

Discovering the U.K. A Resource Guide for Daily Living



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Discovering the U.K.

Welcome to the United Kingdom!

An international move can be both an exciting and challenging experience. This Dwellworks Resource Guide is intended to provide important information to consider as you relocate to the United Kingdom. Great Britain is comprised of England, Wales, and Scotland, with United Kingdom encompassing these countries, as well as Northern Ireland.

The Dwellworks team is focused on alleviating any of the concerns you may have to ensure your transition to the U.K. is as smooth as possible for both you and your family. Your assigned Destination Consultant will assist you as you transition to your new community in the U.K, and will expand on the topics covered in this guide according to the guidelines of your authorised program.

Rest assured we will help prepare you for a smooth transition to your new destination. On behalf of the Dwellworks team, we welcome you to the U.K. and hope you will find this information helpful.

Contents

Facts About the United Kingdom	4
General Information	4
Geographic Overview	8
People and Culture	9
Registrations.....	11
Money and Banking	14
Safety and Security.....	16
Communication and Media	18
Driving	20
Health	24
Education.....	25
Pets	28
Housing	29
Utilities.....	34

Facts About the United Kingdom

- + **Official Country Names:** The United Kingdom of Great Britain and Ireland. The countries that make up the United Kingdom include: England, Northern Ireland, Scotland, and Wales
- + **Capital City:** London, England
- + **Official Language:** English
- + **Official Religion:** Christianity, as practiced by the Anglican Church
- + **Currency:** Pound Sterling (GBP), £
- + **Weights and Measurements:** Metric System
- + **Electricity/Voltage:** The standardised voltage is 240 Volts; the U.K. uses three point plugs

General Information

Business Hours

It's important to become familiar with the hours of each individual business. Hours may vary based on industry, location, or time of the year. Time is often expressed in the 24-hour clock and 12-hour clock.

- + **Typical Office Work Hours:** Monday to Friday, 8.30/9.00 to 17.00/18.00
- + **Banks:** Monday to Friday, 9.30 to 16.00; Saturday 9.00 to 12.00
- + **Shopping Centres:** Monday to Saturday, 9.00/9.30 to 17.00, Sunday 11.00 to 16.00/17.00. Shopping malls offer extended hours during the holiday season
- + **Post Offices:** Monday through Friday, 7.00 to 18.30, Saturday 8.00 to 12.00

Government

Britain has one of the oldest governments in the world. In the U.K., the Prime Minister leads the government with the support of the Cabinet and ministers. All government ministers sit in Parliament, which functions as the primary legislator. Executive authority lies with the Monarch, Queen Elizabeth II, and is only exercised when asked by the Prime Minister and Cabinet.

Economy

The U.K. has the second-largest economy in the European Union (EU), and the fifth-largest internationally by nominal gross domestic product (GDP). The service sector contributes to roughly 78% of GDP in the U.K. It is also the ninth-largest economy by purchasing power parity (PPP) in the world, with London ranked as the world's largest financial centre.

Public Holidays

U.K. public holidays require most businesses and non-essential services to close. If a bank holiday falls on a weekend, the first working day following will be deemed the bank holiday.

Holiday	Date
New Year's Day	1 January
St. Patrick's Day	Celebrated 17 March. Only celebrated in Northern Ireland
Good Friday	The Friday before Easter. Changes year to year
Easter Monday	The Monday following Easter Sunday. Changes year to year. Scotland does not participate
May Day/Early May Bank Holiday	First Monday of May. Called <i>May Day</i> in England, Wales, and Northern Ireland. Called <i>Early May Bank Holiday</i> in Scotland
Spring Bank Holiday	Last Monday of May
Battle of the Boyne	Celebrated on or after 12 July by Northern Ireland
Summer Bank Holiday	Last Monday of August for England, Northern Ireland, and Wales. First Monday of August for Scotland
St. Andrew's Day	Celebrated on 30 November in Scotland
Christmas Day	Celebrated 25 December
Boxing Day	Celebrated 26 December

Time Zones

Local Time Zone

The U.K. is in the Western European Time Zone (WET) which is the same time as Greenwich Mean Time (GMT/UTC+0). The U.K. advances their clocks forward an hour at 1.00 on the last Sunday in March, and then sets their clocks back an hour at 2.00 on the last Sunday in October. When the U.K. sets their clock forward, it is called British Summer Time (BST). There is more daylight in the evenings and less in the mornings.

Telling Time

The 24-hour-clock, is most commonly used to tell time in the U.K. The context of the situation will determine how to say the time. For instance, if the context indicates it is evening, it is acceptable to say it is 5.20 p.m. When confirming an appointment or finding a time for catching a train or plane, 17.20 is used.

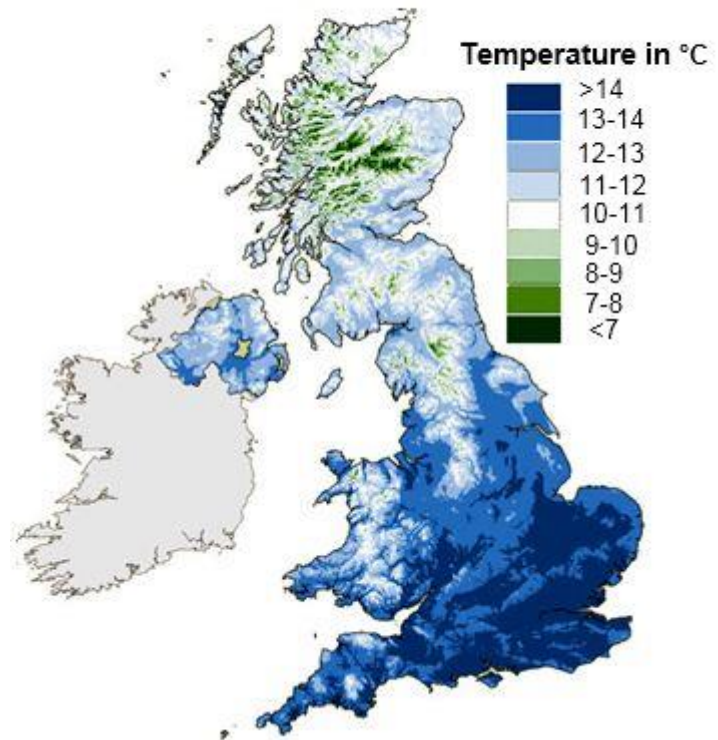
The U.K. also has a unique format for expressing how far past the hour it is. If the minutes are before thirty, you say twenty past five. If the minutes are over thirty, you would say twenty to six. If it is on the half-hour, you would call it half-six (that is half way past six, therefore 6.30).

Weather

The weather in the U.K. can be unpredictable, but it is rarely extreme. Regional climates in the U.K. are influenced by proximity to the Atlantic Ocean. Northern Ireland, Wales, and western areas of England and Scotland are usually more mild, wet, and windy than other regions. Eastern areas are drier, cooler, and have the most daily and seasonal temperature variations.

- + **Summer:** June through August. The average temperature ranges from 9-18°C (48-64°F). The temperature can reach up to 30°C (86°F) on rare occasions
- + **Autumn:** September through November. This season's temperatures dip from the summer and can range from dry and mild to wet and windy
- + **Winter:** December through February. Average temperatures in winter are 2-7°C (36-44°F). On occasion, the temperatures will drop under 0°C (32°F)
- + **Spring:** March through May. Temperatures rise as the rainfall begins to increase

Annual Average Temperatures



Severe Weather Situations

As stated above, extreme weather in the U.K. is usually rare. Warnings are issued for five different weather elements: rain, snow, ice, fog, and wind.

