through a NHS General Practitioner so it may be worthwhile registering with a local NHS practice, and using private care when specialist help is needed.

If there is no existing private medical scheme set up for you by your employer, you may wish to take out private medical insurance. There are several medical insurance providers, offering various levels of protection.

Dental care

Dental care is also provided through the NHS, although it may be difficult to find a dentist who will accept additional NHS patients. Some patients are entitled to free dental health care:

- Children under eighteen years old
- Students under nineteen years old
- Pregnant mothers
- Mothers who have had a baby within the previous twelve months

Lists of dentists can be found in the same outlets as the lists of doctors.

Ophthalmology care

The only people qualified to test eyes are either a registered ophthalmic eye optician or an ophthalmic medical practitioner. Free tests are available to all children under 16 and those students in full time education under the age of 19.

There are numerous opticians available in most towns and cities, which not only stock glasses but also perform eye tests. It is not necessary to buy glasses in order to have an eye test.

Registration of birth and deaths

All births and deaths should be registered at your local Registrar of Births, Deaths and Marriages, which is listed in the local telephone directory. In the event of a death, a medical certificate will be completed by the doctor attending the patient, and should be taken to the local registrar within five days. In the event of a birth, the birth must be registered within six weeks.

For more information on what to do, and how to register please contact the General Register Office [Website](#)

You will need to register a birth at your Embassy to obtain a national birth certificate and passport. The Embassy also needs to be informed if someone in the family dies so that the death may be registered in the country of origin.

Description of Property Styles

Some of the typical property types are described below.

Mansion blocks of flats

Most commonly found in Central London, mansion blocks were built between the end of last century and up to the 1920s. These have good sized rooms and high ceilings. Normally, they are not more than six or seven stories (floors) and are built with red brick. Most have a lift (elevator); some have a porter and a shared 'communal' garden. The bathrooms and kitchens have often been updated. Between 1920 and 1940 the style of flats became plainer in design although they still have large rooms.

Britain enjoys a wealth of historical buildings and architectural styles.



Since the 1940s flats have been designed in a variety of architectural styles. Rooms are smaller, especially bedrooms, and ceilings are lower. Older bathrooms and kitchens have often been updated. The most modern blocks may offer leisure facilities and underground parking.

Conversion flats

This term refers to units within a house that has been converted into several flats. These tend to be more individual in style; the original house is often an older property although the interiors of each flat may be modern. Conversion flats do not always have lifts and can be several stories high.

In general, it is not always possible to find wooden floors in flats as it can be hard to soundproof between floors. If this is important, it is worth considering basement flats as they may be more likely to have wooden floors. Basement flats also often include either a patio or small garden.

Houses

Outside of city centers, the type of house most often available for rent is detached, with a larger garden and a garage. Those closer to city centers will probably be semi-detached or part of a terrace of houses over two or more floors and will have a small garden or a patio.

Mews houses

Converted stables or servants' quarters — in a narrow cobbled lane in central London are sometimes available, and whilst they are charming they often have small rooms. They may be located in 'working' mews — a lane with offices or workshops.

Georgian, Victorian or Edwardian houses

Often called 'period' housing by estate agents - are between two to five stories high, with a small garden, and look narrow from the outside. Rooms include a reception room with high ceilings and big windows, and one or more modernized bathrooms. Kitchens may have a breakfast area and may be in the basement.

Suburban 1930s houses

Are either semi-detached or detached, have larger gardens and sometimes garages, and can be quite spacious.

Modern town houses

Are narrow, built over several floors and are likely to have an attached garage and a small garden. The rooms, especially the bedrooms, tend to be small. They can be found in a small row alongside older properties or in enclosed developments with security gates.

Spacious detached houses

Are both older and modern and are normally located outside of the big cities. With four or five bedrooms, and two or more bathrooms, they will have a large kitchen-breakfast room, a utility room, a separate dining room, a good size garden and often a double garage.

Things to Consider When Looking For a Home**Budget**

The rental budget is perhaps the most important consideration in determining the focus of a home search.

We will give you advice on the best areas according to budget and explain the style of properties available in each area. The budget may include — or exclude — heating, electricity and water charges. Local Council Tax is an additional cost.

Proximity to work and school

The time of the daily commute will also be an important factor in the choice of area. In and around London, the distance between job and home is not usually measured in miles, but in time and expense.

From some locations, high-speed trains mean a journey of sixty miles will take under an hour. From others average rush hour traffic may limit the distance you can travel in the same time to a few miles.

Although tens of thousands of people do it, many big cities were not designed for commuting by car. Most people commute by a combination of Underground train (in London) or, in the case of short journeys, bus.

