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# Moving to The UK



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# Introduction.

The United Kingdom, renowned for its rich culture and history, is also a thriving hub for tech talent. If you're an ambitious tech expat considering relocating, be prepared to embrace British values of **innovation, diversity, and collaboration**. Here, you'll find a supportive work culture, a welcoming society, and a rapidly growing tech landscape.

Expats can expect to find employment opportunities in some of the world's leading tech companies, including **ARM, Revolut, Deliveroo, and DeepMind**. The UK is home to numerous tech hubs, including **London, Manchester, and Cambridge**, each with its unique focus. London is known for its international tech scene and thriving startup culture, while Manchester and Cambridge excel in innovation, AI, and life sciences.

Tech workers in the UK benefit from a **highly skilled workforce**, a strong culture of innovation, and government support for emerging tech startups. The country's focus on **fintech, artificial intelligence, and biotechnology** makes it an attractive destination for tech professionals.

If you're seeking a rewarding career move in a vibrant tech landscape, the United Kingdom offers an exciting and supportive environment for tech expats.



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# Top Tips.

Relocating to the UK can be a thrilling adventure, but there are many things to consider before making the move. Here are some steps to follow:

## 1. Research the Culture:

The advice to immerse yourself in British culture and explore the city or region you're moving to is accurate. The UK has a rich cultural history, diverse neighborhoods, and a thriving tech scene, particularly in cities like London, Manchester, and Cambridge. Understanding local customs, traditions, and societal norms is important for a smooth transition.

## 2. Find Your New Home:

The UK does offer diverse living options, from urban centers like London to suburban and rural areas. However, it's important to note that housing can be quite expensive in major cities, particularly in London, which has one of the highest costs of living in the world. It's crucial to carefully research housing options and consider your budget and commuting needs.

## 3. Navigate Visa Requirements:

The UK does require visas for many non-EU nationals, and the process can be complex. Since Brexit, EU nationals also need visas if they don't already have settled status. Visa types vary depending on the purpose of your stay (e.g., work, study, etc.), and it's essential to understand which visa category applies to you. The process can take time, so starting early is crucial.

## 4. Learn the English language:

While English is the primary language spoken in the UK, refining your English skills can enhance your communication, deepen your cultural understanding, and expand your professional opportunities. For non-native speakers, improving fluency can be particularly beneficial.

## 5. Open a bank account in the UK:

The UK has a robust and efficient financial sector. Streamline your financial management by opening a local bank account. Explore options like Barclays, HSBC, Lloyds, and NatWest, each offering a range of services to meet your needs.

## 6. Obtain health insurance in the UK:

The UK offers healthcare through the National Health Service (NHS), which provides comprehensive coverage for residents. However, some expats opt for private health insurance to access additional services and shorter waiting times. Explore options from providers like Bupa, AXA PPP, and Aviva to find a plan that suits your needs.

## 7. Register with the local authorities:

Upon arrival in the UK, expats may need to register with their local council, depending on the nature of their stay. For certain visas and circumstances, registering your address is essential to ensure you're officially enrolled in the UK system, allowing access to essential services like healthcare, education, and social benefits.

## 8. Choose a UK mobile phone provider:

Select a mobile phone provider that suits your needs and budget. Explore options from major providers like EE, Vodafone, O2, and Three, which offer a range of plans and coverage options across the UK.

## 9. Navigate the UK transportation system:

The UK has an extensive and well-connected transportation network, making it easy to get around without a car. The public transportation system, including trains, buses, trams, and the London Underground, offers efficient and affordable travel options within cities and between regions.



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# Cost of Living.

The cost of living in the UK is generally amongst the higher bracket of other major tech countries, such as the United States, Germany, and Switzerland

Here are some estimated costs of living in the UK:



## Accommodation:

UK City	Typical Rent Price for 1-2 Bedroom Apartments (Monthly)
London	£1,600 - £2,800
Manchester	£950 - £2,050
Midlands	£1,030 - £1,800



## Food:

The UK also boasts a diverse and thriving culinary scene. Many major cities catering to every taste and budget.