The National Severe Weather Warning Service is provided by the Met Office in the U.K. Warnings are sent out on the television and radio, social media, and weather mobile apps. Visit Met Office online for updates in your area: www.metoffice.gov.uk.

- + **Severe Gales:** This type of powerful wind activity, measured on the Beaufort Scale, can cause damage to property
- + **Dense Fog:** Dense fog can be extremely dangerous and makes travel very difficult. It can drift rapidly and contain pockets of denser fog
- + **Floods:** Flooding can be local, impacting a neighbourhood or community, or regional, affecting entire river basins. Some floods develop slowly, over a period of days; however, flash floods can develop quickly and without any visible signs of rain

Comparative Size Charts

Although most countries are trying to standardise clothing sizes, there is still a great deal of variation from country to country. Even with a size conversion chart, it is recommended to try clothing on before purchasing. The following charts are provided as a guide; please note that sizes vary depending on manufacturer and country of origin.

Clothes		U.S./Canada	U.K.	Mexico	Brazil	Europe/ Costa Rica
Women's Trousers	XS	0-2	4	22-24	36	32-34
	S	3-4	6	26-28	38	34-36
	M	5-6	8	30-32	40	36-38
	L	7-8	10	34-36	42	38-40
	XL	9-10	12	38	44	40-42
	XXL	11-12	14	40	46	42-44
Men's Trousers (waist)		28	28	28	44	71 (cm)
		30	30	30	46	76 (cm)
		32	32	32	48	81 (cm)
		34	34	34	50	87 (cm)
		36	36	36	52	92 (cm)
		38	38	38	54	99 (cm)

Shoes		U.S./Canada	U.K.	Mexico	Brazil	Europe/ Costa Rica
Women's Shoes	5	4.5	-	35	37	
	6	5	3	36	38	
	7	6	4	37	39	
	8	6.5	5	38	40	
	9	7	6	39	41	
Men's Shoes	8	7.5	7	39	41	
	9	8.5	8	40	42	
	10	9.5	9	41	43	
	11	10.5	10	42	44	
	12	11.5	11	43	45	

Geographic Overview

The United Kingdom is made up of England, Scotland, Wales, and Northern Ireland. The largest city within each country is listed below.

Country:

- + **England:** The capital and largest city is London, with a population of over eight million
- + **Wales:** The capital and largest city is Cardiff, with a population of just over 300,000
- + **Scotland:** Although Edinburgh is the capital of Scotland, the largest city is Glasgow, with a population of 596,000
- + **Northern Ireland:** The capital and largest city is Belfast with a population of about 277,000



Other Notable Cities

Other major cities include:

- + **Birmingham, England:** Second-largest city in the U.K.
- + **Liverpool, England:** A historic maritime city in northwest England, where the River Mersey meets the Irish Sea
- + **Leeds, England:** One of the fastest-growing cities in the U.K. It is an important transport, retail, and conference hub.
- + **Manchester, England:** A major city in northwest England, with a rich industrial heritage
- + **Bath, England:** One of the U.K.'s most beautiful Georgian cities
- + **Bristol, England:** Located in southwest England, one of the country's warmest cities
- + **Cambridge, England:** Most widely known as the home of the University of Cambridge. It is at the heart of the high-technology centre known as "Silicon Fen"
- + **Oxford, England:** Known as the "city of dreaming spires", it lies 50 miles northwest of London and is full of history and heritage
- + **Stratford-Upon Avon, England:** The birthplace of William Shakespeare, offers a wide variety of leisure, accommodation, and shopping experiences
- + **Aberdeen, Scotland:** Aberdeen boasts two universities with world-class teaching and research facilities
- + **Edinburgh, Scotland:** Capital of Scotland, with a vibrant culture and arts scene
- + **Derry, Northern Ireland:** Sometimes referred to by its legal name, Londonderry, it is the second-largest city in Northern Ireland

People and Culture

The U.K. has been described as one of the world's most influential countries, while London has been described as the "world cultural capital." It has also developed into a broader, Western culture. Since World War II, the U.K. has become increasingly diverse; many large cities are now viewed as multi-cultural. Forces like commerce, cultural assets, foreign policy, and history have shaped this culture into what it is today.

Demographics

The population in the U.K. amounts to about 63.7 million people, and is an ethnic mix of European, African, Asian, Indian, and Pakistani, among others. One-third of the U.K.'s population is located in the southeastern part of England, London, and the Home Counties which surround London.

Language

English is the primary language spoken in the U.K. Other commonly spoken languages include Scots, Welsh, and Polish. The main foreign languages spoken are French, German, and Spanish.



As is typical in most countries, accents, colloquialisms, and pronunciations vary greatly throughout the U.K.

Religion

Christianity is practiced by the majority of the U.K. population with Islam and Hinduism also heavily practiced. Close to one-fourth of the population does not associate with a particular religion.

Etiquette

Proper etiquette is important in the U.K. and is followed until individuals become more familiar with one another; here are some general guidelines to help navigate different situations.

Greetings and Introductions

In the U.K., a handshake is a very common form of greeting. When making an introduction, introduce the younger person to the older person, the person of lower status to the person of higher status, and when two people are similar in age and status, introduce the one you are most familiar with to the other person.

Addressing People

In a business setting, using formal titles initially is important. It is polite to ask, "What should I call you?" if the person has not yet introduced him/herself. It is also polite to use "Mr." and

“Mrs.” when introducing someone with titles on the side of formality. It is up to the individual with a title to determine their preference of formality by saying, “Just call me...”

Business Etiquette

If you plan to use an agenda during a meeting, forward it to your British colleagues in advance for them to review it. Since punctuality is important in the U.K., be sure to arrive on time to show consideration for that person’s time. If everyone is on the same level of management, there will be a free flow of ideas in conversation. In contrast, if there is a senior-ranking person in the room, that person will do most of the speaking in the meeting.

Many times there will be a brief amount of small talk before getting to the business at hand. During a business proposal, avoid using exaggerated terms. British rely on facts and figures rather than emotion to make decisions. Although the meeting will be mostly business, the British are typically looking to establish long-term relationships, so a “quick deal” will not be welcomed.

Punctuality

Punctuality is very important in England, especially when it comes to business. The Scottish are also known for being very punctual. If you happen to be running just five minutes late, it is better to call the person(s) to let them know of the situation.

Food

Traditional food is based on beef, lamb, pork, chicken, and fish that is usually served with potatoes and a vegetable. Some of the traditional dishes are shepherd’s pie, leek and potato soup, and bread pudding. Nowadays, British cuisine is multicultural and you can expect to find cuisine from around the world in almost every city.