In calculating the time you are prepared to spend commuting, you will need to consider the overall time door-to-door, not just train times. You may also need to consider the distance children will have to travel to school from home.

Parking

Garages or off-street parking are hard to find in Central London and in other major cities. However, street parking with allocated 'permits', issued by the local council, is a reasonable alternative for those who wish to live in city centres. The charge for a permit will depend on location of property and which council area you live in. Some modern blocks of flats may have underground parking.

Away from city centres there is more off-street parking available and sometimes free parking in the street. Houses in the suburbs and the country often have garages.

Size

It is not usual in the UK to describe the size of rooms in square feet or meters. Property agents describe houses and flats in terms of the amount of rooms, such as the number of reception rooms, bedrooms and bathrooms.

Condition

Whilst some accommodation may be newly built, older properties may not offer brand new kitchens and en-suite bathrooms. In addition there are two distinct types of rental properties as described by property agents:

- *Owner's own homes* - often more interesting and individual in character, probably in good order but occasionally with coloured or older bathrooms.
- *Investment properties* - more neutral in style and usually recently renovated.

Furnishings

Due to fire regulations relating to fire-resistant fabrics, more properties are now left unfurnished. Larger properties (3+ bedrooms) are also more likely to be unfurnished, especially large family homes. However, the tradition of furnished flats continues in the UK, particularly in one or two bedroom flats. In the country, few properties are furnished.

An unfurnished flat or house will include carpets, curtains, fitted kitchen units (including oven, cook top, fridge/freezer and washing machine) but the kitchen drawers will be empty and there will be no furniture.

Largely depending on the price range, furnishings will be of variable quality, ranging from stylish and modern to well-used.

While the term "furnished" can vary greatly, a furnished house or flat may, in addition to the above, include beds, sofas, armchairs, dining table and chairs, coffee table, lamps and sometimes kitchen equipment, china and cutlery. At best, there will be everything (except food and guests!) to give a dinner party on the first night. It is not usual for landlords to provide electrical goods such as televisions, video recorders or CD players although these can be bought cheaply. It is also possible to rent a wide range of furniture if necessary.

Typical Features of British Property

There will probably be certain aspects of British homes that are different from what you are used to.

Kitchen

The size of appliances, especially fridge-freezers and washing machines may be smaller than what you currently have. It may not be a good idea to bring your own appliances, as they may not fit. It is common for combined washer/dryers to be installed in smaller properties.

Bathroom

Building regulations prohibit electric points (except for shavers) in bathrooms. Water pressure may not be as strong as you are used to although the landlord may have installed a pump shower (worked by a hidden electrical pump) to compensate. Older houses may not always offer en-suite bathrooms.

Living room (lounge; sitting room; drawing room)

In London it is common for there to be only one reception room, though this is often big enough for both a dining and a sitting area. Family rooms are not common in London properties, though it may be possible to convert one of the bedrooms. Country or suburban properties are frequently more spacious and tend to offer a separate dining room and often a family room.

Bedroom

Space can be limited particularly in city centre locations and, therefore, it may be advisable to leave bulkier items behind. UK king-size beds are smaller than American king-size beds.

Stairs

In many UK homes, stairs are tall and narrow and there may only be a couple of rooms on each floor.

Gardens

In cities, houses may have a paved patio instead of a lawn, some apartment blocks may have a communal garden, and flats around a garden square may have access to the garden for a small fee. Basement or garden flats often have a private patio. Further outside the cities and in the country, larger gardens are more common.

Deposits

Holding deposits

Many estate agents will ask you to pay a holding deposit when you find a property that you like. The estate agent will advise that this temporarily secures the property for you and allows them to remove it from the market. Whilst you can pay a holding deposit, you need to be aware that:

- It is non-refundable if you pull out of the deal. You might see something better or change your mind!
- The amount requested generally equates to 2 weeks of rent.

- Generally these are required by most Agents to secure a property, but should not be paid until the offer and terms of the lease have been agreed (such as term, break clause and any other special conditions).
- A bidding war doesn't often occur once an offer has been accepted, holding deposit paid, and property removed from the market (although there is always an unlikely chance if the property is being marketed by more than one Agent).

As a general rule, we typically advise against paying holding deposits. Your IOR DS Consultant can best advise you on how to proceed in these situations.

Security deposits

The tenant is normally required to provide a security deposit of six to eight weeks rent to be held against damages. In certain instances a company guarantee will be accepted instead, known as a letter of guarantee. Interest on the deposit may not be credited to the tenant.

