



# EXPAT LIVING

Magazine of the Expat Network

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## UNDERSTANDING UNITED ARAB EMIRATES

The UAE is now the first choice location for highly mobile workers

## SUN, SEA, AND...TAX IS LOW FOR EXPATS

Want a better life and low taxes?  
Discover the best locations

## EXPLAINING EXPAT BANK ACCOUNTS

How expats can use banks to their best advantage

## PLANNING FOR YOUR PROPERTY ABROAD

Many factors make this a great time to move into foreign property

## A NEW LIFE IN NEW ZEALAND

The NZ economy is booming and migrants are welcome!

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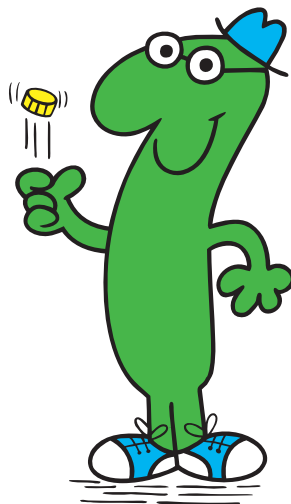
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## Welcome To Expat Living

As busy expats or would-be expats we know you'll have little free time. So we hope Expat Living e-magazine will quickly and directly inform and entertain you in your brief moments of downtime.

We have brought together a range of features and news which address the expat experience, from the practicalities of considering a move to the UAE or New Zealand, to getting the right bank account.

We also look at how to find a new job overseas, expat personal finance news, the latest expat contract awards and the lure of buying property abroad.

Together with news of the latest job vacancies abroad, we hope this e-magazine brings you the essential information you need for your life overseas.

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# UNDERSTANDING UAE

The United Arab Emirates (UAE) is now the first choice location for highly mobile workers. But its high living costs and a downturn in the energy industries should be borne in mind by expats considering relocating there.



**A** survey by professional services company Procorre shows 15.5% of all international workers chose the UAE as their country of choice for relocation, closely followed by the USA with 15.2%.

The UAE has undergone a rapid economic recovery since the financial crisis, which has outpaced more sluggish recoveries in the region and in Europe. The recovery has been helped by the country's 0% taxes on income, which attract some of the most skilled and talented workers.

The UAE's relatively speedy recovery may also have been helped by the country's economic free zones, which allow companies certain tax exemptions for at least 15 years and attract the regional headquarters of many global businesses. In turn these businesses attract individuals with a wide range of skills to the UAE.

There are numerous infrastructure projects under way in the UAE that are attracting engineering project specialists. Financial services, media, hospitality and marketing are also rapidly growing sectors, especially in Dubai.

Each of the seven Emirates is governed by its own ruling family, and although now constituted together in a federation, each retains individual identity. Although language, customs and beliefs vary little among the seven Emirates, to be a citizen in Abu Dhabi is a different experience to residing in Sharjah, for example.

Nevertheless, many things can be said about the Emirati collectively. Native citizens of the Emirates represent only about 20 per cent of the total population. Roughly one quarter are other Arab and Iranian, one half South Asian, and the remainder other expatriates including Westerners and East Asians. In total, about 90 per cent of the total workforce is expatriate - mostly from India, Pakistan and the Philippines.

Arabic is the official language. Farsi (Persian), Hindi and Urdu are spoken by many expatriates. English is widely spoken and understood, especially in business.

Although most large firms in the UAE appear to be structured like those in the West, it is rarely the case. The family that owns the company truly runs the show, making all the important decisions and investments.

Marcus Gent (pictured) relocated from the UK to Dubai in the United Arab Emirates. He has encountered many hidden costs as well as benefits, since confirmed by research commissioned by his company. Marcus moved to Dubai to head up insurance and investment firm Friends Provident International (FPI) in the region.

He, like other expatriates in UAE and elsewhere in the Gulf, was attracted by the absence of income

tax, meaning salaries go much further. But he has words of caution for those considering a move to the Middle East:

"A tax-free income is without doubt one of the key benefits of living and working here. However, property rental prices in some areas of Dubai have risen 60 per cent over the last 12 months and, with some schools proposing an increase in education fees of up to 7 per cent this year, would-be expatriates must consider these factors before making the move."

Based on a basket of goods and services, the EIU's Worldwide Cost of Living Survey shows the cost of living in Abu Dhabi and Dubai are 38 per cent and 42 per cent respectively less than Sydney, Australia. However, the EIU index does not include the cost of property and education, which many expatriates in the UAE find the most significant cost of living challenges.

The rising cost of education has made some expatriates currently living in the UAE reconsider how long they will stay in the country. School fees tend to increase dramatically at secondary school level - driven mostly by the salaries needed to attract the quality of teachers required.

Accordingly some expatriate families plan their UAE stay, and set career goals, in five- or ten-year periods to coincide with a move home, or to another country, when their children reach secondary school age.

Marcus Gent wants would-be expatriates to carefully consider education costs before they commit to a move to the UAE: "Education is a key consideration for anyone moving to the UAE with their children. A lot of expatriates seem to fritter away the savings they make in tax, rather than make the most of the great opportunity they have to save.

"I can thoroughly recommend the UAE as a great place to live and work, but anyone planning to make the move needs to look beyond the tax-free income, assess the overall costs and plan accordingly." ►





## Passports & Visas For UAE

A valid passport and visa are required for almost all visitors to the UAE, with some exceptions for citizens of certain countries.

Business travellers must hold a passport that is valid at least six months from the date of arrival. Tourists' passports must be valid for a period of at least three months from date of arrival.

Admission and transit is refused to nationals of Israel. Holders of any passport indicating entry to or departure from Israel, either individually or included in a list of other countries, either actual, intended, with valid or invalid stamps, may also be refused entry.

There are more than 30 countries whose citizens may obtain a visa at the point of entry, and who are exempt from the requirement that a new visit visa is required to re-enter the country after leaving for less than 30 days. For a current list of visa waiver countries, consult the Ministry of Foreign Affairs website (under Other Nationalities).

It is strongly recommended that you contact the closest Embassy or Consulate of the United Arab Emirates for specific information about visas before planning a trip to the UAE.

For many nationalities, a visa is not required for stays up to 30 days. Depending on your nationality, extensions to your stay may be granted without a visa, or you may be eligible for a tourist visa on arrival.

Visas fall under two main categories: business (single or multiple entry) and tourist, which includes transit visas and Entry Service Permits. Apply for your visa through your sponsor (an employer, hotel, or UAE resident) well before your departure date.

## Business Visas

Business visas are applied through a business-related sponsor, such as your employer or a local Emirati company. Single-entry business visas are valid for a maximum stay of 30 days within the two month period following the date of issue.

Multiple-entry visas also entitle the holder to a maximum stay of up to 30 days, but remain valid for six months. If necessary, it may be possible to have a business visa extended, for visits lasting longer than 30 days (to a maximum of 90 days), at local immigration offices.

## Tourist Visas

In the case of the tourist visa, also known as a visit visa, the requirements are similar, but the sponsor is an Emirati friend, relative, tour operator, or the hotel in which you will be staying. Tourist visas are valid for 30 days with the possibility for an extension of an additional 30 days.

## Entry Service Permits

Entry service permits are applicable for certain categories of commercial traveller (and accompanying family members). Typically used for urgent trips, they are valid for only 14 days and cannot be extended. They are issued at the airport, provided you are met by your local sponsor.