Ingredients and Typical Dishes

- + **England:** The most popular dish is fish and chips with mushy peas. Consisting of fried fish fillet, french-fries, and peas that are boiled and mashed together
- + **Scotland:** Haggis is a popular dish throughout the U.K., but especially in Scotland, where this savoury pudding containing sheep’s pluck, minced onion, oatmeal, and spices is a traditional staple
- + **Wales:** “Tatws Pum Munud” translated as “five-minute potatoes” is a popular stew comprised of potatoes, vegetables, and bacon cooked on a stovetop
- + **Northern Ireland:** The traditional dish is the Ulster fry, which is a full breakfast of soda bread, potatoes, bacon, sausages, eggs, tomatoes, and sometimes mushrooms



Daily Meals

The standard practices for each meal are:

- + **Breakfast:** A full English breakfast includes bacon, poached eggs, grilled tomatoes, fried mushrooms, toast, sausages, and baked beans. The British are also fond of a continental breakfast of croissants and a cappuccino
- + **Lunch:** Served between 12.30-14.00, lunch includes a sandwich, soup, or salad
- + **Dinner:** The biggest meal of the day typically includes a meat with two vegetables and/or a potato; however, it can also be pasta or a curry

Buying Groceries

A supermarket is a large grocery store selling a variety of groceries, including dry goods, meat, produce, fish, frozen foods, and bakery items in addition to household supplies like cleaning products, toiletries, and cosmetics. Some supermarkets may host a pharmacy department, as well. Supermarkets are often stocked with a variety of multinational food. They are open seven days a week, with some locations even offering 24-hour service. If a store is not open 24-hours, Sunday hours are typically shorter. Some check out assistants will help with packing your groceries, based on store policy, while others won't. The most predominant stores in the U.K. are Tesco, Asda, Sainsbury's, Marks & Spencer's, and Morrisons. In recent years, German supermarket chains like Aldi and Lidl have become more popular.



Helpful Hint: Recent legislation in the U.K. requires that all supermarkets charge five pence for each plastic bag, encouraging patrons to use reusable cloth/carrier bags.



Registrations

National Insurance Number

To work in the U.K., a National Insurance Number is required. It is a system in which every worker has to pay a certain percentage of their income (depending on their wage) toward the cost of certain state benefits. Visit www.gov.uk/national-insurance/overview for more information. The procedure for obtaining a National Insurance Number is also set out on their website.

Please ask your HR representative if your employer is applying for this on your behalf before engaging in the application process. Your employer may be able to apply on your behalf, using the "Fast Path" route. If your employer cannot help, then the initial application is made by telephone at 0345 602 1491. Following this telephone call, you may receive a letter asking you to attend an office for an interview where you will be asked about your circumstances and why you require a National Insurance Number. The letter will also detail which documents you need to bring to the interview with you.

Required Documents may include:

- + Passport
- + Identification Card (if available)
- + Proof of Employment – employment contract or official letter of appointment
- + Proof of Home Address – either tenancy agreement, invoice of hotel, or short letter from landlord confirming occupancy



Helpful Hint: It is critical that the spelling of your name is exactly the same on all of the required documentation.

Driving Licence

If you have a full, valid driving licence issued in your home country, you will be able to drive in the U.K. for 12 months before needing to exchange your licence, or take a U.K. driving test. Continuing to drive on your licence after the 12-month period is illegal and subject to prosecution. You will need to prepare to take your driving test prior to the 12-month deadline, and you may also need to take driving lessons. Further information can be found at www.gov.uk/driving-nongb-licence.



Helpful Hint: In some areas of the U.K. there can be long waiting lists for driving lessons and test dates, therefore it is advisable to plan for this within nine months of arrival in the U.K.

EU/EEC Licence:

If you hold a full licence issued in a country within the European Union (EU) or European Economic Community (EEC), you can drive in the U.K. on your original licence until it expires, without having to exchange it or retake your driving test. Your licence will expire when you turn 70 or three years after you become a resident in the U.K. (whichever is longer). You must pass a U.K. driving test if you want to carry on driving after this point.

International Licence (Non-Exchangeable)

If your licence was not issued in an EU/EEC or designated country, you are still permitted to drive in the U.K. for 12 months. If you want to continue driving in the UK after this point, you will need to apply for a provisional U.K. licence and pass the U.K. driving test to gain your full licence. You are not required to take any driving lessons in the U.K. before taking your test, but you may find it useful to review your driving skills and knowledge of U.K. roads.



Helpful Hint: You can pick up the Highway Code Book published by the Department of Transport for 99p to help study the driving rules, regulations, road signs, and road markings.

Provisional Licence

If you don't have a full licence yet and want to drive in the U.K., you must apply for a provisional U.K. licence. You can take a U.K. driving test once you've been in the country for 185 days (six months).

Visas

Part of moving to the U.K. is applying for your visa. Your employer will inform you of which one to apply for. For more information, you can visit the U.K. Visa and Immigration website at www.gov.uk/government/organisations/uk-visas-and-immigration.

Right to Rent

Effective February 2016, a landlord should not authorise an adult to occupy property as their only or main home under a residential tenancy agreement unless the adult is a British citizen, an EEA or Swiss national, or has a "right to rent" in the U.K. All private landlords, or estate agents acting on their behalf, in England are required to check if new tenants have the right to be in the U.K. before renting their property. Any occupants aged 18 and over, whether listed on the tenancy agreement or not, are required to present original passports and visas in person to the landlord or agent.

Money and Banking

Banks

Although there will be many banking options in your area, some banks have more experience servicing international assignees. Most expatriates find it easier to open an account with a British bank since many foreign banks only provide corporate services.

If your employer does not already have a preferred banker, your Dwellworks Consultant will be happy to provide information about the banking system and fast track processes. This service reduces the required paperwork and greatly speeds up the overall process. If you are interested in this service, please let your Consultant know.

Bank Accounts

Organising banking in the U.K. is a straightforward process. You can make an appointment with any local bank of your choice to establish an account, after you have signed a lease. Be sure to check when opening an account that you won't have to pay a monthly fee. Also, be aware that some banks only offer an account once you have a permanent address. Most often, you will need the following information to open a bank account:

- + Passport
- + An employee's reference from your company
- + Proof of your previous address

It is helpful to have a U.K. or international bank account for payment of rent, utility bills, broadband, etc. when you arrive. This will help to avoid extra bank charges for using your overseas card or credit card. Many banks now offer internet and telephone banking for convenience, and in recent years they have adjusted their hours to stay open later during the week, with some open on Saturday mornings.

Exchange

The British Pound Sterling (£) is divided into 100 pence (p). Pounds and pence are written in decimal form, and when the pound symbol is used, the pence sign is not used. Notes are available in £5, £10, £20, and £50. Coins are available in 1p, 2p, 5p, 10p, 20p, 50p, £1, and £2. The British will sometimes use the term "quid" when referring to a pound, and when counting small change, the pence is sometimes shortened to "p".

You will have no problems when changing major traveler's cheques, but the charges can vary and it is worth shopping around for the best rates. Major British, European, and U.S. banks offer the best foreign exchange rates. Money can also be changed at hotels and large stores, although the rate is not usually as good.



Helpful Hint: It is useful to exchange some money before arriving so you can grab a cab or a bite to eat right away.

Payment Methods

Most payments in shops, restaurants, and petrol stations are made by debit or credit card. You will be asked to enter your personal identification number (PIN) into a handset or sign a card payment slip. The PIN is the same one used to withdraw cash from ATMs. The PIN is issued to you on opening an account and can be changed at an ATM. You can usually also order statements, look at your balance and order cheque books from ATMs. All major banks also provide on-line and telephone banking.

In some larger retailers you can pay using contactless technology if both your card and the retailer's card machine shows the contactless logo.

Hold your card briefly over the card machine when instructed, and the payment will be taken with no need to enter your PIN. There is a transaction limit of £20 but no limit on the number of transactions per day. Every now and then, you will be asked to enter your PIN for additional security. Visa, MasterCard, and American Express all support this system.