The Tenancy Agreement

The most usual types of tenancy agreements are the Company Tenancy Agreement and the Assured Shorthold Tenancy. Some general tenancy definitions and explanations are below:

- **Company Let:** This is where the tenancy agreement is in your company's name. Your company will sign the agreement and is responsible for the rent and any damages.
- **Assured Shorthold Tenancy:** This is where the tenancy agreement is in the name of the occupant. The individual tenant is responsible for signing the agreement and is liable for rent and damages.
- **Charges for water, electricity, and gas:** landlords are not usually responsible for paying charges for water, gas or electricity. All charges are normally the responsibility of the tenant, as is the payment of the Council Tax (a form of local property tax). The agent will arrange to have the utility meters read and utilities transferred upon occupancy.
- **Renewal:** Tenancy agreements are typically for one year. It is sometimes possible to renew for a second or third year.
- **Break clauses:** Break clauses permit the tenant to terminate the tenancy before it expires. Two types of release clauses are common:
 - *The general break clause:* With this clause the tenant can terminate the agreement for any reason without restriction. A notice period will be agreed (usually 2 months) and the right will come into effect most usually after six months of the tenancy commencing.
 - *The business (or diplomatic) break clause:* With this clause, the tenant can terminate the agreement only for business-related reasons (for example, re-assignment to a different location or termination of your employment). Notice provisions are typically as above. Whilst break clauses are usually negotiated in favour of the tenant, it is not unusual for a landlord to request a similar right.

Many employers insist on inclusion of special clauses in a tenancy agreement; others insist on using a standard document. These may include provisions relating to the deposit, letter of guarantee, renewal options, and escalation of rent, inventory checking and utility payments.

Payment of Initial Funds

Before the landlord will release the keys to your new home the tenancy agreement has to be signed by both parties and the first month's/quarter's rent along with the deposit (if applicable) must be paid to the estate agent or landlord. Keys will not be released until the agent has cleared funds in their account.

Most new tenants arrange a bank transfer into the estate agent's account a couple of days before the commencement of the tenancy but not before the landlord has signed the tenancy agreement. If you are responsible for this payment then you need to make sure that you are able to arrange transfer in time. You should check the time it will take to transfer money with your bank.

Right to Rent Requirements

- Visa/s must have been issued prior to home finding.
- If a joint tenancy, both tenants must physically visit the Agent's office and present their passport and visa when the offer is accepted.

Inventory

This is most often prepared by an independent inventory clerk at the beginning of the tenancy and also at termination. The cost is split between both the LL and TT. Upon receipt of the report, the TT will be given a specific period of time (generally between 7-14 days) to make any further amendments, these should be submitted by email along with supporting photographs.

Pets

Many landlords do not permit pets to live in their property, particularly in new built properties and those in Central London. This is not negotiable and often dictated by the head lease or residents' association in the case of flats. In cases where the landlord allows a pet to live in his or her property, the security deposit may increase to eight weeks rent. The landlord may insist on additional conditions such as fumigation at the end of the tenancy.

Information on importing pets is available on the website of the [Department for Environment, Food & Rural Affairs \(DEFRA\)](#)

SCHOOLS

Full time education is compulsory in Britain for all children between the ages of 5 and 16, including the children of foreign nationals permanently or temporarily resident in Britain for one year or longer.

93% of pupils in Britain attend state schools. The remaining 7% attend one of the 2,200 schools in the independent sector.

State schools are free, but fees have to be paid for pupils who attend independent or private schools including American, International and National schools.

Children begin compulsory schooling between 1st September and 31st August in the year in which they turn 5. Compulsory schooling ends in Year 11, the school year in which pupils attain the age of 16.

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The school year in the UK runs from 1st September to 31st August. A child's school year is determined by birthday. So, a pupil who is, for example, 12 on 1st September 2010 will enter Year 7 in September 2010 and will be the oldest child in that year. A child who is 12 on 31st August 2010 will be in the year above and will be the youngest in the class.

The following links may help when finding a school for your child. Your local council's website will also have details of the schools in your area, including information on their admissions policies.

- A government website explaining the school system, including admissions criteria, school life and examinations: [The National Archives: Schools, learning and development](#)
- [Website of the Office for Standards in Education](#), Children's Services and Skills who inspect, regulate and report on schools



UTILITIES AND SERVICES

The council's responsibilities include housing, council tax, planning, waste disposal, upkeep of the roads, schools, libraries, environmental health and leisure.

You can refer to your council's website for more information on the services they provide.

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Parking permits

If there is residential parking in your area, you will not be able to park outside your residence at certain times of the day, unless you have a parking permit. You can obtain a permit from your local Town Hall (council building). Telephone them to establish what documentation is required. You can download parking permit application forms from most council websites. Parking Permits will incur a charge; this will depend on location of property and which council area you live in.