There is a more detailed guide to Living and Working in United Arab Emirates which you can access in the Destinations section of [www.worldofexpats.com](http://www.worldofexpats.com)

## Top Ten Tips For Expats In United Arab Emirates

1. Despite higher living costs, tax-free salaries and the vast oil wealth are a huge pull on expats with 65,000 British expats and 45,000 Americans living in the UAE.
2. The UAE is a sub-tropical desert climate. It gets extremely hot in the summer with daytime averages above 40°C (113°F).
3. A valid passport and visa are required for almost all visitors to the UAE. Business travellers must hold a passport that is valid at least six months and tourists' passports must be valid for a period of at least three months from date of arrival.
4. As a major expat hub there are many languages spoken in the UAE; English is widely spoken among business people and in expat areas but the official language is Arabic.
5. The Muslim calendar follows the lunar cycle, and is 10 or 11 days shorter than the Gregorian calendar. Year One is based on the Hegira, Mohammed's flight from Mecca to Medina, rather than the birth of Christ. Therefore, 2013 on the Western calendar equals the end of 1433 and the beginning of 1434 on the Muslim calendar.
6. The UAE is a federation of seven autonomous Emirates. Its estimated 2014 population was nearly 9.5 million of which 87 per cent are expats, making UAE nationals a minority.
7. The Burj Khalifa in Dubai is the tallest man-made structure in the world, at 829.8m, however it will soon be over taken by the Kingdom Tower in Saudi Arabia which is due to measure 1,000m.
8. The UAE's currency is the Dirham (Dh) which is made up of 100fils.
9. The UAE is extremely rich in oil and the majority of its economy is based around exporting oil and gas.
10. The UAE has experienced a greater level of civil unrest since the Arab Spring, however this is usually contained within the residential districts of natives.



## Thinking Of Settling In UAE?

As a collection of seven separate Emirates, there are some differences between Emirates in the rules and procedures for buying property, writes Expat Living's property expert Christopher Nye.

The focus here is on Dubai, where buyers from India, Pakistan and the UK make up the three largest overseas contingents.

Buying an existing (resale) property in Dubai follows a similar pattern to most other countries, with a small reservation deposit, then a 10-15% initial payment on signing the contract, followed by a final payment of the balance on completion. However in Dubai many more properties are bought off-plan with stage payments.

Foreigners can own freehold property in certain parts of Dubai (GCC nationals can buy freehold anywhere in Dubai), including popular areas such as The Palm, International City and Emaar Towers.

It is possible for a foreign national to get a mortgage in Dubai although there are restrictions from the UAE Central Bank which limit it to 75% loan to value (LTV) for a first property worth up to AED 5 million (US\$ 1.36m) or 65% LTV for property above AED 5 million. For second and subsequent properties there is a limit of 60% LTV or 50% for off-plan. The maximum term will be 25 years, paid off by the age of 65 (70 if self-employed).

Off-plan property is usually bought straight from the developer, while resales are bought via an agent. You should always use an agent or developer registered by the Real Estate Regulatory Agency (RERA) or its equivalent in the other emirates.

Although hiring a lawyer is not a requirement in Dubai as the Land Department do the conveyancing, it is highly recommended.

There's more on buying property in the UAE under Property Buying Guides in the Property section at [www.worldofexpats.com](http://www.worldofexpats.com)

# EXPLAINING EXPAT BANK ACCOUNTS

Expats now have a bewildering array of choices when it comes to international banking. Iain Yule looks at how expats can decide which type of offshore account is best for them and provides some guidance on using your UK account overseas.

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**O**ffshore savings accounts are typically run from the Channel Islands, Isle of Man and Ireland and most of the major UK banks offer savers offshore savings accounts.

Most offshore savings accounts are multi-currency, allowing savers to deposit money in sterling, euros and dollars and also allow withdrawals by cash or cheque in any country. The benefits of offshore savings accounts are the tax advantages they offer savers, as no tax is deducted at source for qualifying savers.

UK residents can take advantage of the tax rules governing offshore savings accounts, as interest is paid gross without income tax being deducted. UK residents must declare the interest on income on their self-assessment return, however, this time deferral can benefit savers with large deposits as the offshore savings account can roll up payments and earn interest on the gross amount thus producing a bigger return on your savings overall.

The main disadvantage of offshore savings accounts is that they are not covered by the UK Financial Services Compensation scheme. Even though many of the offshore savings account providers are household names, the protection on offer is different to UK-based savings accounts as the depositor rules are based upon where your money is held. The offshore centres offer their own deposit protection schemes, but these differ in scope. You should check with your offshore bank the level of protection in place in their particular jurisdiction.

The types of offshore accounts available are notice, no notice, fixed rate and monthly interest savings accounts.

**Fixed rate** offshore savings accounts offer a fixed rate of interest over a set period, which is good if you want to protect yourself from falling interest rates, or want to know exactly how much interest you'll earn. Early access to your offshore savings usually requires you to close the account and you may be subject to a penalty, such as loss of interest. Most fixed rate offshore savings accounts require a minimum balance of £5,000 or £10,000 and the gross interest rate is typically higher than a notice or no notice account.

**Notice** offshore savings accounts require notice to be given to withdraw funds to avoid any penalty, such as loss of interest. The notice period is typically 90 days and most notice accounts require a minimum deposit of £5,000 or £10,000.

**No notice** offshore savings accounts do not require you to give any notice to withdraw funds without penalty, such as loss of interest. The gross interest rate on no notice offshore savings accounts is usually but not always lower than those where notice is required. Most no notice offshore savings accounts require a minimum deposit, which can be as low as £1,000 or as high as £25,000.

Monthly interest offshore savings accounts may be notice or no notice accounts and pay interest monthly, rather than annually or on account maturity. These suit people looking for regular income from interest payments. Most monthly interest offshore savings accounts require a minimum deposit, which can be as low as £1,000 or as high as £100,000.





## Terms & Conditions

It's always sensible to check the terms and conditions of your preferred offshore savings accounts. Things to watch out for are:

- **Withdrawals** – although you may not have to give notice to make a withdrawal, some offshore savings accounts include conditional bonuses in their interest rates, which often relate to the number of withdrawals made over a certain time period.
- **Unconditional bonuses** – some offshore savings accounts include a bonus interest rate, which while attractive at the outset, can reduce considerably once the bonus rate period ends.
- **Rate guarantees** – some offshore savings accounts will offer a guarantee on the rate of interest you receive, which is often linked to the Bank of England base rate, and have the same effect as a bonus.
- **Conditional bonuses** – some offshore savings accounts include the ability to obtain a higher rate of interest if you hold your current account with the same provider, or if you don't make any withdrawals over a set time period.

Offshore accounts come with the normal considerations for setting up savings accounts and so will be suitable for different people. You can set up the accounts even if you live and work in the UK as a UK resident.

You need to make sure that you declare the interest earned on your offshore savings. Her Majesty's Revenue & Customs are clamping down heavily on this and are fining people who they feel have been hiding taxable income. But if you are genuinely a non-resident of the UK as your expat assignment is long term, then you usually will not need to pay UK tax on interest earned offshore.

# USING YOUR CURRENT ACCOUNT OVERSEAS

You can run into difficulties trying to use your UK current account while overseas. But a few simple steps suggested by moneysupermarket.com can mean you can use your account just as you would in the UK.

## **Notify your provider notice before you go**

This can help avoid your debit card getting blocked by your bank, and can assist your provider in tracking genuine fraudulent use. If your bank registers your account being used in another country and you have not informed them of your whereabouts, they may suspect fraud and in some instances, immediately block or place a temporary hold on your account. Many will let you notify them right up to the day you are due to travel, and this can be done in branch, via the telephone, or online.

## **Ensure your provider has your correct contact details**

Your provider may try to contact you on your mobile if they spot any unusual account activity abroad. By making sure you have given them the correct number to reach you on, it will save you needing to make the initial contact yourself, preventing unnecessary hassle.

## **In the event of suspected fraud**

If you suspect your card is lost or stolen, notify your provider as soon as possible. Additionally, if your provider suspects unusual activity on your account, they can take immediate action. It is always worth checking with your own provider its protocol for this, as it could prevent you becoming locked out of your account.

## **Check your debit card is accepted in your country of travel**

Some countries may not accept your debit card, so it's vital to check in advance of your trip. However, the majority of countries do accept Visa, and you can check by country index those countries where your card can be used, by visiting Visa online.

