



EXPAT LIVING

Magazine of the Expat Network

SUMMER 2015

www.expatsnetwork.com



ALLURE OF AUSTRALIA

BUILDING A NEW LIFE IN OZ?
Information, hints and tips for those planning to settle here

HOW TO AVOID TRAVEL TROUBLE

Don't Whistle At Night In Thailand

WHAT TO DO BEFORE YOU HEAD OUT ON CONTRACT

A new report, The Expat Network Guide to Making the Most of Working Overseas

SUNNY TIMES FOR THE HOUSEHUNTER ABROAD

Thinking of a place to retire or even just a bolthole?
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Welcome to Expat Living

As busy working expats we know you'll have little time for fripperies. 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 Australia to avoiding trouble as you travel.

We also look at how to get the best out of working overseas, expat personal finance news, the latest expat contract awards and the lure of buying property abroad.

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

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ALLURE OF AUSTRALIA

Australia has consistently been the most popular destination for British emigrants, with 207,000 Britons heading down under for a new life since 2009. But what are the prospects now, and how do you make the move Down Under?

Australia has been the favoured country for British citizens emigrating for a definite job and second top for British emigrants looking for work, according to research by the Office for National Statistics. Almost half of British citizens migrating to Australia planned to stay for more than four years, slightly more than those planning to stay just one to two years.

Building A New Life

Expat builders looking for a chance to start a new life in Australia should pack their bags, because the number of opportunities opening up in the construction industry continues to grow, according to a report by True Blue Migration in Australia.

Recent figures from the building and construction survey, carried out by Master

Builders Australia, have confirmed that the construction industry is on the rise. The survey revealed some very favourable results for builders, stating that the hiring intentions of contractors has risen to the highest it has been since the global recession.

It's not surprising that Australia is one of the most popular destinations for expats to



relocate to, with glorious weather, breath-taking scenery and a fantastically rich culture. As the population continues to grow at quite a speed, the need for more housing and commercial properties will also rise. There are only so many builders to go around in Australia, so it's inevitable that help from qualified non-Australian nations will be required at some stage.

What Does This Mean For Expats?

Overall, things certainly look encouraging for expat construction workers seeking a new opportunity in Australia. The government has set about issuing reforms to the 457 visa regulations in order to lessen the impact of skills shortages and the growing requirements for trained construction workers.

The process of hiring eligible 457 visa applicants should become much simpler for builders and contractors in regional and remote areas, creating a mutually-beneficial relationship for both employers and expats alike. The reforms are also designed to open up new opportunities for young Australians in a developing industry. The government has also called for greater funding towards the training of younger Australian construction workers and the upskilling of regional workers, which will enable businesses in regional areas to gain a more experienced workforce in the long term.

Wilhelm Harnisch, the CEO of Master Builders Australia, recently said: "Based on analysis of the Independent Review of the Integrity of the 457 Subclass Program, the proposed reforms of the 457 visa system will greatly assist regional builders and boost economic growth and jobs in regional Australia."

Australia has an array of exciting construction projects set to take place over the next few years, spanning across all areas of the building industry and the country.

One of the biggest projects in the pipeline is the Melbourne Metro network, which will involve building a nine kilometre railway tunnel within Melbourne, and connecting the Sunbury and Dandenong railway route. The new network has been proposed to accommodate the ever-growing population, as it is expected that trains will become too overcrowded in the next few years.

Construction of the new network will create hundreds of construction jobs, as the project involves laying twin tracks, which will run from the Sunbury corridor to South Kensington, according to RailwayTechnology.com.

There will also be the construction of twin-tube bored tunnels up to Domain and new underground stations will need to be created at North Melbourne, Parkville, CBD North, CBD South and Domani stations.



Passports & Visas For Oz

Passport and visa requirements are subject to change. Use the following information only as general guidelines. The embassy or consulate of Australia nearest you is the best source for current, detailed requirements.

Allow plenty of lead time to obtain detailed information and prepare the requisite credentials. Passport and visa applications must be accompanied by documents – such as passport-size photos, birth certificates, and fees – which vary by country.