Refuse and recycling collection

Collection schedules vary from street to street, and refuse and recycling is normally collected once a week. Either ask a neighbor or telephone your Town Hall to get the schedule. Refuse and recycling must be prepared for collection in accordance with local council regulations and left in either a dustbin or a bin with wheels at the appropriate location on the scheduled day.

Leisure activities

Councils provide a wide variety of sports and leisure activities in their borough. These may include swimming pools, sports centers and tennis courts.

Libraries

Councils are also responsible for local libraries, which not only lend books, CDs, video tapes and video games for all ages but also sponsor a variety of educational, and entertainment activities. They also provide information about local services and activities, and hold lists of medical facilities, child care centers, voluntary organizations, clubs, adult education courses, local schools and nurseries.

Utilities

Council Tax

If you purchase a property or take a lease of more than three months, you will be required to register for this local tax. The tax is calculated by borough and based on the value of the property. People living by themselves are eligible for a 25% discount. Children under eighteen and students in full-time education are not required to pay the tax. The tax is levied to pay for local amenities and services (such as the police and fire services).

Council Tax is charged at a specific amount every year; you can pay yearly, monthly and by direct debit/standing order. You will only be responsible for Council Tax from the start date of a tenancy or the completion date of a property purchase.

Electricity

Electricity bills are sent every three months although monthly payment terms by direct debit are also available. Ask your supplier for more details.

If the meter reader from the electricity board is unable to take a reading you will be asked to pay an estimate. Ensure that an accurate reading is taken at the end of your stay. Value Added Tax (VAT) is added to all charges on the bill.

Gas

If gas is installed, it will be metered and the bill will be invoiced every three months although monthly payment terms by direct debit are also available, ask your supplier for more details. As with the electricity bill, if the meter cannot be read, an estimate will be sent. Value Added Tax (VAT) is added to all charges on the bill.

Water

Water bills are generally based on the value of the property though in some areas it will be metered. The bills are normally the responsibility of the tenant and are sent twice a year. Monthly payment plans are also available. Value Added Tax (VAT) is added to all charges on the bill.

Postal Services

Post Offices are worth exploring, as they offer a wide variety of services in addition to postal services. Many provide useful notice boards in their windows, where, for example local cleaners, babysitters and gardeners advertise their services.

Although opening times vary, these offices are usually open during business hours on weekdays and on Saturday mornings, although some small Post Offices may close for lunch and for a half day during the week.

The post office also provides a range of financial services, including bill payment, foreign currency services and cashing cheques. For more details on postal services, visit the post office [website](#).

Postage

To post a letter, deposit it in a red post box. Letters sent within the UK are delivered either by:

- First class, usually delivered the following business day
- Second class, usually delivered two or three days later

A first class letter will be treated as second class unless a full Post Code is used.

Postage stamps are available at Post Offices as well as newsagents, supermarkets, vending machines, etc. Letters may be posted in red letter boxes which may be free-standing or set into a wall. All Post Offices have letter boxes outside and main Post Offices have additional boxes inside.

Telephone

The main telephone company in the UK is British Telecom' (BT). Please note that you may need a BT landline before' settling up an internet account; please check with your provider.

There are also a range of providers offering cable telephone. Examples of telephone providers are listed below. Refer to their website for more information on the deals they can offer. A good comparison of the different tariffs and services offered by companies can be found at www.uswitch.com

- [British Telecom \(BT\)](#)
- [Virgin Media](#)
- [SKY](#)
- [Talk Talk](#)

Mobile telephones are widely available at specialist shops such as Carphone Warehouse, The Link and phones4U are located in most shopping streets throughout the UK. These shops are network independent and offer impartial advice. There are a variety of packages available and it is worth speaking to an independent advisor to find the deal which best suits your needs.

Expats new to the UK are often asked to provide a monetary deposit when purchasing a mobile phone because they have no credit history here. It is more difficult now to obtain a contract phone without credit history. Generally you will need to have your bank account set up and provide either a UK utility bill or lease as proof of your new address.

Pay as you go Sim Cards: These are useful for arrival in the UK to gain an instant mobile telephone number and will tide you over until you are able to set up your new contract phone. There is also no fixed term although most of packages last for one month. They are inexpensive to buy and can be charged with credit upon purchase. These can be bought from any mobile phone retailer, newsagent, supermarket or anywhere displaying a 'Pay Point' sign.

There are several pay as you go plans available; most will offer unlimited UK calls, text and an amount of data. Please note that your current mobile phone will need to be unlocked by your US provider so it may accept a new sim card. The best pay as you go networks are:

- [Vodafone](#)
- [Orange](#)
- [O₂](#)

Directories

For information on residential and business listings, advice and information organizations, government offices, medical and emergency services, etc., BT offers a free directory.