Automatic Teller Machine (ATM) and Debit Cards

Almost all banks have ATMs (cash machines) through which you can withdraw cash (sterling only) using your PIN. (Note some cash machines charge a fee for withdrawal). Provided your debit card bears the Visa or MasterCard symbol, you will be able to use it in virtually any machine. However, to arrange cash transfers, standing orders, and other cheques, you will need to go into your own bank or use online banking. You can use your credit card to draw cash out but this will incur a significant fee.



Helpful Hint: When paying for goods in a supermarket or convenience store with a debit card and pin number, it is often possible to request up to £50 “cashback” rather than having to withdraw money from an ATM or bank.

Credit Cards

The major international credit and charge cards are widely accepted for goods and services. Debit or Switch cards are also popular, as an alternative to paying by cheque. Many expatriates have experienced difficulties in obtaining a credit card in the U.K.

Almost all providers have a credit scoring system and newly arrived foreign nationals may find they do not score enough points. It is worth noting that the NatWest Bank has a dedicated service to streamline account services for foreign nationals coming to the U.K. It may also be helpful to seek assistance from a branch of your bank in the U.K.

Credit History

Banks require proof of identity and references to open an account, which is needed to establish a credit rating. We recommend asking your home country bank for a letter of reference before departure. Alternatively, your employers may help with an introduction. Bringing copies of your home country bank statements can make this process easier.

Safety and Security

When moving to a new location it is important to consider safety in your everyday life.

At Home

- + Keep doors and windows locked when you are not actively using them
- + Turn on any alarm system your residence may have every time you leave the house or are at home at night
- + Cancel paper deliveries if leaving your house for a period of time
- + Draw your curtains slightly and have lights on a timer so it looks like the house is occupied

On the Streets

- + Be aware of your surroundings and avoid traveling alone to unsafe areas at night
- + Pay attention to personal belongings in large crowds to avoid pick-pocketing
- + Keep photocopies of important documents at home in case of theft

In the Car

- + Leave valuables out of sight
- + Lock your vehicle each time you leave the car (and while in it)
- + Tell your children to never accept rides from people they don't know

Emergency

IN CASE OF AN EMERGENCY, DIAL 999 FOR FIRE, POLICE, AND AMBULANCE

If there is a serious emergency, dial 999, the U.K. emergency number, and ask to be connected to the fire, police, or ambulance service. The call is free and you will be asked which of the emergency services you require. Try to remain calm, and provide precise details of your location and the emergency. In the U.K., each city and town has its own fire, police, and ambulance services that are linked to the major hospitals in the area. In an emergency you can also call 112, which is an emergency services number in numerous countries and throughout Europe.

If you require a doctor out of normal surgery hours, it is not necessary to call the 112 or 999 number, unless the situation requires one of the emergency services. If you call the emergency services unnecessarily, you may be liable for a call out charge, as well as delaying their response to a genuine call.

High Commission, Embassy, and Consulate

<p>Australian High Commission 0207 379 4334 Australia House, Strand, London WC2B 4LA, United Kingdom http://uk.embassy.gov.au</p>	<p>Japanese Embassy 0207 465 6500 101-104 Piccadilly, London W1J 7JT, United Kingdom www.uk.emb-japan.go.jp/itprtop_ja/index.html</p>
<p>Canadian High Commission 0207 258 6600 Canada House, Trafalgar Square, London SW1Y 5BJ, United Kingdom www.canadainternational.gc.ca/united_kingdom-royaume_uni/contact-contactez.aspx?lang=eng</p>	<p>Russian Embassy 0207 451 3628 6-7 Kensington Palace Gardens, London W8 4QP, United Kingdom www.rusemb.org.uk</p>
<p>French Embassy 0207 201 1000 58 Knightsbridge, London SW1X 7JT, United Kingdom www.ambafrance-uk.org</p>	<p>South African High Commission 0207 451 7299 South Africa House, Trafalgar Square, London WC2N 5DP, United Kingdom http://southafricahouseuk.com</p>
<p>German Embassy 0207 824 1300 23 Belgrade Square / Chesham Place, London SW1X 8PZ, United Kingdom http://germany.embassyhomepage.com</p>	<p>Spanish Embassy 0207 589 8989 39 Chesham Pl, London SW1X 8SB, United Kingdom http://spain.embassyhomepage.com/index.htm</p>
<p>Indian High Commission 0207 836 8484 India House, Aldwych, London WC2B 4NA, United Kingdom www.hcilondon.in/index.php</p>	<p>Swiss Embassy 0207 616 6000 16-18 Montagu Pl, London W1H 2BQ, United Kingdom www.eda.admin.ch/london</p>
<p>Italian Embassy 0207 312 2200 14 Three Kings' Yard, London W1K 4EH, United Kingdom http://italy.embassyhomepage.com</p>	<p>United States Embassy 0207 499 9000 24 Grosvenor Square, London W1A 2LQ, United Kingdom https://uk.usembassy.gov</p>

Communication and Media

Telephone and Internet

In most areas, the internet connection at your property will be via your telephone landline, which may have been disconnected when the previous tenant vacated. Internet speeds vary by location. If having a high speed (fibre-optic) connection is important to you, please mention it to your Consultant in case it is not available in your preferred location.

Alternatively, you can check availability by postcode at www.uswitch.com/broadband/compare/fibre_optic.

There is a wide array of suppliers for phone and internet service (e.g., British Telecom (BT), TalkTalk, Sky, Virgin, Plusnet, Utility Warehouse Discount Club) and you will need to enter into a financial contract with one to reconnect the line for service to your residence. To place an order and arrange a contract, you will need your U.K. bank account to be operational. Due to U.K. financial regulations and data protection laws, your Dwellworks Consultant is unable to do this for you.

Alternatively, you can make arrangements to have your telephone line and internet connected by speaking to BT on 0800 800 150 and going through to residential sales. This will be a monthly subscription on a contract and you will need your bank account details.

When searching for a phone number, you can access the local Telephone Directory by ringing BT (tel: 0800 833400). You can also use one of a number of directory enquiries services, 118 212 or 118 118. (Please note that charges do vary.) Alternatively, you can look up residential and business numbers free at www.bt.com. You will need to know the name of the person or business you are looking for, and their address. To obtain a Yellow Pages Directory, which has details of all local businesses and services ring Yellow Pages at 0800 671444. There is also a business directory available at www.yell.com.

Your Consultant can help and advise you on setting up these services, but as they require a financial contract, they unable to place the order for you. If there is a delay before your internet service goes live, you can purchase a “pay-as-you-go” Wi-Fi hotspot or dongle from most mobile phone retailers or major electrical stores as a temporary option.

Mobile Phone and Devices

Check coverage in your area and compare call tariffs carefully to find one that suits your needs. Once you've chosen a service provider, use their site to locate a dealer nearby. There are several national dealer chains like Carphone Warehouse. The main service providers are:

- + O2 www.o2.co.uk
- + Vodafone www.vodafone.co.uk
- + EE www.ee.co.uk
- + 3 www.three.co.uk



Helpful Hint: Have your mobile phone unlocked by your wireless carrier before travelling.

Television

A licence must be obtained from TV Licencing (tel 0300 790 6131) to use a television set at your property. A fine applies if you are detected using a television for any purpose without a licence and you can be prosecuted. This also applies if you use a computer to watch live TV. You can obtain your licence on-line at www.tvlicensing.co.uk/index.jsp.