Groceries: £200 - £300 per person per month

Eating out: £20 - £40 per meal per person



## Utilities

### Utility

Gas, Electricity, Water, Television & Internet

### Average Cost PCM

£160 - £250 per month



## Travel:

The UK has a highly efficient and well-integrated transport system, including the tube, trains, buses, trams, and underground railways.

Public transportation: £150 - £280 per person per month

Car ownership and operation: £319 - £560 per month



## Healthcare:

Healthcare is not mandatory in the UK and can utilize the NHS for free treatment. However, residents can also opt to go for private healthcare for certain specialist care. There is also the possibility your new employer will provide healthcare

- Mandatory public health insurance: Free

- Private health insurance: £40 - £60 per month



## Entertainment:

The UK has a diverse social and nightlife culture, with everything from traditional beer gardens to world-class clubs and festivals

Cinema tickets: £10 - £19 per person

Restaurant meals: £20 - £30 per person

Museum admission: Free - £15 per person





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# Finding Accommodation.

Securing housing in the UK can be demanding, especially in prominent cities like London, Manchester, Cambridge and Leeds. Here are some pointers to assist you in discovering appropriate lodging:

**1. Explore UK Regions:** Begin your accommodation search by exploring the diverse regions of the United Kingdom. Consider factors like commute times, neighborhood vibes, and proximity to amenities. Whether you're drawn to the vibrant urban energy of London, the historic charm of Edinburgh, or the scenic landscapes of the Lake District, understanding the distinct qualities of each region will guide your decision-making.

**2. Establish a Budget:** Set a realistic budget for your accommodation, factoring in not just rent but also utilities, potential maintenance costs, and other living expenses. A clear budget will help you narrow down your options and ensure financial comfort in your new home.

**3. Leverage Online Listings:** Utilize online platforms like Rightmove, Zoopla, and SpareRoom to discover available properties. These platforms provide a comprehensive selection of listings with detailed descriptions, photos, and even virtual tours. This virtual exploration allows you to pre-assess properties before committing to in-person visits.

**4. Engage Estate Agents:** Enlist the expertise of local estate agents. These professionals possess in-depth knowledge of the UK housing market and can guide you towards suitable options that match your preferences and budget. Their insights can save you time and help uncover hidden gems you might not find on your own.

**5. Request Virtual Tours:** Arrange virtual tours of properties that capture your interest. Virtual tours provide a more immersive view of the living space, allowing you to assess the layout, design, and overall condition. This is especially beneficial if you're unable to physically visit properties before making a decision.

**6. Carefully Review the Lease:** Once you've found a property that aligns with your requirements, thoroughly review the lease agreement. Pay close attention to terms and conditions related to rent, security deposit, maintenance responsibilities, and any other clauses. If you have any concerns or questions, don't hesitate to seek clarification from the landlord or property manager. Only proceed with signing the lease when you're fully comfortable and informed.

Remember that finding accommodation in the UK can take time and effort, so start your search early and be prepared to be patient. Good luck!



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# Visa.

## Visa Requirements for Expats Relocating to the UK for Work

For expats seeking work and relocation to the UK, understanding the current visa requirements is essential. Depending on your expertise and circumstances, various visa categories are available, such as the Skilled Worker visa for skilled professionals, the Global Talent visa for highly talented individuals, and the Health and Care Worker visa for healthcare professionals. Securing a job offer from a UK employer is generally a prerequisite for the Skilled Worker visa, with the employer often acting as the sponsor.

## Visa Application Process

The visa application process typically involves submitting an online application form along with supporting documents to UK Visas and Immigration (UKVI). These documents may include passport details, a Certificate of Sponsorship from your employer, proof of qualifications, and evidence of English language proficiency. In some cases, you may also need to provide proof of financial support and undergo a Tuberculosis (TB) test. Visa interviews are less common but can be required depending on the visa category and applicant's circumstances.