## **Carry key contact details**

Make a note of emergency and overseas customer service numbers for your provider, in the event that you may need to make contact when overseas. 0845 numbers are not always available from overseas.

## **Charges in using a debit card abroad**

It always pays to understand the charges for ATM withdrawals and purchases before you go, and to shop around for the best product to meet your needs while abroad. Reading the small print before you depart could help you make significant savings. A pre-paid card is another option for those looking for maximum spending power while abroad.

## **Keep up to date with your home affairs**

Ensure that any standing orders or direct debits you might have coming out of your account will be covered while you are away. This will prevent additional charges and make sure you don't go into the red.

## Get The Best Offshore Bank Savings Rates

If you have money to save, make sure it fetches the best interest rate, so here's our round up of what's on offer.

In the absence of changes to very low UK base interest rates, the best offering for sterling offshore savers is Skipton International's 1.75%, if you have £10,000 and can give 150 days' notice of withdrawals. For dollars, Nationwide International pays 1% for \$25,000 or more, with instant access. Nationwide International is also best for euros, paying 0.65% for €25,000 or more, again with instant access.

The only way to beat these rates is to lock your money away for longer. If you can leave at least £5,000 untouched for three years then 2.05% annual interest is on offer from Nationwide International.

See the latest rates at [www.expatsnetwork.com](http://www.expatsnetwork.com) under Top Offshore Bank Savings Rates For Expats



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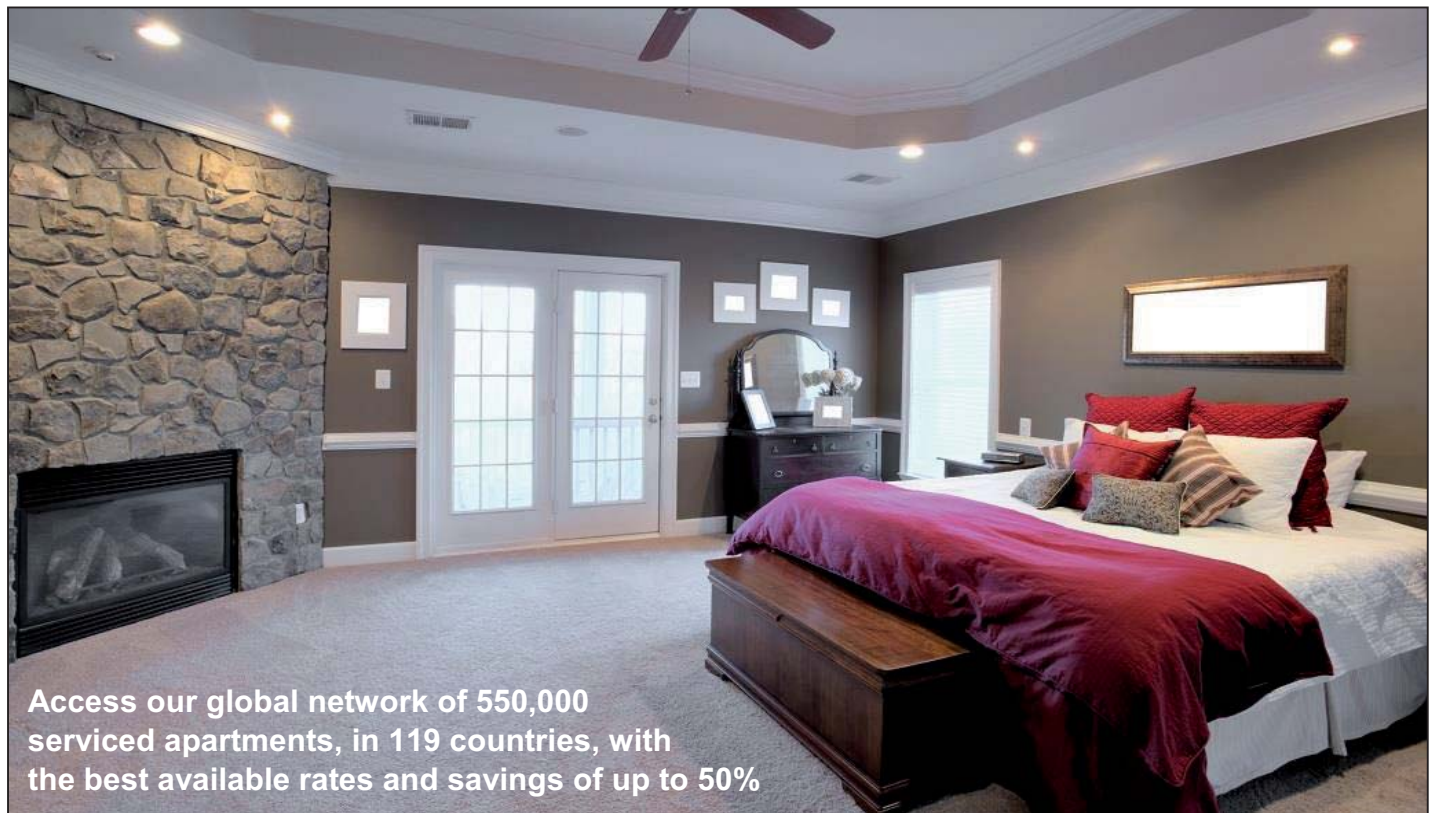
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# A NEW LIFE IN NEW ZEALAND



An expanding New Zealand economy is credited with bringing migration to a record high. The country gained a net 56,300 permanent and long-term migrants in the year ending March 2015. More than 43,000 Britons moved there in the past five years, attracted by a great lifestyle and employment opportunities.

**F**igures released by New Zealand's Ministry of Business, Innovation and Employment show that employment increased 0.7% in the first quarter of 2015, 3.3% over the year. Around a third of the annual growth in employment came from the construction industry where there are opportunities for skilled migrants, especially in the Canterbury region on South Island, where work rebuilding areas affected by the devastating earthquakes in Christchurch in 2011 will be ongoing for some years to come.

The country's most populous city, Auckland, has also shown strong construction industry employment demand, with new housing projects predicted to more than double over the next decade, with a large number of civil projects such as roads, electricity and water to support the developments.

Construction workers from the UK and Ireland are leading the way when it comes to moving to New Zealand. Employment growth and demand is strongest for highly-skilled occupations, including managers and professionals

and skilled workers, with the list of skill shortages currently including carpenters, drain layers, forepersons, engineers, surveyors and project managers. The full list is available for download at: [skillshortages.immigration.govt.nz](http://skillshortages.immigration.govt.nz).

It's not just the construction industry attracting migrants, forecasts indicate strong employment growth in primary processing, manufacturing industries such as machinery and equipment, metal products and in construction-related activities. It is, however, the ICT sector that is showing exceptional growth and is, along with construction, the fastest growing sector in the New Zealand economy, with employment in this sector growing by 35% between 2010 and 2014. Information technology and telecommunications infrastructure are also vital factors for growth and innovation in other parts of the economy.

Service industries, including the health, cultural and personal services sectors will also experience modest to strong employment growth. With an aging population there is a demand for medical professionals; doctors, dentists and nurses.

Immigration New Zealand's National Manager, Marketing, Settlement, Protection and Attractions, Greg Forsythe said: "Although the increasing jobs coming on the market are offered first to New Zealand residents there are many opportunities for overseas applicants looking to make New Zealand their home. The quality of life is superb, New Zealand is ranked as the number one country in the world to raise children in a clean, healthy environment where no place is more than 128km from the sea; the country is ranked the least corrupt country in the world and is listed fourth out of 162 countries in the Global Peace Index Survey."