Alternatively the following websites provide a wealth of information about local services:

- <http://www.yell.com>
- <http://www.scoot.co.uk>
- <http://www.upmystreet.co.uk>

The Highway Code booklet is available in most bookshops, and should be read by all visitors entering the United Kingdom.

Driving

For more details on driving in the UK, please visit:

www.dvla.gov.uk

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Rental cars are widely available, especially at airports and in urban centres. Details of the offices of rental companies can be found at <http://www.yell.com> or in your local newspaper.

International licenses are accepted. However, you may need to take an additional driving test once you have been in the country for a certain period of time. The regulations differ depending on your country of origin, so we would advise checking with the DVLA (see web details above).

It is advisable to take driving lessons to familiarize yourself with driving on the left-hand side of the road, there are a few driving schools that might help. Two of the best known schools that have branches all over the country are:

- [AA School of Motoring](#)
- [British School of Motoring](#)
- You can also search for driving schools [here](#)

Parking

Parking restrictions vary from location to location. Single or double red or yellow lines may be an indication of parking restrictions, as may signs showing coded 'zones' (Zone A; Zone 3, etc.). Refer to your local council website for more details.

If your vehicle is parked in a restricted parking area, your vehicle could be clamped, either by police or a private clamping company. To remove the clamp you will need to telephone the clampers, pay a parking fee, and wait for them to remove the clamp. Fines are very expensive and handed out swiftly.

Accidents

If you are involved in an accident, you must stop and exchange names addresses and insurance details with the other driver. Unless you have to, do not admit liability, as doing so may void your insurance cover. The police should be notified if anyone has been injured or there has been serious damage to any of the cars. You should remain at the scene until the police arrive and take a statement.

Road assistance

Most rental cars come with cover from a motoring organization such as the Automobile Association (AA) or the Royal Automobile Club (RAC). Both these organizations offer a wide range of emergency services in case of breakdown or damage.

Their contact details are:

- [The Automobile Association \(AA\)](#)
- [The Royal Automobile Club \(RAC\)](#)

Black cabs

Black cabs are comfortable, safe and convenient, but can be expensive. When a taxi is available for hire the orange 'For Hire' sign at the front of the taxi is lit up. If you telephone for a black taxi, the meter will begin charging the second the driver leaves to pick you up; this may result in there being a substantial amount on the meter before you begin your journey. Use the Hailo Network LTD. app to find a black cab. Download from iTunes & Google Play.

Minicabs

Alternative taxis are called minicabs and are ordinary cars licensed to carry fare-paying passengers. They can only be hired over the telephone by ringing a minicab office.

In each area there will be several minicab companies, who advertise by putting cards through your letterbox.

Taxi drivers expect tips, something between 10% and 15% of the amount shown on the meter is customary.

Black Cabs & Minicabs

When in London you can use TFL (Transport for London) Cabwise service to book licensed taxis and minicabs. Simply text CAB to 60835*, and you'll get two minicab numbers and one taxi (black cab) number in your area sent straight back to your mobile phone. *Texts are charged at 35p per enquiry plus standard text message rate.

London Congestion Charge

The London Congestion Charge is a daily charge levied on vehicles driving into the Congestion Charging Zone between 7am and 6pm Monday to Friday, excluding public holidays.

While residents of areas covered by the London Congestion Charge pay reduced fees, the Charge is an additional cost of living in London and may have an impact on your choice of residential property and method of travel.

For a map of the areas covered by the Congestion Charge and further information (including methods of payment, penalties and exemptions), refer to the Congestion [Charge website](#)

Public Transport

Trains

The UK has a generally fast and efficient railway system linking most cities and towns. High-speed inter-city trains link most major cities, providing both first class and standard class service.

For further information on trains contact: [National Rail](#)

Eurostar trains

Eurostar now offer a quick service to Paris and Brussels via the Channel Tunnel from St Pancras station in London. Website: www.eurostar.com

Buses

There is an extensive network of bus routes running throughout all the main cities and towns of England. In the country, bus routes tend to be poor and buses infrequent. In London and the other major cities there is a huge selection of bus routes, and there are buses that run an all-night service, although this service is limited to certain areas.

Although on some buses you may still pay the driver or conductor, in cash for your fare, this is slowly changing. Inter-city coaches serve most towns. They are typically cheaper than trains, but may take longer. Tickets and schedules can be obtained from travel agents or at bus stations.

The principal operator is: [National Express](#)

Central London

On many routes, you have to buy a ticket before you get on a bus. There are a number of travel cards available, but the most convenient way to pay is with an Oyster Card. Click [here](#) for more details.