Cable is not available across the whole of the U.K. For information on Virgin Media Cable Connection (broadband, television, and telephone) go to www.ntl.com (you will need the postcode of the property). If cable is available but not installed at the property, you will need the landlord's approval for the connection.

For information on a Sky Satellite TV connection, go to www.sky.com or call 0870 580 0874. If there is no satellite receiver installed at the property, you will need the landlord's approval for the installation.

Newspapers

The U.K. has an assortment of daily national and weekly local newspapers. A local newsagent usually runs newspaper deliveries. The newsagent will organise your papers to be delivered to your home, and you will receive a monthly bill from them. Newsagents can be found on most main streets, but if you are unsure whom to contact, ask your Consultant for guidance.

The national papers can be divided into two camps, the tabloids and the broadsheets. The tabloids, also called “red tops”, are daily newspapers high on sensationalism and entertainment news, including The Sun, The Daily Mirror, and Daily Star. Conversely, “broadsheets” are more serious newspapers and tend to have a political allegiance. Broadsheets include Times, Independent, Guardian, and Telegraph.

Postal Service

First class post is typically delivered in one day. Small items up to 100g and 240mm x 165mm x 5mm can be sent with a first class stamp and are delivered within two days (excluding Sundays). Second class post is slightly less expensive and is normally delivered within four days. Outgoing post can be deposited in any red post box, which bears the time of the next collection.

Larger items and items weighing more than 100g (or more than 240mm x 165mm x 5mm) need pricing at the post office counter. For locations and more details visit www.royalmail.com.



Driving

In the U.K. all driving is done on the left side of the road with the driver sitting on the right side of the vehicle. For many, this transition can feel unusual at first, but is easy to adjust to.

Rules and Regulations

Driving Under the Influence of Alcohol or Illegal Substances

Driving under the influence of alcohol or illegal substances is a very serious offense, and can result in a large fine. If found guilty, there is a possibility of being sentenced to jail.

Speed Cameras

Speed Cameras are becoming more prevalent on U.K. roads. Sometimes, they are yellow boxes placed in various locations on the roadside, and although there are many fake cameras in place, many are fully-functioning. Speed cameras are especially used on motorways when you see a variable speed limit. Not only can you be fined for speeding, but you can receive a minimum of three points on your licence. Police continue to use radar to detect speeding while cameras are being installed.

Seat Belt Safety

Seat belts must be worn at all times by drivers and passengers, including those in the back of the car.

Motorcycles

The starting point for all motorcycle learners is the Compulsory Basic Training (CBT) course, which was introduced in 1990 to help reduce the very high accident rate among inexperienced motorcyclists. The course is conducted by training organisations that have been approved by the Driving Standards Agency (DSA). If you hold a full driving licence issued outside of the EEA, it may be possible to exchange it for an equivalent British licence. Contact the Driver and Vehicle Licensing Agency (DVLA) to find out if you can exchange your foreign licence. If not, you will need to apply for a British provisional licence and take a theory and practical test.

Fuel

There are two main types of fuel in U.K. filling stations: unleaded and diesel. Fuel costs are high for both. Supermarkets are generally least expensive.

When filling, squeeze the handle and wait – the pump has to be authorised by the attendant. In some locations (especially supermarkets) there is a facility to pay at the pump with your credit or debit card, just press the “Pay at Pump” button. In most cases you’ll need to go into the kiosk to pay.

Roads

U.K. roads do not tend to be as wide as those in other countries. Keep to the left of the road at all times, and if there is any obstruction on your side of the road, be prepared to give way to traffic heading towards you.

Speed Limits

Speed limits are clearly marked, and should be adhered to. The following are speed limits for various roads:

- + **Motorways and dual carriageway:** Up to 112 Km/h (70 mph)
- + **Single carriageway:** 96 Km/h (60 mph)
- + **Urban roads:** 48-64 Km/h (30-40 mph)

Roundabouts

Roundabouts are commonplace in the U.K. Slow down when approaching them, and be prepared to yield to traffic already in the roundabout and approaching from the right hand side. If the roundabout is clear, you can proceed around the roundabout and use your indicator to signal when you wish to turn off the roundabout.

Zebra Crossings

Zebra crossings, also known as pedestrian crossings or crosswalks, are marked on the roads and usually have one or two lights on posts located on the pavement, which may flash. Pedestrians have the right of way over traffic to cross the road. Many towns also have pelicon crossings that pedestrians operate by pushing a button. Pelicon stands for PEdestrian LIght CONtrolled crossings. The traffic does not need to yield until the lights have turned red, and a further light signals the pedestrian to cross the road. After turning red, the traffic light will flash amber, and if the crossing is clear, cars may proceed along the road.



Traffic Lights

Traffic lights are common in the U.K. and should be strictly adhered to. Going through a red light can cause accidents and if you are caught could mean a fine and police action. You cannot turn right on a red light in the U.K., you must wait for the traffic light to instruct you.

Insurance and Assistance

Searching for car insurance with your home country's driving licence is a slightly different process than for those who have a U.K. driving licence. Some companies will provide car insurance on a foreign driving licence on the basis that the person has U.K. residency. It is pertinent that your car's make and model is covered by the insurance policy you choose.

For expats that acquire a U.K. driving licence, the process is similar to those British-born citizens. Since the driver "loses" their driving history from their previous country, they will be considered a "new" driver, and thus insurance premiums will be higher. In addition to other remedies, taking certified Advanced Driving courses can lower overall premiums.

Most U.K. car insurance providers are applied for via comparison websites. Multiple options are available, offering policies to match your requirements. Comparison sites vary, such as gocompare.com, confused.com, comparethemarket.com, and moneysupermarket.com.

The law requires a driver to have at least “third party” or “third-party, fire, and theft” motor insurance to drive or own a vehicle; however, it is advisable to opt for comprehensive coverage.

Child Safety Regulations

Only EU-approved car seats can be used in the U.K. This is recognized by a label with a capital “E” in a circle. Car seats can be chosen based on a child’s height or weight. For height-based seats, children must be over 15 months-old before they can be in a forward-facing position. Weight based car seats are as follows:

- + **0 kg to 25 kg:** Rear-facing baby carrier/seat with a harness
- + **9 kg to 18 kg:** Rear- or forward-facing baby seat using a harness or safety shield
- + **15 kg to 36 kg:** Forward-facing child seat using a seatbelt
- + **Over 22 kg:** Booster cushion

Parking

U.K. roads do not tend to be as wide as those in other countries. Parking can appear haphazard, with vehicles parked facing either way on the street. Most times there will be parking in towns, and the cost goes up in larger cities like London, Birmingham, Manchester, and Leeds. Many towns will have at least one public car park (parking lot), where you will be required to pay and display a car park ticket. Be sure to put enough money in to cover the time you intend to stay as Traffic Wardens regularly check tickets to make sure they are still valid. If not, you could receive a fine for non-payment or over staying your limit.



Helpful Hint: Parking on double red or yellow lines is forbidden at any time. You may see a single yellow line or a broken yellow line, which indicates these areas as restricted. Locate a signpost for further instructions.

Expenses

Car Legalities

You must purchase car tax for any vehicle in your name in the U.K. The cost of this tax varies depending on the age and size of the car. For current rates visit www.gov.uk/calculate-vehicle-tax-rates.