Those contemplating a move to New Zealand should refer to [www.newzealandnow.govt.nz](http://www.newzealandnow.govt.nz) and the online planning tool [www.nzready.com](http://www.nzready.com). New Zealand labour, market and skills research can be found at <http://www.dol.govt.nz/publications/lmr/>

## Passports & Visas For New Zealand

All visitors to New Zealand, including UK citizens, must possess a passport valid for three months beyond the intended stay or one month if the issuing government has consular representation in New Zealand that is able to issue or renew passports. The foreign visitor must also provide proof of sufficient funds for maintenance and accommodation. They must also hold a return or onward ticket, or sufficient funds to purchase a ticket out of the country.

Find out more at the New Zealand Immigration Service <http://www.immigration.govt.nz/migrant/stream/visit/visitors/>

## Visas

Visas may be required, depending on nationality, purpose of visit, and intended length of stay. Contact your nearest New Zealand Consular office or Embassy, for a list of countries and their requirements.

New Zealand has a visa waiver agreement with several countries, allowing their citizens to be issued a three-month visitor's permit, which may be renewed, upon arrival. For a list of visa waiver countries, see

<http://glossary.immigration.govt.nz/VisaFreeCountries.htm>

## Visitor's Visas

Most foreigners who plan to stay in New Zealand longer than three months, but less than nine months during an 18-month period, will need to apply for a visitor's visa. You are a visitor if you plan to study for less than three months or to travel, conduct business, undertake medical treatment, play a sport, or visit family and friends for nine months. For an updated list of relevant requirements, contact your nearest

New Zealand Embassy or <http://www.immigration.govt.nz/migrant/stream/visit/visitors>

A visitor's visa allows you to travel to New Zealand and allows you to be issued a visitor's permit upon arrival. When applying, you should specify whether your visa will be for one trip or for multiple journeys. Partners and children up to age 19 are included in a visitor visa application.

To apply for a visitor's visa, contact the nearest New Zealand Embassy or Consulate.

## Changing Visa Status

It is important to note that if you arrive in New Zealand on a visitor's permit, and then decide to change your status to resident, you must allow plenty of time for this process.

Visitor's visas cannot be renewed for a foreigner who has applied for residence, and if your visitor's visa expires while you are waiting for approval as a resident, you will have to leave the country.

## Special Visitor Categories

Depending on your reason for visiting New Zealand, you may qualify under one of the various special visitor categories. These classifications designate allowances or restrictions on the amount of time you are permitted to stay.

Most business travellers will generally fall under the categories of 'Business Visitor' or 'Conference Delegate', as will the relocating businessperson who is on a trip to preview a home. Contact the NZIS for detailed information.

## Residence Visa

Australian citizens and residents with current valid resident return visas are exempt from permit and visa requirements, respectively, for residence in New Zealand. Citizens of all other countries must apply for residence if they will be living in New Zealand for longer than nine months.

Whenever you leave the country temporarily while you have resident status, you must have a valid resident's return visa in your passport to ensure that you may re-enter the country as a resident.

Residence entitles you to live, study, and work indefinitely in New Zealand. Outside of the country, this application can be filed at any New Zealand Consular or diplomatic office. Inside New Zealand, a residence permit can be obtained from a New Zealand Immigration Service branch office.

The four main categories for residence applications are General Skills, Business, Family, and Humanitarian. Business travellers and relocating business people tend to apply to the General Skills or Business category. ▶



## Low-Tax New Zealand?

New Zealand residents are subject to income tax on their worldwide income at progressive rates, according to accountants BDO. But a favourable tax regime may apply for new residents (or those returning after a ten-year absence) which can provide a 49-month period in which non-New Zealand source passive income is exempt from tax.

New Zealand is not a low tax jurisdiction, but there is no general capital gains tax, no social security contributions (although a levy is payable for accident cover), no inheritance tax and no gift or stamp duty. Overseas portfolio investments may be taxed under a favourable regime.

## Work Visas

If you wish to work in New Zealand, you will need a work visa. This is an endorsement in your passport which allows you to enter or re-enter the country for up to three months within a 12-month period, and makes you eligible to obtain a work permit on arrival. Although the work permit is issued in New Zealand, the work visa must be obtained from your nearest New Zealand Embassy before you leave your home country.

You are eligible to apply for a work visa if you hold an offer of employment for which you are qualified and there are no suitable New Zealanders available, or if you meet one of the special categories or exchanges the government has approved.

In addition to a signed and dated form, applications generally require an offer of employment, detailing the

employer's contact information, the job's description, and duration of the job; proof that you are sufficiently qualified; the appropriate medical and police certificates; and the appropriate application fee.

The actual work permit is granted for a maximum of three years. As long as employment continues, it may be renewed in additional three-year increments. People considered 'highly skilled' are exceptions to this visa period, and may be allowed to work for up to five years.

There is a more detailed guide to Living and Working in New Zealand which you can access in the Destinations section of [www.worldofexpats.com](http://www.worldofexpats.com)

## Top Ten Tips For Expats In New Zealand

1. New Zealand is a popular expat destination offering a relaxed lifestyle.
2. New Zealand has a much milder climate than its neighbour Australia and in winter months temperatures can drop below freezing in many parts of the country. However it can also enjoy warm summers.
3. Kiwis tend to socialise outdoors and tend to be warm and hospitable to new guests.
4. English is the main language spoken in New Zealand.
5. New Zealand schools have a fine international reputation. They are divided into public and private systems and expats are able to join either system.
6. With just 4.2 million inhabitants (nearly one-third of whom live in Auckland) New Zealand is a small country made up of two main islands. It is surrounded by the Tasman Sea to the west and the Pacific Ocean to the east. There are also an estimated 31 million sheep in New Zealand, nearly ten for every human!
7. New Zealand has a GDP of \$196.2 billion. While this is very low by international standards it is actually quite high on a per capita basis.
8. The main export in New Zealand used to be wool but following a fall in global demand it now focuses on meat, wine, dairy products and tourism.
9. New Zealand's currency is the New Zealand dollar, commonly referred as the Kiwi dollar.
10. There is a low risk of global terrorism as with all destinations. However crime is generally low, although low level theft can be a problem in popular areas.



## Thinking Of Settling In New Zealand?

It is generally quick, efficient and safe to buy property in New Zealand. It takes four to six weeks from offer to moving in, and is relatively inexpensive compared to most European countries, says Expat Living's property expert Christopher Nye.

There are few restrictions on foreigners buying property there, although ownership certainly does not guarantee residency rights. It is worth mentioning though, that buying/building brand new residential property is included in the 'acceptable investments' category for investor visas.

There are three main ways to buy a property in New Zealand. There is the 'usual' way, familiar to most UK and US buyers, and known in New Zealand as Sale by Private Treaty. This is where the house is offered at a certain price which the buyer may try and negotiate over. A verbal offer is not binding.

Another way of buying and selling property is with a tender. Here, the seller offers a guide price and closing date. Prospective buyers (or their representative) read the tender documents, fill in a sale and purchase agreement and send it back with a cheque for the 5 or 10% deposit. The seller can decide which, if any, of the offers to accept, and the successful tender continues to completion.

The third way is at auction. As usual in auctions, when the hammer comes down on your offer you must pay 10% and the deal is binding. For this reason it is important to get the Land Information Memorandum and any building inspection/survey before the auction.

There's more on buying property in New Zealand under Property Buying Guides in the Property section at [www.worldofexpats.com](http://www.worldofexpats.com)

# PLANNING FOR YOUR PROPERTY ABROAD

Many factors make this a great time to consider making that move into the foreign property market as a preparation for a sunny retirement or a getaway for a better life.

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**R**etirement Advantage, the financial services company, has asked the over 50s who have yet to retire if they plan on retiring abroad when the time comes to slowing down a bit. The poll, conducted by YouGov, asked people if they plan on moving abroad, and if so, where to.

Andrew Tully at Retirement Advantage commented: “We all dream of year round sunshine and an easier pace of life when thinking about retirement, and a number of us are hoping to enjoy that with plans to move abroad. Cheaper living costs and potentially cheaper property than the UK can be a strong draw, and you might well be attracted to living in your favourite holiday destination.