Buses display a route number on the front of the bus (over the driver) as well as on the back and side. It is useful to know which route and bus number you require, if you are unsure, the information will be available at bus stops, underground stations or newsagents.

The Underground

The London Underground, universally known as the Tube, provides rapid, if sometimes crowded rail service to most of Greater London. The running times of the underground are usually 5.30 am until about 11.30 pm.

SmartPhone Apps for the Underground

- Citymapper - London Transport Live - Your public transport app for London. If you need to find the easiest or quickest way to get from A to B. Available from iTunes & Google Play



- Tube Map – From finding a station, planning a journey to line status and so much more. It all centres around the iconic TfL tube map, keeping it at the heart of the app. Available on iTunes & Google Play. For more information on Tube services and tickets, (and other London transport methods) refer to the Transport for London [website](#).

SmartPhone Apps for Traveling in and around London

- **Eurostar** - Available on iTunes & Google Play. Quick search & booking, Mobile ticketing.
- **Bus London** – Available on iTunes & Google Play. LIVE information for all the 20,000+ bus stops and 1,400 routes.
- **National Express Coach** – Available on iTunes & Google Play. Search for your Bus stop (A-Z and by Nearest to your location), Search by Route (and direction) to view stops on a list or a map, Search by Distance (from your location to the stop), Search by Map (with your location).

Expatriate banking can be arranged with a number of banks. Companies may have established relationships with banks to assist in opening an account. Opening a bank account in the UK has become more difficult in recent times. Generally most banks will not open an account until you have a permanent address and have a signed lease to show them. In addition they will require:

- Passport and visa
- Generally need a signed lease to open an account
- Proof of UK address, such as a utility bill or council tax bill (within the last 3 months)
- Proof of previous address in home country, such as a bank account/credit card statement, or utility bill (within the last 3 months)
- Letter of employment

Expatriate banking can be arranged with a number of banks. Companies may have established relationships with banks to assist in opening an account.

It can take up to 7-10 days to get an appointment to open a bank account.

The following banks tend to have a better understanding of expats wishing to open accounts:

- <https://international.lloydsbank.com/products-and-services/london-expat-service/>
- <http://www.barclays.co.uk/Helpsupport/ComingtoworkintheUK/P1242601780771>
- <http://www.hsbc.co.uk/1/2/overseas-account-opening>
- <http://www.natwestinternational.com/nw/offshore-banking/current-accounts.ashx>

Metro Bank does not have a specific account aimed at expats, however many previous assignees have been successful with opening accounts rather easily once they have arrived in the UK, so it is always worth giving them a try:

- <https://www.metrobankonline.co.uk/>

Different banks require different forms of identification and you should contact them directly to find out what these are. Applications must be accompanied by a letter of introduction by your employer in the UK and supported by a certified copy of the passport of all those who wish to use the account; all pages must be certified. Banks will not accept faxed applications. On average it takes the bank five working days to open the account after receipt of all documentation.

All UK banks will provide customers with a Debit card, Switch card or Delta card. Debit, Switch and Delta cards allow you to pay for items in shops, petrol stations and various other outlets without writing a cheque. The amount is directly debited from your account on the same day. Debit and Switch cards also allow you to remove money from automatic cash machines (ATMs). Some banks may charge for the use of their machine if you are not one of their customers.

Most supermarket checkout counters offer cash back service, so when paying for your groceries, you will be able to get cash at the same time.

Credit cards are widely accepted. The leading cards are Visa, MasterCard, Diner's Club and American Express. You may arrange for a Visa or MasterCard through your bank. American Express and Diner's Club issue their cards independently. Chip and PIN is a more secure way to pay with credit or debit cards in the UK. Instead of using your signature to verify payments, you will be asked to enter a four-digit Personal Identification Number (PIN) known only to you.

Bills and Payments

In the UK it is standard for most bills to be paid by standing order or direct debit.

Standing orders

The customer instructs their bank to pay a set amount, to a named beneficiary, at regular intervals (say on the 1st of the month), either for a specific period of time or until cancelled. A standing order requires the customer's bank to send the money, and might be used to pay a fixed amount to a savings account or to a local club.

Direct debits

The customer gives authority to beneficiaries to claim payments (variable in amounts and frequency) from their account. The customer needs to instruct their bank to allow the taking of those payments, as a direct debit requires the beneficiary to claim the payment. The direct debit is likely to be used to make payments for mortgage installments or utility bills.

Bill payments can still be made by cheque or cash but some providers offer a discount for direct debit payments and some now insist on this form of payment.