Car tax can be purchased over the counter at main post offices. Take the tax application form (available again from the post office), your cheque, and a valid Insurance Certificate. Tax can also be purchased online following this link: www.gov.uk/vehicle-tax.

Cars over three years-old must have a valid MOT (road safety) certificate, though this does not need to be displayed. Obtain one by the car’s third birthday from date of registration and renew it annually by each anniversary. Any authorised MOT testing centre can conduct this – search for “MOT” on www.yell.com. Remember you must have a valid insurance certificate for all drivers.



Helpful Hint: For U.K. purchased cars, a V1 form should be in your possession to show you own the vehicle. Do not keep this in your car, as it can be stolen and easily changed.

Car Registration

If you chose to bring your current vehicle to the U.K. and register it, that vehicle must be registered with the Driver and Vehicle Licensing Agency (DVLA) and adhere to specific standards including:

- + Less than 10 years-old
- + Conform to European environmental and safety regulations
- + Correspond to U.K. construction and use regulations
- + Consistent with road vehicle lighting legislation

Importing used cars from an EU country usually requires a certificate from the Vehicle Certification Agency. It states, for example, that the headlights have been adjusted, the car has a rear fog light, and the speedometer shows both mph and km/h. This procedure is known as the Mutual Recognition Scheme or Commission Notice Procedure.



If you and your car are not from an EU country, your vehicle must undergo an additional inspection: the Individual Vehicle Approval scheme (IVA). These tests ensure that your car conforms to British and European environmental and safety standards.

To register your vehicle, you'll need to bring the following documents in their original form to your local DVLA office:

- + An identity document (e.g., a valid passport)
- + Proof of your current address (e.g., a utility bill or recent bank statement)
- + The completed application form(s): V55/4 and V267 for new vehicles, V55/5 for used vehicles
- + Proof of British motor insurance (third-party insurance is the legal minimum)
- + A specific import form from HMRC (for imported cars only)
- + All registration papers from abroad (for imported cars only)
- + Evidence of approval type (i.e., certificates from the Mutual Recognition and IVA schemes)



Helpful Hint: If you want to register your vehicle in the U.K., it must show mph or Km/h on the speedometer.

Health

Medical/Dental Systems Overview

The U.K. is a generally healthy place to live, although expatriates coming from warmer climates may need to adjust to the damp, cold winter weather. At first, they may find they are susceptible to head colds and other respiratory ailments. Air pollution caused by vehicle emissions is present in most cities, but does not constitute a major health hazard. Pollen counts are broadcast on the radio during the spring and summer months.

There are well-qualified family doctors (called General Practitioners or GPs) and dentists that are usually prepared to accept additional patients, both private and those covered by the National Health Service (NHS). However, an increasing number of dentists will only accept private patients. A list of local practitioners is available from the Office of Local Family Practitioner Committee or is displayed at the main post offices in the areas. Those who wish to see a specialist should ask their GP to refer them.

There are excellent local and regional hospital services, but apart from emergencies, treatment is only given upon recommendation of the family doctor. For driving-related accidents, hospital charges are made to the insurers of road traffic accident victims.



Helpful Hint: The NHS also has a non-emergency number. This number will connect you to a highly-trained adviser that will ask you a series of questions about your symptoms, and provide healthcare advice. Visit: www.nhs.uk/NHSEngland.

Vaccinations

There are no required vaccinations for the U.K., but it is recommended to be vaccinated to prevent typical childhood illnesses such as measles, mumps, and rubella (MMR), diphtheria, tetanus, and pertussis (DTP), and polio. It is common practice to immunise children in the U.K. against tuberculosis with the BCG vaccine.

Insurance

Britain has a government subsidised National Health Service (NHS). Regulations concerning National Health Service charges to overseas visitors are detailed in a publication from Her Majesty's Stationery Office (HMSO). Nationals of countries having a reciprocal agreement with the U.K. are allowed the use of specific sectors of the National Health Service.

Special regulations apply to nationals of EU countries, who should contact their nearest Health and Social Security Department before leaving home to collect the necessary forms and instruction leaflets. Nationals of countries outside the EU may be required to pay for treatment, although in general, those who pay National Insurance contributions are eligible to use the NHS. Such nationals who cannot use the NHS are advised to take out medical insurance coverage, either through their employer's group scheme or privately.

Education

Overview

Private nursery facilities for younger children are available in most areas but there are often long waiting lists. State education is in primary schools for children aged five through 11 years, and in secondary schools from 11 to either 16, or 18 years-old. Most secondary schools are comprehensive, where pupils are automatically accepted from the primary schools. A few areas retain selective secondary education, where children take an examination for entrance to a grammar school at age 11; the remaining children attend comprehensive or other secondary schools.

There is an increasing trend amongst schools to opt out of council control and these are then free to select pupils and arrange their own budgets. Some areas operate a system of primary schools (ages 5-9), middle schools (ages 10-14) and upper schools (ages 15-18), and others have sixth form colleges for students 16 years and older, preparing for entrance to universities and other institutions of high education.



Provided the children of expatriates have a reasonable working knowledge of the English language on arrival in the country, they should not experience any difficulty in settling into a local state school. Where language difficulties exist, tuition is arranged, either privately or through the local Education Office, before the child commences at school. Information concerning education is available from the local Education Office.

In many state schools, lunches are provided at midday; facilities and prices vary as local authorities are now free to make their own arrangements for provision. As an alternative to state education, the children of expatriates can enter the independent sector for education. Many independent preparatory schools take children from the age of three years, usually transferring to public schools at the age of 13, although some independent day schools take pupils from three to 18 or from 11-18 years.

 **Helpful Hint:** “Public Schools” in the U.K. are private, independent, fee-paying schools.

In general, fees at boys’ schools are somewhat higher than at girls’ schools. An increasing number of boys’ public schools now accept girls aged 16 to 18 years. Many schools have religious foundations where fees are below average, and entry to these schools is generally subject to the family being members of the faith.

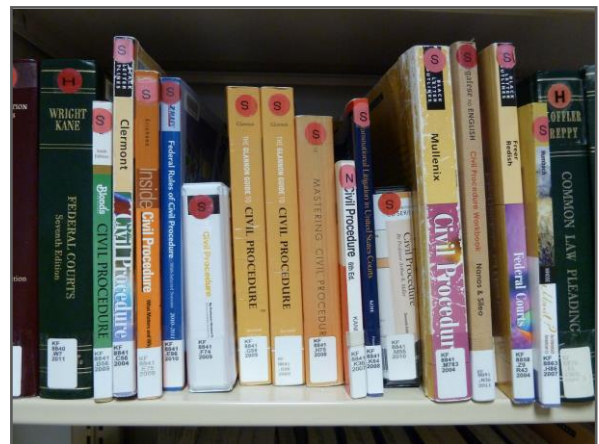
The school year comprises of three terms, running from September to July. State schools generally open early in September, but there are some geographic variations. There are holidays of two to three weeks at Christmas and Easter, and five to six weeks during the summer with a half-term break in late October, February, and May.

Independent schools usually open in mid or late September and have longer holidays at Christmas, Easter, and summer although the half term break is seldom more than a week long. Some independent schools for boys have lessons on Saturday mornings during the term. The academic year for the universities runs from early October to early June.