**Additional Documentation:** Some additional documentation that may be required includes:

- Copies of educational qualifications
- Police clearance certificates (required for some visa types or specific countries)
- Medical certificates, particularly for TB testing, if you're from a country where TB screening is mandatory for visa applicants

## Visa Approval and Registration

Upon approval, you will receive a visa or entry clearance, allowing you to enter the UK. After arrival, you may need to collect a Biometric Residence Permit (BRP) within 10 days of entering the UK, depending on the visa type. Unlike the Netherlands, there is no general requirement to register your address with the local council upon arrival, but you must notify them if your circumstances change. It's essential to note that immigration policies can change, so it's advisable to consult official sources or an immigration advisor for the latest and most accurate information tailored to your situation.

[Admission requirements UK.Gov](#)



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# Visa FAQ.

## "Can I work in the UK as an EU/EFTA citizen without a work permit?"

Since Brexit, the rules for EU/EFTA citizens working in the UK have changed. As of January 1, 2021, EU/EFTA citizens who do not have settled or pre-settled status under the EU Settlement Scheme will generally need a work visa to work in the UK. The free movement of workers between the EU and the UK has ended.

To work in the UK as an EU/EFTA citizen, you will need to apply for a visa under the UK's points-based immigration system. This might include a Skilled Worker visa, which requires a job offer from an approved UK employer and meeting specific skill and salary criteria.

If you have settled or pre-settled status, you can continue to live and work in the UK without needing a work permit. In this case, you should ensure that you have registered your status and are aware of any requirements for maintaining it.

If you are married to a UK citizen or someone with settled status, you may be eligible for a family visa, which can include the right to work.

If you are a freelancer or self-employed, you may be eligible to work in the UK, but you will need to ensure you have the appropriate visa, such as the Start-up or Innovator visa, depending on your circumstances.

To apply for a work visa or residence permit with working rights, you will need to contact UK Visas and Immigration (UKVI).

More information can be found on the UK government website:

<https://www.gov.uk/government/organisations/uk-visas-and-immigration>



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# Tax & Pensions.

Tax and pensions are important aspects of living and working in the UK.  
Here is some useful information about these topics:

## **Taxation:**

The UK has a progressive income tax system, with tax rates ranging from 20% to 45%. Expats living in the UK are subject to the same income tax rates as UK citizens. However, there are some special considerations for expats, such as the possibility of being eligible for the "non-domiciled" status, which can offer tax advantages on foreign income.

Expats may also be able to benefit from double taxation treaties between the UK and their home country, which can help avoid being taxed twice on the same income.

## **Social Security Contributions:**

The social security contribution rate in the UK, known as National Insurance (NI), varies depending on income and employment status. Employees typically contribute 12% of their earnings, while employers contribute 13.8%. Tech expats are entitled to the same social security benefits as UK citizens, including access to healthcare through the National Health Service (NHS), unemployment benefits, state pensions, disability benefits, and survivor benefits.

**Pension System for Tech Expats in the UK:** The UK pension system is also based on three pillars: the State Pension, workplace pensions, and private pensions. The State Pension is a mandatory scheme for all residents who make National Insurance (NI) contributions. Workplace pensions are usually offered by employers, often with employer contributions, while private pensions are voluntary plans that individuals can use to supplement their retirement savings.

The State Pension age in the UK is currently 66 years old, with plans to gradually increase it to 67 by 2028 and possibly higher in the future. Tech expats who work in the UK and make NI contributions for a minimum of 10 years are eligible for the UK State Pension. The amount they receive will depend on their NI contribution record. Expats who leave the UK before reaching retirement age may be able to transfer their workplace or private pension savings to a pension scheme in their home country, provided there is a qualifying arrangement or agreement between the UK and that country.

Tech expats working in the UK on a temporary basis may still be required to make NI contributions but could also benefit from pension rights depending on the duration of their stay and contributions. For more detailed information on pension rights in the UK, tech expats should consult UK government resources or seek advice from a financial advisor specializing in expatriate pensions.

It is important to understand the tax and pension system in the UK to ensure that you are contributing appropriately and receiving the benefits you are entitled to. If you have questions about your tax or pension situation, it is recommended that you speak with a local accountant or financial advisor.



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# Payroll.