“However, thinking that a holiday spot can also be your ideal retirement destination might be hit with flaws. Without the right planning, savings and advice, you can quickly get caught out by local tax laws, exchange rates and other financial arrangements, turning a retirement dream into a potential nightmare.

“You might also get a nasty shock later in retirement when you find your UK state pension does not increase annually because the country you choose to retire to does not have a reciprocal agreement in place with the UK.

“As an example, if you retired to Canada ten years ago, your UK state pension would now be worth 41% less than if you had retired across the border in the USA. Or put another way, your pension would be worth £1,762 more a year by simply choosing the US as a retirement destination rather than Canada.

“To help navigate the complexities of retiring abroad, it is vital people seek professional financial advice. There are a number of firms who specialise in providing advice

to budding expats, which could make the world of difference between the retirement of your dreams or an altogether more challenging experience.”

Sunny Spain is the firm favourite for those looking to buy a place in the sun, according to the latest Property Hotspots Report from currency company HIFX.

The report reveals that while France and Spain shared the top spot in March this year, Spain now attracts more buyers. Over a third of those searching abroad made enquiries in the country. France has seen a slight dip in popularity since March when it attracted 35% enquires; now only accounting for 34%.

Across the pond, the USA continues to be a popular choice for British house-hunters exploring the global property market, as eight per cent of those searching abroad head to the land of opportunity. Portugal continues to be a staple favourite, with five per cent of those searching abroad now heading to the sun spot.

Mark Bodega, director, HIFX said: “Looking at the global property market broadly, the last six months have been very interesting. While demand for international property remains well below pre financial crisis highs, we’re beginning to see pockets of demand off the back of strong price performances in a number of key countries including several in Europe, and some more exotic ones further afield including the US, Hong Kong and New Zealand.

“In Europe, the story in property reflects the wider economic picture and a two speed Europe is becoming increasingly evident with some countries (Spain, Portugal and Ireland) on the up with prices rising and demand coming back, while others (France, Cyprus, Greece, Italy) are showing no or negative growth.”





## Land Of Opportunity

Across the pond, the USA is continuing to grow in popularity among British house-hunters. Eight per cent of enquiries made so far this year were regarding properties State-side, compared to five per cent in 2014, and this is projected to increase further. Following a double-dip recession in 2011, property prices plunged creating an attractive market for British investors, and as the market has recovered, the USA has continued as a front runner in the global property market.

In March 2015, the USA and Switzerland were neck and neck, both attracting 7% of British house-hunters. However, while the States have seen increased numbers of buyers, Switzerland has seen a decrease.

Mark Bodega continued: "Switzerland is an interesting one; its proximity and accessibility to the UK- as well the beautiful views, food and culture it offers - make it very attractive to British buyers. However, soaring prices have caused a plunge in popularity. I'm looking forward to seeing whether it continues to fall, as buyers head to the USA, or whether this is simply a lull and we'll see it rise again next year."

"The USA's growth in popularity is unsurprising - it has everything you need, from the sunshine state of Florida, the home of good wine in The Orange County, and the hustle and bustle of New York. The USA is one to watch."

With the pound near an eight year high against the euro and in a position of strength against many of the world's major currencies, now is a better time than ever to invest abroad.

Bodega concluded: "Buyers should not be dazzled by the promise of a place in the sun and forget to consider carefully the currency risks associated with buying a property abroad - currency fluctuation can make a huge difference to the amount of money you pay and protecting yourself from these fluctuations should definitely be part of the planning process." ▶

Find out about the property buying processes overseas in the Property Buying Guides in the Property section at [www.worldofexpats.com](http://www.worldofexpats.com)

## Top Tips For Retiring Abroad

1. Get an estimate of your state pension here: <https://www.gov.uk/state-pension-if-you-retire-abroad>.
2. Seek independent financial advice before you move.
3. Tell HM Revenue and Customs that you are moving overseas. This allows them to let you know of any UK tax liability you may have even though you are living overseas. And more importantly can allow any UK pension you have to be paid gross (no tax deducted) and taxed in your country of residence (only applies if the country you live in has a double taxation agreement with the UK).
4. Check what reciprocal agreements are in place with the destination country regarding your UK state pension and other social security benefits.
5. Find out about your welfare rights while abroad.
6. Keep an eye on exchange rates.
7. Check the cost of healthcare in the country you are thinking of moving to, and consider some form of medical insurance.
8. If you decide to keep your property in the UK you will need to let your mortgage provider and insurance company know if it will be rented or remain empty.
9. Do your homework on the cost of living in the country you want to move to.
10. Notify utility companies, financial institutions and your local council when you are leaving.
11. Contact the electoral register, and arrange for mail forwarding via the Post Office.

Source: Retirement Advantage.

There is a complete Financial Action Checklist For Expatriates here: <https://www.expatnetwork.com/financial-action-checklist/>



## Where British Over 50s Wish To Retire

### European Destinations

1st	Spain (24%)
2nd	France (20%)
3rd	South East Europe (9%) (e.g. Greece, Turkey, Cyprus)
4th	Portugal (6%)
5th	Elsewhere in Europe (6%)

### Outside Europe

1st	North America (22%)
2nd	Outside Europe but region not disclosed (17%)
3rd	Far East (15%)
4th	Caribbean (12%)
5th	South America (11%)

Source: Retirement Advantage



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<http://www.rightmove.co.uk/overseas-property/property-52976597.html>

# THE EXPAT SHOW 2015



In September at London's Olympia, this unique event for expats was successfully held. The event featured resources for many aspects of the expat life – property, removals, employment, destination guides and foreign currency. Here we review information given at the show on obtaining visas for three of the most popular expat working destinations.

## Australia

Emigrate-to-Australia featured skilled migration to Australia in their presentation at The Expat Show 2015.

They say that the qualifying factors for skilled migration to Australia for you or your partner are:

- Under 50 years of age
- At least competent English
- Other standard requirements including health and character.

The Skilled Independent (subclass 189) visa is a permanent visa for skilled workers who are not sponsored by a state or territory, employer or family member. It lets you and any family members who have also been granted this visa to:

- Live, work or study anywhere in Australia as a permanent resident
- Enrol in medicare, Australia's scheme for health-related care and expenses
- Apply for Australian citizenship (if you are eligible)
- Sponsor eligible relatives for permanent residence
- Travel to and from Australia for five years from the date the visa is granted (after that time, you will need a resident return visa or another visa to return to Australia).

For details of this and other visa categories, and to view the eligible job categories in the Skilled Occupation List, visit <http://www.emigrate-to-australia.co.uk/sol.pdf>.

## Technical & Engineering Recruitment

Among the recruitment agencies featured in The Expat Show 2015 was NES Global Talent, a manpower specialist with 45 offices across the globe.

The company supplies technical and engineering experts to the Oil and Gas, Power, Construction and Infrastructure, Life Sciences, Manufacturing and IT sectors worldwide.

They are currently recruiting for the following roles:

- Commissioning Engineer, Germany
- Senior Project Manager - Pipelines/ Midstream, Texas
- Rig Manager, Brazil
- Project Engineer, Mozambique
- HSE Manager, Philippines
- Senior Quantity Surveyor, New Zealand
- Senior Mechanical Engineer, Abu Dhabi.

NES doesn't just focus on recruitment but also offers support with: visas and work permits, accommodation and travel, in-country-orientation, fiscal compliance, insurance and emergency response.

Visit [www.nesglobaltalent.com](http://www.nesglobaltalent.com) for more details.



## Canada

Brazolot are specialists in immigration to Canada. At The Expat Show 2015 they featured the Canadian Federal Skilled Worker Category visa.