Passports. All visitors to Australia must possess a passport valid for six months longer than the intended stay, a visa, and an onward or return ticket. Visitors may be asked to furnish proof that they can support themselves for the duration of their stay in Australia.

Visas. The Department of Immigration and Citizenship's Visa Wizard (<http://www.immi.gov.au/visawizard/>) can help you determine which visa type is most appropriate for you.

Electronic Travel Authority. The Electronic Travel Authority (ETA) was developed by the Australian Department of Immigration and Multicultural Affairs. It is a short-term visa with an electronic application process. All visitors to Australia that are eligible for the ETA must use the system, and there is a modest fee. With the ETA, there is no need to send your passport anywhere, nor is a stamp in your passport necessary. It allows you to stay for up to three months in Australia, and is valid for one year for multiple entries. While response time is usually nearly immediate, keep in mind that any obstacles (including typographical errors in the application process) can slow down the process.

There is also a business ETA, which carries the same permissions and regulations. Travel agents are able to obtain an ETA through the computer reservation system at the same time that they book travel. If your passport does not make you eligible for the ETA, you will need to contact your local Australian embassy or consular office.

Employer Sponsored Workers (e457).

If your business stay will exceed three months, you will need to apply for a long-stay business visa, commonly referred to as an e457. This visa requires sponsorship by an Australian or other company, as well as a nomination process that outlines an applicant's unique qualifications for an employment position. Family members of these visa holders are able to work and study during their stay in Australia.

Other Visas. If you do not qualify for the ETA or the e457, due to the nationality of your passport or the length of your stay, you should consult the nearest Australian Embassy, Consulate, or High Commission regarding necessary paperwork and visa applications. Allow several weeks for processing.

For important, detailed information on entry requirements in Australia, the appropriate embassies, consulates, and online visa information databases are essential resources.

Temporary Residence Permits.

Employment in Australia is not permitted without being granted temporary residence status. Persons seeking residence status must apply through the Department of Immigration and Multicultural Affairs and usually must be sponsored by the prospective employer or organisation. An employer's letter of explanation is required, detailing the work to be performed by the temporary resident and the reason(s) why Australian residents do not qualify for the position.

The spouse and dependent children may accompany the applicant for a similar period of residence if they have been included in the sponsorship.

There is a more detailed guide to Living and Working in Australia which you can access in the Destinations section of www.worldofexpats.com.



WORLD OF EXPATS



Business Skills Migration Visa

If you're thinking of starting an Australian company, one of the main considerations will be determining which type of visa is best suited to your needs.

While there are a number of immigration visas available (more than 100 in total and often changing without notice), the Business Skills Migration visas are the most popular options for business owners, senior executives and investors, according to Heather Landau, managing director of StartAnAustralianCompany.com.

The main categories in the Business Skills Migration Visa are:

Business Owner - for owners or part owners of a business.

Senior Executive - for senior employees of a major business.

Investor - for investors or business professionals who are willing to invest in Australia.

Business Talent - high-calibre business people who have sponsorship from the government.

In most cases you will be granted an initial four-year temporary visa. If you provide evidence of a certain level of business activity or investment that's maintained over a period of time, you will then be eligible to apply for permanent residency. It is crucial to receive up to the minute strategic advice from an experienced Australian migration lawyer as these visas are complex and the rules ever-changing.

Permanent residents are taxed on their worldwide income, including salary and dividends. Those passports who are on a temporary resident's visa could also be considered to be residents for tax purposes but check first with a specialist Australian accountant or the Australian taxation office <http://www.ato.gov.au>.



Top Ten Tips For Expats In Australia

1. Australia is the most popular destination in the world for UK expats with over one million Britons living there. There are also at least 100,000 American living in Australia. With one in four Australian residents born overseas there is a large expat community whatever your nationality.

2. Owing to its size, Australia's climate varies greatly throughout the country. The level of rainfall is much higher along the east and northern coastlines and the east and south western coastlines offer the most habitable environments. The majority of the country gets more than 3,000 hours of sunlight a year.