Payroll information in the UK can be quite complex for new expats,  
So here are some important and useful things to keep in mind:

**Minimum Wage:** The minimum wage in the UK varies depending on age and whether you are an apprentice. As of April 2024, the National Living Wage for workers aged 23 and over is **£11.01 per hour**. Younger workers and apprentices have lower minimum wage rates, which are reviewed annually by the UK government.

**Income Taxes:** The UK's income tax system is progressive, with tax brackets ranging from 20% to 45%. However, there is no special tax regime for expats similar to the Netherlands' 30% ruling. Expats are generally subject to the same tax rules as UK citizens, though those with non-domiciled status may benefit from favorable tax treatment on foreign income..

Band	Taxable income	Tax rate
Personal Allowance	Up to £12,570	0%
Basic rate	£12,571 to £50,270	20%
Higher rate	£50,271 to £125,140	40%
Additional rate	over £125,140	45%

**Bonus Payments:** Employers in the UK are not legally obligated to pay bonuses, but it is a common practice in many industries. The amount of a bonus is typically based on the employee's performance and the company's financial performance, and it may be outlined in the employee's contract or company policy.

**Working Hours:** The maximum working hours in the UK are generally limited to 48 hours per week, averaged over a 17-week period. However, employees can choose to opt out of this limit if they agree with their employer. Additionally, employees are entitled to a minimum of 11 consecutive hours of rest in each 24-hour period, as well as a 20-minute break if they work more than six hours in a day.

**Vacation Days:** Full-time employees in the UK are entitled to a minimum of 28 days of paid annual leave per year, which can include public holidays. This is based on a five-day working week. Employees who work part-time are entitled to a pro-rated amount of holiday based on their hours.

**Sick Pay:** Under UK law, employees are entitled to Statutory Sick Pay (SSP) for up to 28 weeks if they meet certain eligibility criteria. As of 2023, SSP is paid at a flat rate of £109.40 per week. Some employers may offer additional sick pay policies that provide more generous benefits, often detailed in the employee's contract.

It's important to note that payroll information can vary depending on your specific job, industry, and location. If you're moving to the UK or starting a new job, it's a good idea to speak with a local accountant or payroll specialist to ensure that you understand your rights and responsibilities as an employee.



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# Vacation & Leave Entitlement.

**Vacation Regulations:** In the UK, vacation days are considered paid time off (PTO) from your employer. Full-time employees are entitled to a minimum of 28 days of paid annual leave per year, which can include public holidays. This entitlement is based on a five-day working week. Employees who work part-time are entitled to a pro-rated amount of holiday based on their hours worked. Many employers offer additional vacation days beyond the statutory minimum, resulting in around 30 days for some employees.

**Bank Holiday Regulations:** The UK has eight national public holidays in England and Wales, while Scotland has nine and Northern Ireland has ten. Employees are not automatically entitled to take these days off work, but many employers do provide time off or extra pay for working on these holidays.

**Notice Periods:** Notice period regulations for full-time employees in the UK typically follow these guidelines:

- Up to 2 years of employment: 1 week
- 2 to 5 years of employment: 2 weeks
- 5 to 10 years of employment: 4 weeks
- More than 10 years of employment: 12 weeks

However, notice periods may vary based on individual employment contracts and agreements.

**Paternity Leave Conditions and Process:** Fathers in the UK are entitled to two weeks of paid paternity leave following the birth of their child, known as Statutory Paternity Leave. This leave must be taken within 56 days of the child's birth.

Mothers are entitled to 39 weeks of Statutory Maternity Leave, with the first six weeks paid at 90% of their average weekly earnings, and the following 33 weeks paid at a flat rate (or 90% of earnings, if lower).



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# Useful Websites.

## UK Government Website

<https://www.gov.uk/>

## Relocation and Expat Websites

- <https://www.expatica.com/uk/>
- <https://www.telegraph.co.uk/expat/>

## Housing Websites

- <https://www.rightmove.co.uk/>
- <https://www.zoopla.co.uk/>
- <https://www.onthemarket.com/>

## Additional Websites

- <https://www.nhs.uk/>
- <https://www.ofsted.gov.uk/>
- <https://www.comparethemarket.com/>
- <https://www.moneysupermarket.com/>



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