They say that skilled workers are selected based on six selection factors and are awarded points for each factor. The six selection factors are:

- Education
- Work Experience
- Age
- Language Ability (English and/or French)
- Arranged employment in Canada
- Adaptability

In order to qualify as a skilled worker, applicants must score at least 67 points and prove they have enough funds to support themselves and family members. Applicants must also complete a language test (English and/or French) and meet the minimum language requirements. The language test results will determine how many points applicants will be awarded for their language skills.

Applicants without a Canadian qualification must apply for an Educational Credential Assessment (ECA) from an approved organisation. The ECA report will verify applicants' foreign qualifications and confirm that the Canadian equivalency for the foreign qualification.

If an applicant meets the criteria for the Federal Skilled Worker programme, they are required to submit an application under the Express Entry system.

For further information concerning the Skilled Worker category and to determine how many points you score as a Skilled Worker, e-mail [info@brazolotgroup.com](mailto:info@brazolotgroup.com).

## United States

The Immigration into America organisation featured the visas you need to start a business in the USA at The Expat Show 2015.

They say that if you are considering starting a business in the United States and moving there in order to establish it, there are several visa options to consider. The right choice will depend on your current situation.

If you already have an established business outside of the US which has been trading for at least twelve months, and employs four or more people, the L-1A visa is something you should consider.

If your business has been trading for less than twelve months or has fewer than four employees, you should consider the E-2 visa.

If you do not have a business outside of the US but are interested in moving there to start a business, you should consider the E-2 visa.

Under the E-2 visa the opportunity exists to move to the USA on the basis that you are investing a substantial sum into your own business there.

This visa category enables you to remain in the US as long as your enterprise is in operation. After your maximum initial stay of two years, you must apply to extend your status in increments of up to two years, with no fixed extension limit.

The business should have present or future capacity to produce more than enough income to support an E2 visa holder and their immediate family and contribute to the US economy.

The E-2 visa confers no rights for permanent residency, and when the business is concluded the visa holder must return to their own country.

For more details of this and other visa entry routes to the States, see <http://www.immigrationintoamerica.com/>

For further details on The Expat Show 2015 and information on The Expat Show 2016 call or email Matias Martin-Baeza at [matias@worldofexpats.com](mailto:matias@worldofexpats.com), mobile +44 (0) 7547 264 791.

# SUN, SEA, AND... SO LITTLE EXPAT TAX TO PAY

Expat Living considers the tax benefits of certain locations to measure alongside the promise of a better life for expats.

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## Australia

Australian residents are subject to income tax on their worldwide income and net capital gains. Despite having no net wealth tax, inheritance tax or gift tax, Australia has relatively high progressive income tax rates.

New residents are able to benefit from a tax-free uplift in the base cost of their assets which are not already taxable Australian property when they become resident, thus potentially reducing any future net capital gain on the disposal of those assets while resident. For this reason Australia is a popular choice for those looking to cash out of businesses and retire to the sun.

Those on certain temporary visas, and who do not have a spouse resident in Australia, may also benefit from favourable temporary resident rules. Most of their foreign income is not taxed in Australia, only capital gains made on 'taxable Australian property' count, and no withholding or income tax is levied on interest paid to foreign residents who do not operate through an Australian permanent establishment.



## Cyprus

Cyprus has relatively low income tax rates, capital gains tax is generally restricted to disposals of immovable Cyprus property, no gift or inheritance taxes, no withholding taxes on investment income (although a special defence contribution is levied on bank deposit interest and dividends) and an extensive Double Tax Treaty network.

A 50% exemption applies to the income of those who take up residence to work for an employer in Cyprus. The exemption applies for a period of five years, provided the annual income exceeds €100,000 and the employee has not previously worked in Cyprus.

Foreign pension income may be taxed separately at the rate of 5% above an annual exemption, or may be taxed at normal progressive rates where personal allowances and deductions would produce a more favourable result.



## Portugal

Portugal has a favourable tax regime for new residents who either have a particular area of expertise or who wish to retire to the country.

The Non-Habitual Residents (NHR) regime was initially introduced to attract highly skilled workers to Portugal and to boost the business sector. But it has a much wider reach, providing pensioners with an attractive option when considering tax-efficient retirement destinations. Under the regime, qualifying people who obtain NHR status may, for a ten-year (renewable) period, limit their liability to Portuguese tax to domestic source income and gains only.

Certain sources of non-Portuguese income such as pensions and dividends may be exempt from tax in Portugal and may also be exempt from tax in the source country. This can result in considerable tax savings.

Further benefits include no wealth tax, gift or inheritance tax and an exemption from stamp duty on transfers of property to spouses, ascendants or descendants.



Country tax information courtesy of accountants BDO.



## Spain

Despite the relatively high tax rates for residents, Spain has a favourable tax regime for certain immigrants, which may not be widely known.

The Beckham Law was named after the footballer, following his move to Real Madrid in 2003. The regime offers those taking up residence in Spain under a contract of employment the chance to limit their Spanish tax liabilities to Spanish source income and capital gains only. Spanish Income and gains are subject to lower tax rates under the regime than those applicable to normal residents.

Subject to certain conditions, including an earnings cap, having a Spanish employer, and not having had tax residence in Spain in the previous ten years, qualifying people may not pay tax on their overseas income and gains for up to six tax years.

The Beckham Law does not provide protection from exposure to Spanish estate taxes and forced heirship rules which can lead to undesirable consequences in the absence of professional advice.

## Malta

Malta has a low cost of living and a very attractive tax regime to supplement its extensive Double Tax Treaty network. Similar to the UK and Ireland, Malta operates a remittance basis regime for foreigners. This means that foreign source income is only taxable if remitted to Malta.

Foreign capital gains are entirely outside the scope of Maltese tax. There is no wealth tax, inheritance/gift tax or real estate tax and a low capital gains tax rate applies to disposals of immovable property in Malta.

The High Net Worth Individuals Scheme, aims to attract foreign investment to Malta from high net worth individuals. Those who take up residence in Malta and meet some conditions can benefit from a reduced flat rate of tax on income which is received in Malta from foreign sources, while still being able to claim foreign tax credit relief.



# GET COMPENSATION IF YOUR AIRLINE SPOILS YOUR PLANS

Are you entitled to compensation if your flight is delayed or cancelled? Here's a brief guide to your legal rights and the responsibilities of the airline.

## DUBAI: NO MEDICAL COVER, NO VISA

You will not now be able to use the UAE's public healthcare facilities if you are moving to Dubai for work or other reason.

New laws mean that you must take out private medical insurance to cover the cost of your treatment in Dubai. To make sure the new law is complied with you will not be able to apply for a residency visa unless you can prove you have valid medical insurance.

Over the past decade, Dubai has become internationally recognised as among the best in the world for its healthcare facilities. But it comes at a cost and is something that few people can afford to fund out of their own pockets.

Public healthcare facilities in Dubai are generally of a good standard and the emirate's public healthcare system is better than most found in the region and indeed across the rest of the world.

In 2007 the emirate created the Dubai Health Authority or DHA, to oversee both private and public healthcare facilities. So for those expatriates who did not have medical insurance, there was always the fallback position of being able to apply for a health card from the UAE's Ministry of Health (MOH) that allowed you to receive care at a public facility. This is no longer the case.

Proof that you have valid medical insurance to obtain a visa is in the form of a document provided by your insurance company.

Under EU regulations, if you are arriving at or leaving from an EU airport, you are entitled to assistance from your airline if your flight is disrupted.

If the issue is the result of a fault with the airline, such as poor turnaround times, you may also qualify for financial compensation.

For instance, if you arrive three hours from your scheduled arrival time and the airline is at fault you could claim up to 600. You are also entitled to two free phone calls or emails, refreshments and meals. If you are delayed overnight you are also eligible for hotel accommodation and transport to it.

If your flight is cancelled you are entitled to a full refund, within seven days, if you decide not to travel. Alternatively, you can elect for substitute travel to or near to your destination.

However, if the airline can prove that the delay was caused by an 'extraordinary circumstance', you won't receive compensation.