General Certificate of Secondary Education (GCSE) is designed as a two year course of study for students in years 10 and 11 (age 14-16) to prepare for GCSE testing. GCSE testing is used as a stepping stone exam for job placement and higher education. GCSEs are open to anyone and over 5.5 million GCSE entries, or about 22 million papers, are marked by the awarding bodies each year. The exam timetables vary according to examining body.

There are two sittings each year, with most students taking the exam in the summer when all subjects are on offer. In most subjects, the exams are held from mid-May until the end of June. The second sitting more commonly used for “re-sits” is in November. Most GCSEs include coursework in addition to exams and the marks for coursework count towards the final result.

The Advanced Level (A level) examination is the flagship of the education program for those aged between 16 and 18 in England, Wales, and Northern Ireland. “A-levels” enable those who wish to remain in school or in college after the age of compulsory schooling to continue their education for another two years. The curriculum 2000 initiative was designed to introduce an element of breadth into A-level subjects that would be studied over two years to complete the qualifications.



Whilst this system was the envy of many countries in terms of the depth it allowed, many were aware that the subject combinations studied were often too specialised and narrow, lacking the breadth that was desirable for general education at this level.

From September 2000 students have been offered the Advanced Subsidiary (AS) level qualifications in the first year of the course and students normally study four and sometimes five subjects. The number of subjects then reduces to two, three, or four in the second year of the course (called A2), which are then to be carried on to the full A-level.

For more information on schooling in the U.K., please visit one of the resources listed below:

- + **All Schools in the U.K.:** www.schoolswebdirectory.co.uk/leasearch.php
- + **Private Education:** Details of Independent Schools may be obtained from the Independent Schools Directory www.indschools.co.uk
- + **National Education Standards:** All schools are inspected by The Office for Standards in Education (tel: 0207 421 6800). The reports for every school may be seen at www.ofsted.gov.uk
- + Performance tables for all schools may be seen at the Department for Education: www.education.gov.uk/schools/performance
- + National Curriculum information may be obtained at the Department for Education: www.gov.uk/government/collections/national-curriculum

Pets

Deciding on whether or not to bring your family pet on international assignment is a personal decision. Before making your decision, consider the following:

- + How long will your stay be in the U.K.?
- + Will having your pet with you help your family adjust to the new life?
- + If you do not bring your pet, will you worry about your pet the entire time you are away?

Regulations

The U.K. is rabies-free, as such the British have strict quarantine laws that require many animals to spend six months in quarantine. Pets may only enter designated ports and airports, and smuggling pets is a serious offence. The government can legally destroy any animals illegally brought into the country and smugglers can face a jail sentence if caught.

Registration

For moving within the EU, a dog, cat, or ferret will need a pet passport. For moving into the EU, pet owners need a third-country official veterinary certificate, and to complete a declaration confirming that the pet will not be sold or ownership transferred. The pet must arrive within 10 days of the certificate issued, and is valid for four months for travel within the EU. In England, Wales, and Scotland, pet owners should have an airport official sign and stamp the certificate. In Northern Ireland, they must have an official from the Department of Agriculture and Rural Development sign and stamp the certificate.

Care

The first and most important thing to do for your pet is to follow local laws for licencing and vaccinating for rabies. Your Dwellworks Consultant can provide referrals to veterinarians in your area. Many cities also have 24-hour or late night clinics for after-hour pet emergencies.

Microchipping for cats and dogs is a good way to ensure your cat or dog has some form of identity. Most re-homing and rescue centres now use scanning devices to read microchips on lost pets. Cats and dogs must be microchipped as part of the “Passports for Pet” scheme if they will be traveling to approved countries and to avoid quarantine on their return into the U.K.



Housing

Home Finding

Selection of a rental home in your new community is one of the most critical aspects of your relocation. Your Consultant will provide basic information on neighbourhoods, schools, and activities to help you with the first steps of this decision. The market in the U.K. is very fast-paced and properties do not remain available for very long. Your Consultant can show you the best quality properties coming to the market, as booking ahead can sometimes be risky.

The more specific you can be about the type of property you are hoping to live in, the better. You may see up to ten properties a day and the more the consultant knows about your preferences and your budget guidelines, the more likely the consultant can find properties that meet your needs.

Things to Consider

Before beginning the rental search, it is important to determine which community best fits your needs. The city you are moving to may be a large area with many different residential areas. Each of these areas has its own advantages and disadvantages. In selecting an area, consider the points below as; it is likely that several communities may meet your needs.

“Pet Friendly” Housing

Pets can present a significant challenge in the U.K. as most landlords, or those with head leases, will not permit them in their properties. You will need consent from the landlord, and if permission is granted will impact on an increased security deposit from six weeks to eight weeks being paid for commencement of the lease. A “pet clause” will be required to be written into the agreement. The number and quality of properties available in the market may be compromised when trying to secure with pets.

Schools

If you have school-aged children, the availability and quality of the school your child(ren) will attend will influence where you choose to live. (See the “Education” section of this guide for more information).

Commute Time and Public Transportation

Driving long distances to work and navigating large freeway systems and traffic can consume much of your time and be frustrating. Is it important that you have access to public transportation? How long of a commute are you willing to make each way?

Cultural Activities and Sports Events

Most large cities and communities offer concerts, museums, plays, opera, sports events, universities, and other venues of cultural interest. Typically, they are located in the central part of the city but may be spread throughout the area.

Housing

Do you prefer an urban, suburban, or rural area? Do you prefer to be within walking distance of shops and restaurants? With some important exceptions, the further away from the city centre, the larger and newer the houses typically are, perhaps offering more luxury for a given amount of money.

However, you may need to drive further to work, to access stores and services, to participate in cultural activities, and to attend sporting events.

Partner's Possible Future Employment

If the accompanying partner is eligible to work and is interested in looking for a job, consider where the partner could have access to job opportunities could prove beneficial in the future.

Securing Rental Housing

The U.K.'s selection of housing is extremely diverse. Properties may be rented on a furnished or unfurnished basis, although the supply of furnished property tends to be very limited outside major towns and cities.

Unfurnished properties usually include carpets, curtains, an oven, and hob (stovetop). They may also include "white goods" consisting of a fridge-freezer, washing machine, and dishwasher, but this is dependent on the landlord.

Properties are normally rented for a term of six to 12 months. Options to renew are commonly written into a lease but it is up to the landlord to agree to a further term unless stated otherwise in the tenancy agreement. Short term lettings of less than six months are difficult to obtain, but there are now some landlords supplying this sector. Once a property is sourced, a lease has to be signed by both the landlord and yourself (or your employer if it's a corporate lease). Rental payments are made monthly in advance. Most letting agents will require a direct debit or standing order arrangement with your bank for the ongoing rent.

Typically, the initial process and the costs involved once a rental property has been found are as follows:

- + The referencing company will carry out employment and credit checks, which can take a week or so. To expedite the process, it is wise to have your employer's HR (in the U.K.) contact details on hand. There is usually an administration charge that can range from £150-300 for a single applicant, with an additional charge of £70-100 for each additional adult who will be living at the property. **This is non-refundable in the event that referencing is not passed**
- + The letting agent may require a "holding deposit" whilst they arrange for references to be carried out. This is usually the equivalent of two weeks rent. The amount will subsequently be deducted from the remaining costs payable for the tenancy (see below). This is an important payment to make as it will remove the property from marketing with the agent. Other parties are still entitled to offer on the property if they viewed the property before with the letting agent, or if a different agent is conducting viewings still
- + Once the referencing has been completed, the agent will forward a draft Tenancy Agreement for review
- + Once terms are agreed by all parties, the tenancy agreement can be finalised and the balance of remaining monies must be paid to the agent by the start date of the tenancy

Funds due are as follows:

1. Agent's fee (this is usually equivalent to the holding fee – as above)
2. First month's rent in advance
3. Security deposit (generally the equivalent of six weeks rent). This is a sum of money that is held by an independent party to cover the cost of any repairs of damages to the premises at the end of the tenancy

It is essential to be able to pay the money for the above to the letting agent prior to the commencement of the tenancy start date, so that the agent has cleared funds in the client's account. Until this is paid, the keys will not be released to you. If your company is assisting with these costs, notice of the requirement and the banker details of the Letting Agent need to be made available in plenty of time to enable the transfer to be made.