Insurance

Most insurance is bought through insurance agencies. It is advisable to check whether an agency offers the products of one or a limited number of companies. Reputable agencies are members of the British Insurance and Investment Brokers Association, a UK regulatory organization.

You can get comparative quotations for insurance from these websites:

- www.confused.com
- www.comparethemarket.com
- www.moneysupermarket.com

Value Added Tax (VAT)

VAT is a tax on consumer spending, administered entirely by firms who collect VAT from their customers and who hand it over (less the tax they pay to their suppliers) to Customs and Excise. Most goods and services attract VAT, though a few, such as education and training, are exempt.

In many instances - particularly in retail sales - prices as marked on the goods are stated inclusive of VAT, so that nothing further will be added. Major purchases (cars, computers, jewelry) or services (builders, lawyers and accountants) may quote exclusive of VAT.

For more information on VAT and other forms of tax, visit: www.hmrc.gov.uk/vat.

RECREATION AND ENTERTAINMENT

From world-class restaurants, to theatres, country walks, and remote castles, the UK has something for everyone.

Theatres, Museums and Galleries

On any one night there could be as many as 60,000 seats available at cultural events in London.

From world-class restaurants, to theatres, country walks, and remote castles, the UK has something for everyone.

The capital houses 50 theatres, 300 museums and over and 100 cinemas.

There are many regional theatres, civic centers, art galleries and other cultural venues outside London and information about events can be found in the local press. Some useful information may also be found on the following websites:

- [Time Out](#)
- [London Theatre Guide](#)
- [Visit Britain](#)
- [Visit London](#)
- [Ticket Master](#)



Cinema

Major cinemas are listed in all newspapers. It is possible to book cinema tickets for a particular performance in advance by telephoning the box office or booking on line.

The British Board of Censors, restricting entry by age, classifies films as below:

Classification	Age Restrictions
U	no restrictions
PG	parental guidance advised UK
12	no-one under 12
12A	no-one under 12 unless accompanied by an adult
15	no-one under
18	no-one under 18

Historic Homes

Two charitable organizations work to protect historic houses, coastlines and un-spoiled countryside. By joining, you will be eligible to visit their properties throughout the UK for free or at a reduced rate, you may also receive a quarterly magazine and notice of events. They are:

- [English Heritage](#)
- [The National Trust](#)

Tourist Information Offices

There are Tourist Information offices in most major cities in the United Kingdom. In general, the Tourist Information offices have a huge range of local information.

- **The Britain and London Visitor Centre** - 1 Regent Street, London SW1Y - has information on all of Great Britain.
- **London Tourist Board**, Victoria Station, London, is a good source for maps and information about London.

Eating Out

The following websites provide a good guide to restaurants in London and the UK:

UK General:

- www.hardens.com
- www.toptable.co.uk
- www.squaremeal.co.uk
- www.restaurants.co.uk
- www.restaurant-guide.com

London-specific:

- www.london-restaurants.com
- www.english-restaurants.com



Tipping

When you eat out the bill will sometimes include a cover charge or say 'service included'. That means that the tip has already been added in. It may also say 'service not included', which means that a tip would be welcome — 10% is appropriate. Tips are not expected in pubs.

Recreation and Sport

Information on local sport facilities can be found through your town hall, library or the local newspapers. Comprehensive listings on spectator sports are given in the principal entertainment magazines, *Time Out*. We have included links to information on particular sports below.

Golf

- www.golf.co.uk

Tennis

- <http://www.lta.org.uk/>

Health clubs

- [Fitness First](#)
- [LA Fitness](#)
- [Virgin Active](#)



Football

- www.thefa.com
- www.premierleague.com
- www.football.co.uk

Rugby

- [Rugby Union](#)

Ice Hockey

- [Ice Hockey](#)
- [Elite Ice Hockey League](#)



Meeting People

There are a range of clubs that cater for expatriates below. (As the clubs mentioned below are run on a voluntary basis, some of names or addresses may change). Details of clubs in your local area can be found through a Google search.

Focus Information Services Ltd www.focus-info.org Junior League of London www.jll.org.uk

The Federation of American Women's Clubs Overseas (FAWCO) www.fawco.org

SETTLING IN

Here's some information you may need when settling-in.

National Insurance

When you come to work in the UK you have to register for a National Insurance number and immediately start paying National Insurance contributions in the UK on the same basis as other people who normally live and work here.

If you are employed by a UK employer or are attached or seconded to a host business or client business in the UK, that business will operate National Insurance by deducting Class 1 employee's National Insurance from your pay.

There are some limited exemptions from National Insurance that operate for certain employees and self-employed people coming to live and work temporarily in the UK.