Compensation For Delayed Flights		
Delay	Flight Distance	Amount
2+ hours	Less than 1,500 km	€0
3+ hours	Less than 1,500 km	€250
3+ hours	1,500 - 3,000 km	€400
3-4 hours	3,500+ km	€300
4+ hours	3,500+ km	€600

Read more at: <http://www.worldofexpats.com/what-do-if-your-flight-disrupted>



# HAVE YOU REACHED THE TIPPING POINT?



A new study reveals that it is the French, not the British, who take the top spot as the world's most tight-fisted tippers. But Britons abroad shouldn't be too proud...

**T**he Global Tipping Index from Direct Line Travel investigated tipping trends from hotspots across the globe. While Britons abroad are known for their poor tipping practices, the findings highlight that it is the French who take the inglorious title of the world's tightest tippers.

One in three of the bars and restaurants interviewed highlighted Britain's closest continental neighbour as most tight-fisted. British travellers were placed second, with Italians completing the bottom three.

At the other end of the league table, over a quarter of the establishments in the Index highlight that Americans are the most generous tippers. This is followed by the Germans and the Russians. Only six per cent of bars highlighted Britons as the best tippers.

The study reveals that the average tip received by bars and restaurants across the world is 11 per cent, with the most generous tips being given in Argentina and the USA (both 13 per cent).

Despite this, Britons tip seven per cent in bars and restaurants, two thirds of the global average. More than a third of restaurants and bars went on to say that British travellers do not tip anything at all.

Tom Bishop, head of travel insurance at Direct Line, said: "To avoid uncomfortable situations and causing offence abroad do your research into the nuances of tipping in the country you are visiting, as practices can vary widely from country to country. In Japan, for example, tipping is seen as offensive and considered an insult, but in the USA it is expected."

## World's Best Tippers

Nationality	% Voted Best For Tipping
American	27%
German	21%
Russian	16%

## World's Worst Tippers

Nationality	% Voted Worst For Tipping
French	30%
British	21%
Italian	11%

Source: Direct Line Insurance, 2015

If you are moving to another country and want to know its tipping practices and other cultural norms, visit the Destinations pages at [www.worldofexpats.com](http://www.worldofexpats.com)

# MONEY QUESTIONS AND ANSWERS

The panel of financial experts at the Expat Network is happy to answer your expat money questions. Here's one they tackled...

## Can Musicians Change Their Tax Tune?

We specialise in business management for international recording acts. We recently had a question from a UK citizen relocating to Canada as a permanent resident. Can he sever his UK residency and file taxes in Canada until his return?



“In short, it is possible for your client to sever their UK tax residency,” says Adam Thompson of expat tax specialists The Fry Group. “Furthermore, for any full tax year in which they are non-resident they will not be required to file a tax return, so long as they have no UK source income.

“Unfortunately the reality is far from being that simple.

“Since 6 April 2013, an individual’s residence status for tax purposes has been determined under the Statutory Residence Test. The Statutory Residence Test is formed of three parts, and each part must be looked at in turn in order to determine one’s residence status.

“Part A of the test will determine whether or not someone is conclusively non-resident. If they are not classed as non-resident under this part of the test, we need to look at Part B of the test to determine whether or not they are conclusively resident.

“If their residence status cannot be determined under either Part A or Part B, we turn to Part C of the test, which looks at the number of ties a person has to the UK and stipulates how many days they can spend in the UK based on the number of ties they have.

“There is also provision for split year treatment if your client has left the UK part way through a tax year. If applicable, split year will determine the date on which your client may have become non-resident.

“Due to the complexity of the Statutory Residence Test I am afraid that I cannot give any clear guidance without exploring the specific facts of your client’s case. Once I have the relevant information I will be able to offer a conclusive answer to your client’s residence status and provide advice as to how to maintain or create non-resident status.”

At [expatnetwork.com](http://expatnetwork.com) you’ll find an archive of some of the most frequently asked expat money questions with answers from financial experts. See the answers here <https://www.expatsnetwork.com/category/money/moneyqanda/>

For more detail on the Statutory Residence Test, look here <http://www.worldofexpats.com/tax-and-residence-rules-british-expats-0>



# FINDING A JOB ABROAD

Particularly if you are on – or are seeking - a fixed-term contract overseas it's important to keep up to date with the latest jobs on offer - and which employers may be hiring because they have landed new business.

**Y**our first port of call to keep abreast of changes in the employment market in your specialism is [www.expatsnetwork.com](http://www.expatsnetwork.com). There you will find details of hundreds of employment opportunities which are currently seeking candidates.

To keep up to date pay regular visits to [www.expatsnetwork.com/expat-job-board/](http://www.expatsnetwork.com/expat-job-board/). Here you can browse current opportunities and even filter them to suit your discipline and qualifications – even to the regions in which you would prefer to work.

Only registered members of the Expat Network can use the Jobs Board – so if you are registered you are already one step ahead of the game. It's members only too when it comes to applying for jobs and uploading your CV.

When registering you will be able to set up your personal profile. In **My Profile** you can update your personal details, add your picture and edit your unique password. You can also update your preferences if you don't want your CV shown in search results.

If you are looking for a job, you can create a **Profile Summary**, so recruiters can contact you. You also have the option to add your previous jobs and qualifications.

You can also **Bookmark** jobs that you're interested in, so you can come back and decide if you want to apply for them.

When you apply for jobs, you'll also find a record of these in **My Applications**.

With **Advanced Search** you can fine tune your job search to ensure you get the best results.

You can also contact the Expat Network on the **Website Support Page** if you are experiencing difficulties setting up your profile or loading your CV.

If you're looking for a personal service to help you in your search for your next overseas job, then the Expat Network one-to-one support package could be just what you need. Send an email to [expats@expatsnetwork.com](mailto:expats@expatsnetwork.com) for more information about Premium Membership. ▶



## Contract News

Keeping track of contract awards for businesses which employ your skill-sets is a time-consuming business. Especially if you are still hard at work on your current contract.

That's why Expat Network does this important task for you. Every working day researchers scour the relevant publications and press announcements and receive intelligence from other Expat Network members about upcoming job opportunities arising from new contract awards.

So, keep an eye on the **Contractor News** section at **[www.expats@expatnetwork.com](http://www.expats@expatnetwork.com)**

## What Recruiters Look For

While there is no sure-fire way to land the job you want, there are steps you can take to ensure you stand out from the crowd and give yourself the best chance possible.

It's important to remember that first impressions count. A recruiter may only spend 20 to 30 seconds glancing at a CV, so ideally you should tailor it to a specific application.

Think about what skills and qualities the recruiter is looking for and why, and then organise and present your information accordingly, perhaps by including a section at the top of your CV highlighting relevant training, technical skills and work experience.

The key is to keep your CV short and direct. Overly long resumes can be off-putting as recruiters only have a limited time to review applications. You could try to keep them to two sides of A4 wherever possible.

Make sure your CV is interesting to read and flows in a logical manner. Obviously, you must include personal details such as name, address, telephone number and email address but it's also an idea to include a personal profile, an optional paragraph that provides a short, punchy summary of your individual qualities.

For more detail on matching what recruiters are looking for see the 'What Recruiters Look For' section in the Employment area under Expat Resources at **[www.expats@expatnetwork.com](http://www.expats@expatnetwork.com)**.

## Further Information

This was just a brief extract from the comprehensive Make the Most of Working Overseas guide, which also covers:

- Getting the best employment arrangements
- Obtaining proper insurance cover
- Maintaining non-resident status to lower your tax bill
- Keeping your personal finances in order
- Knowing the job market and how to get your next contract
- Heading back home in good shape.

If you would like details of obtaining a full version of the guide, please contact **[expats@expatnetwork.com](mailto:expats@expatnetwork.com)**

## Winning CVs and Profiles

If you need to get a better CV and social media profile to help secure your next assignment, an Expat Network-linked service may be able to assist.