Responsibilities of a Tenant

The responsibilities of both tenant and landlord are detailed within the Tenancy Agreement, although some conditions may vary slightly from one property and landlord to the next. For instance, in apartment blocks, there are often rules that everyone in the building must abide by.

Whilst tenancy agreements provide tenants with certain rights, they also contractually bind you to certain responsibilities. Breaking the terms of your tenancy agreement can lead to eviction from the property. A general guide to what is expected of tenants in the private rental sector in the U.K. is listed below. Please note that there is a slight variation in property law between England and Scotland although a tenant's responsibilities are broadly the same in each country.

Variations and additions to the terms may have been agreed to in your Tenancy Agreement; please read through the Agreement to ensure that you are aware of your own obligations whilst Tenant/Occupier of the property. If you require any further clarification on any of the terms, please talk to your Consultant who will be pleased to assist.

Tenants in the U.K. agree to:

- + Pay the agreed rent in full and on time. Failure to make timely payments will result in a breach of contract and can incur monetary penalties
- + Pay any bills that you are responsible for (such as water, electricity, gas telephone, television licence)
- + Make sure no damage is caused to the property or its contents, whether by yourself or members of the household or visitors
- + Consult your landlord before making any alterations to the property; please ensure you obtain written permission
- + Report any damage or need for repairs to the landlord as soon as possible. (In general, landlords are responsible for repairs and maintenance of the exterior and the structure of the property, as well as the plumbing, wiring and central heating)
- + Responsibility for looking after internal decorations, furniture, and equipment as well as minor maintenance (such as checking that smoke alarms are working, changing light bulbs, etc.)

- + Not cause disturbance, nuisance, or annoyance to neighbours
- + Not smoke in any parts of the building that are shared with other tenants, even though smoking may be permitted in your own accommodation
- + Provide the landlord with access to the property for the purpose of inspection, or to carry out repairs, as long as sufficient notice has been provided
- + Give the agreed amount of notice to your landlord if you wish to terminate the agreement and leave the property
- + Not leave the property unoccupied for longer than 28 days without informing the landlord or managing agent

Tenants should take measures to stop water pipes from freezing and bursting in bad weather. Isolate outside taps using the isolator provided. It is advisable to keep the thermostat on low heat while away. This can be done by leaving the loft hatch open if the water tank is in the loft space. Your landlord will do everything reasonably possible to carry out repairs, but neither party is responsible for providing alternative accommodation, nor for compensation for inconvenience suffered.

If you plan to be away from the property for an extended period of time, advise your landlord of this plan. Failure to do so could breach the terms of your agreement and the landlords' insurance policy.

Money Laundering Regulations 2007 and Credit Reference Checks

Letting Agents have a legal duty to check the identity of potential tenants. They will be required to see:

- + Passport (or a certified copy)
- + A valid photocard driving licence or a National Identity Card
- + A copy of a utility company bill, mobile phone bill or bank statement (which must not be more than three months old)

If you have a spouse or partner both of you must provide evidence of your previous address so please ensure you have such proof (i.e., a utility company or mobile phone bill or bank statement addressed separately to each of you) available when you arrive in the U.K.

This level of proof is required under the money laundering regulations and by the credit reference company or by an insurance company which is providing rent and legal fees protection policies to the landlord.

Insurance

If your property was "let furnished", the buildings and contents of the property will be insured by the landlord. However, it is useful to have your own contents insurance as this will provide cover for any accidental damage you may cause to the landlord's furnishings and fittings which would otherwise be claimed against your security deposit.

If your property was "let unfurnished", you should take out a contents policy to insure your own belongings. Try www.gocompare.com/tenants-insurance for a good comparison site. You will need to provide certain information about the building which the agent can supply.

Taxes

Council Tax

Council tax is locally set and payable on all residential properties. In most cases there is one bill per property, regardless of whether it is rented or owned, and whether it is a house, bungalow, flat, maisonette, mobile home, or houseboat.

Council tax is collected to help pay for local services such as police, fire, schools, roads, libraries, and waste collection. However, it is not a direct payment for these services and is payable regardless of whether they are actually used.

The amount payable depends upon the capital value of the property and will be obtained for you once you have decided upon the property you wish to rent. Typically, the amount varies per annum from around £1,000 to over £2,500 for larger properties. The amount is calculated by the council and a bill is sent to you at the property. The bill can be paid by direct debit in interest-free monthly instalments over 10 months. Your Consultant can advise you further and assist you with setting up payments.

Stamp Duty Land Tax

Certain tenancy agreements can be taxable, and are payable by the tenant. If tax is due, it must be paid within one month of the start of the tenancy to avoid paying a fine and interest charges. Broadly speaking it is only those tenancies where the total rent for the tenancy is in excess of approximately £120,000 that attract tax.

However, the rules and calculations are complex and are likely to be modified by the Government or interpreted by case law as time goes on. You are most strongly advised to seek legal advice through your company's HR and Legal Departments to determine whether there is a liability in respect of your particular Tenancy Agreement.



Departure

End of Lease

If your lease is ending and you do not want to renew it, you will need to let your landlord know that you are going to vacate at the end of the tenancy. If your company is going to repatriate you or move you to another location before your tenancy has ended, the appropriate notice will need to be served. To receive the full security deposit, property condition at the time of move-out should be the same as during the move-in. The cost of repairs by the landlord will typically be deducted from the security deposit.

Utilities

Utilities describe the services provided by the electric, gas, television, and telephone companies. Your Dwellworks Consultant will be able to advise you regarding local providers in the area and assist you with utility setup.

Gas and Electric

Gas and electricity is billed based on usage as measured by meters. Your house or apartment will have its own meters which we will locate and show you when you move in. Bills are usually sent quarterly and may be based on “actual” or “estimated” readings (the bill will show which). An actual reading is one taken by the energy company’s representative in the previous few days. Most apartments have meters located in a publicly accessible place so you don’t have to be at home, but most houses have meters within the property so they can only take a reading if you’re in.

If you receive an estimated bill you can have it re-issued with an accurate amount by taking your own reading and calling the company at the number shown on the bill. Have your customer number ready as most of these are automated. A revised bill is then sent for the correct amount. Dwellworks does not recommend setting up a fixed monthly direct debit account despite the small discount offered, as this is likely to result in the supplier overcharging and owing you money at the end of the tenancy, which can be difficult to recover.

Water

Water bills are usually a fixed amount, charged quarterly. Some houses do have a meter located outside which allows you to be billed based on usage. Do not attempt to change current arrangements in your rental property.

Refuse and Recycling

Domestic refuse and recycling collections are organised by the local council. Please contact the local Council’s Help Desk to make enquiries.

Dwellworks
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