Reciprocal Agreements on Social Security

If you come to the UK with a certificate from one of the countries listed below, showing that you are exempt under the reciprocal agreement, you will be exempt from National Insurance contributions until the certificate expires. These certificates are normally issued where a person works in one country and then is sent by their foreign employer to work in the UK for a time.

The country where you normally work will advise you whether you can be issued with a certificate.

- Barbados
- Bermuda
- Canada
- Israel
- Jamaica
- Japan
- Jersey and Guernsey
- Korea
- Mauritius
- Philippines
- Turkey
- United States of America
- Yugoslavia (not including Slovenia)

If you do not hold a certificate from your home country, you will be required to register for a National Insurance number and pay National Insurance contributions on the same basis as a person who normally lives and works here.

Registering for National Insurance

If you have the right to work in the UK, you will need to telephone Jobcentre Plus on Tel: 0845 600 0643 to register for an appointment for a National Insurance Number. Lines are open 8.00 am to 6.00 pm Monday to Friday. [Click here for more information.](#)

When you receive your appointment time, proceed to the location with the documentation required ([click here for more information](#)). Expect to have a short interview to discuss your reasons for relocating to the UK and to review the documentation you were asked to bring. Following this meeting your application will be processed and you will receive your NI Number about two weeks after your application, and the official card will arrive by mail about 6 weeks after your appointment. You can start work without this number, but as soon as you receive it you should provide this detail to your employer. Keep the information in a secure place as it is particular to you and can be used in identity theft.

If your spouse is NOT working in the UK, he or she will not need to register for an NI number.

Police Registration

Police registration and identity cards

Overseas nationals (aged 16 and above) from certain countries planning to remain in the UK for more than 6 months MUST register with the police within 7 days of their arrival in the country.

To find out what the regulations are and how or if they apply to you refer to the UK Border Agency [Website](#)

Food Shopping

The principal large supermarket chains in the UK include ASDA, Tesco, Morrisons, Sainsbury's and Waitrose with many opening 24 hours Monday-Saturday. Shops are subject to reduced trading hours on Sundays and supermarkets will usually only be open between 11 am and 4pm.

Several companies provide home delivery services. The easiest way to take advantage of this service is by using online shopping facilities. Be aware that some companies will charge for deliveries whilst others will not.

The supermarkets below provide deliveries in certain areas.

- [Marks & Spencer](#)
- [Sainsbury's](#)
- [Tesco Direct](#)
- Waitrose www.waitrose.com or www.ocado.com

In some areas it is possible to organize daily delivery of milk and other dairy products through your local milkman. Your local phone directory or newspaper should have details.

TV License

In the UK it is a legal requirement to purchase a TV License to use any television-receiving equipment to watch or record TV programmes as they are being shown on TV. These include programmes on the BBC, ITV, Channel 4, Channel 5, cable and satellite television. Television-receiving equipment includes:

- TV sets
- set-top boxes
- DVD recorders
- video recorders
- computers and laptops
- mobile phones or other battery-operated devices games consoles.

A television license allows the person named and any member of their household to use one or more television sets or video or DVD recorders at the address covered by the license. If you are covered by a license at your home address you are also covered to use a battery-powered device, such as a laptop or mobile phone, to watch live TV when you are away from home.

A TV license can be purchased online www.tvlicensing.co.uk and there are four ways you can pay, weekly, monthly, quarterly and yearly.

The current cost of a television license is £145.50 per year.

Help and Advice

For general information on public services, including tax, transport, citizens' rights and education, go to the website of the UK government www.direct.gov.uk

The Citizens Advice Bureau www.citizensadvice.org.uk has branches throughout the country. They offer advice on a wide range of consumer problems, from dealing with utility problems and difficulties with government agencies, to landlords and noisy neighbors. Staffed principally by volunteers, they have access to solicitors and other professionals.

Domestic Help

Cleaners

Most cleaning agencies offer one-off cleaning services and Cleaners daily or weekly cleaning staff. They may provide other staff, such as gardeners and will charge an introduction fee. An alternative is to ask neighbors or friends, or ask in your local newsagent, where some cleaners may advertise. Make sure that you follow up references.

Childcare

Childcare assistance can be obtained either independently or through an agency. In either case, the prospective employee should be interviewed and provide at least two references.

Further Education**Adult education classes**

Local councils sponsor hundreds of adult education courses, ranging from vocational training to developing skills and interests. Ask at the local council offices, refer to your council's website or go to the local library.

The Open University

This offers university level courses to any UK resident over the age of 21, principally by television and correspondence. No qualifications are necessary to apply. The courses are geared to those who may also be working, and the degree takes longer to complete than a traditional degree.

Further information can be obtained from the [Open University](#)