This service will take your existing CV or even just notes of your experience and qualifications and turn it into one that has more chance of getting you noticed. It will also eliminate errors and other elements that recruiters may object to.

Use of the internet and social media as recruitment tools has grown rapidly. Companies advertise vacancies on their own corporate websites, job boards abroad and social media are used by almost all.

If you would like to make sure your CV and social media profile are compelling, go to **[www.expats@expatnetwork.com](http://www.expats@expatnetwork.com)** and click on the button at the foot of the article, 'Is Your CV Up To Date' in the Employment section under Expat Resources.

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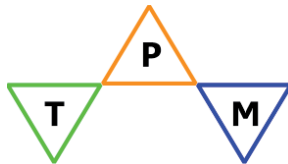
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# CONTRACT NEWS

The latest intelligence on where and when contracts are being awarded worldwide.

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## GCC Construction Firms Hiring Despite Oil Slump

Construction companies in the Gulf region continue to be on the look-out for skilled staff across most roles and specialisations in spite of the oil slump, according to a panel from the construction sector who spoke at a leading Dubai industry event.

There is a continued need for skilled staff in the construction sector across most roles and specialisations, albeit at a more moderate pace than a year ago, they said at the event.

The panel – including senior executives from Amana Contracting, Arcadis EC Harris, Laing O'Rourke, Al Tamimi & Company - found that, with public sector spending under pressure from lower oil prices, award of new construction projects had slowed down.

Source: *Trade Arabia*

[http://www.tradearabia.com/news/CONS\\_290451.html](http://www.tradearabia.com/news/CONS_290451.html)

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## Kazakhstan Contracts Won By Xodus

The Xodus Group have been awarded two new contracts with TengizChevrOil for acoustic induced vibration fatigue assessments of its Tengiz complex in Kazakhstan.

The first contract will involve Xodus delivering screening assessments for the relief systems on a new high pressure steam plant, and could expand to include detailed finite element analyses of any fittings identified to be at risk of fatigue failure.

The second, a much larger contract follows on from similar previous work on the blowdown systems for the Tengiz plant facilities.

Source: *Oil Voice*

<http://www.oilvoice.com/n/Xodus-wins-TCO-vibration-contracts-in-Kazakhstan/30970247d8ea.aspx>

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## ISS Wins New Asia-Pacific Contract With Cheniere

Inchcape Shipping Services (ISS), the marine, cargo and supply chain solutions provider, has won a new hub agency contract for the Asia-Pacific with LNG energy giant, Cheniere Energy.

Under the two-year contract they will manage approximately 100 port calls annually for Cheniere Energy, with the first already successfully completed in China.

Cheniere Energy is developing LNG export terminals along the Gulf of Mexico. Through its subsidiary, Cheniere Marketing, it has sold a portion of the production from these facilities under delivered ex-ship (DES) contracts whereby Cheniere Marketing will deliver LNG to the customers' terminals.

Source: *www.youroilandgasnews.com*

[http://www.youroilandgasnews.com/iss+wins+new+asia-pacific+contract+with+cheniere\\_121379.html](http://www.youroilandgasnews.com/iss+wins+new+asia-pacific+contract+with+cheniere_121379.html)

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## Amec FW Wins Zeebrugge LNG terminal

Amec Foster Wheeler has been awarded a detailed engineering contract by Felguera IHI (owned by Duro Felguera Group) for the expansion of the Zeebrugge liquefied natural gas (LNG) terminal in Belgium.

Amec Foster Wheeler's scope includes detailed engineering of the boil-off gas recovery system and associated facilities as well as the inter-connection with the new LNG storage tank and the existing plant facilities.

Source: *Amec Foster Wheeler*

<http://www.amecfw.com/media/news-releases/2015/awarded-engineering-contract-for-zeebrugge-lng-terminal-expansion>

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## Pöyry Wins EPCM Brazil Pulp Mill Contract

Fibria, the eucalyptus pulp producer, has awarded Pöyry the assignment for the engineering, procurement and construction management (EPCM) services for the balance of plant (BOP) of the Horizonte 2 project in Brazil.

The services cover the interconnection between all process areas, turbo generators and steam distribution system, water intake and effluent outfall systems, cooling towers, air compressors, chilled water system, central air conditioning for the mill and other complementary systems.

Source: [www.poyry.com](http://www.poyry.com)

<http://www.poyry.com/news/poyry-awarded-epcm-services-assignment-for-state-of-the-art-pulp-mill-fibria-brazil>

## Tecnicas And Petrofac Win Gas Plant Contract

Spain's Tecnicas Reunidas and Britain's Petrofac have been awarded contracts worth \$4.7bn to build the Fadhili gas plant in Saudi Arabia for state oil company Saudi Aramco, industry sources revealed recently.

Source: *Construction Week Online*

<http://www.constructionweekonline.com/article-35429-tecnicas-petrofac-win-47bn-saudi-gas-project/>

## Contract Award For Johan Sverdrup Power Cables

Statoil has, on behalf of the Johan Sverdrup partnership, awarded a contract to ABB AB in Sweden for fabrication and installation of two high-voltage cables supplying power from shore to the Johan Sverdrup field. The contract is an EPCI contract covering engineering, procurement, fabrication, installation and testing of two high-voltage power cables and a fibre-optic communication cable to the Johan Sverdrup field centre from shore.

Source: [www.statoil.com](http://www.statoil.com)

## Modec Wins Culzean Deal

Modec has signed a contract with Maersk Oil North Sea UK to supply a floating storage and offloading (FSO) vessel for the Culzean development in the North Sea. The Culzean field is operated by Maersk Oil UK with co-venturers JX Nippon Exploration & Production (UK) and BP.

Source: [www.modec.com](http://www.modec.com)

[http://www.modec.com/up\\_pdf/20150916\\_pr\\_culzean\\_en.pdf](http://www.modec.com/up_pdf/20150916_pr_culzean_en.pdf)

## Bouygues Signs Biggest Building Contract

Bouygues, the French construction contractor, has signed the UK's biggest ever building contract to deliver phase three of the Battersea Power Station redevelopment. This complex residential job will consist of 1,305 Gehry and Foster + Partners designed homes.

The final construction contract will have a value in excess of £1bn, making it the largest private building contracts ever to be awarded.

So far Carillion has taken the £400m contract for phase one and Skanska the £600m deal for phase two, which involves converting the iconic power station building, and Mace take the £100m enabling works package.

Source: *Construction Enquirer*

<http://www.constructionenquirer.com/2015/09/16/bouygues-tipped-for-600m-battersea-station-phase-3/>

## Mott MacDonald Wins HK Flood Prevention Contract

Mott MacDonald has been appointed by Hong Kong's Drainage Services Department (DSD) on a scheme to improve drainage in the north of the New Territories. A drainage masterplan (DMP) review study completed by Mott MacDonald in 2011 identified that drainage improvement works were required to meet the required flood protection levels.

Source: *The Construction Index*

<http://www.theconstructionindex.co.uk/news/view/mott-macdonald-wins-hk-flood-prevention-contract>

## G4S Secures \$187m Basrah Contract

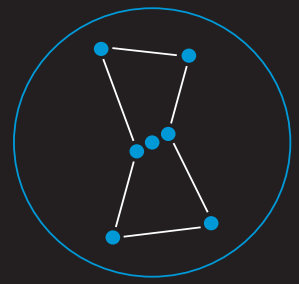
G4S Risk Management, the British security business, has won a contract worth \$187m to provide security services to Basrah Gas Company. G4S will provide 500 personnel and 220 armoured vehicles to safeguard staff working on Basrah Gas Company facilities in Southern Iraq including two gas plants, a liquefied natural gas storage facility, shipping terminal and pipelines between them.

Source: *The Daily Telegraph*

<http://www.telegraph.co.uk/finance/newsbysector/supportservices/11858387/G4S-eyes-global-market-as-it-wins-Middle-East-security-deals.html>

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