3. Australia requires all temporary visitors to hold a valid passport that expires at least six months after the date of exit from the country, proof of out bound travel and sufficient evidence you can support yourself while in the country.

4. The Australian lifestyle involves eating outside on a regular basis and a much higher level of participation in sports and recreational activities than that seen in the US and UK, making it a great place for family.

5. English is by far the main language spoken in Australia with the 2011 census showing nearly 77% of people speaking only English at home. However it is not English as many Americans and Britons may know it, with its own unique vocabulary.

6. Australia's public school system follows the British system and is good by international standards. Free schooling is available to the majority of expats but as at home some may choose the private system.

7. With 23.5 million inhabitants Australia is an island nation with coastlines facing the Pacific and Indian Oceans and includes the island of Tasmania.

8. Australia is the world's twelfth largest economy and is ranked fifth highest for GDP per capita.

This size does mean that Australia has one of the highest costs of living in the world. While this is reflected in higher average wages it is important to consider what wage you would need to maintain your current lifestyle.

9. Australia's currency is the Australian Dollar.

10. Australia is generally considered one of the safest and most stable countries in the world, however there are instances of gang violence, predominantly amongst biker gangs, and as a western country faces many of the same security threats.





Thinking Of Settling?

The first thing to know about Australia is that foreigners do not have an automatic right to own property, says Expat Network's property expert Christopher Nye.

Unless you are married to an Australian or hold a permanent resident visa or special category visa (as New Zealanders do) you will need to apply to the Foreign Investment Review Board (FIRB). They take around 40 days (to a maximum of 140 days) to approve your application. Foreigners are normally restricted to buying new build, off-plan property or redevelopment of an existing property to create more homes. The idea is to increase supply for local buyers too.

You can apply for the forms at www.firb.gov.au. Approval will be based on an individual address, you cannot get 'in principle' approval and neither can you apply retrospectively after buying a property – you would have to sell – so any contract you sign must be contingent on you getting FIRB approval.

Furthermore, planned new rules impose a charge per application of AUS\$5,000 (AUS\$10,000+ for million dollar properties and each million thereafter) and strongly increase fines for infringement.

Those holding a temporary visa, however, are generally allowed to buy an existing home

(not an investment property), but must sell it when they leave.

There's more on buying property in Australia at <http://www.worldofexpats.com/buying-property-australia>



457 Visa Compared makes moving to Australia simple

- **Free 457 Visa Checklist**
- **457 Visa Application Checklist**
- **Moving To Australia Checklist**
- **Updated For 2015 Visa Change**

News and advice as well as comparison tables for compulsory services such as overseas visitor health cover.

If you're planning on working in Australia on temporary visas such as the subclass 457 visa you must have health insurance.

Australia's leading 457 visa resource comparing key services from 457 visa health insurance to bank accounts.

www.457visacompared.com



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EHS Specialist – Italy

We are seeking EHS Specialists to join our international EHS team to support major shutdowns and turnarounds in Italy, must be fluent in English and Italian. **Ref 1506-2**

Please send a copy of your CV, stating the reference number to: recruitment@embarkresourcing.co.uk and also visit: www.embarkresourcing.co.uk



**PROJECT MANAGER
Civil Engineering & Telecoms
Riyadh, Saudi Arabia**

Our client has been awarded a major project based in Riyadh and now require a **Project Manager** with a civil engineering background and telecom experience. As the end user is British, previous experience of working in the UK telecommunications sector would be a significant advantage.

The position will require the coordination between the designer/consultants (in-house and third party - Civil, Structural and Electromechanical) and customer, coordinating and following up with the submittals and document control. The assignment will be at least **12 months** in duration for the design phase and implementation stages. The location is **Riyadh, Saudi Arabia**. My client is hoping to appoint someone to start by 1 July.

Excellent salary and a full expatriate benefits package - accommodation provided, airfares, transport, medical insurance etc.

Please send CV to: mike@daultonpersonnel.co.uk
www.daultonpersonnel.co.uk

What To Do Before You Head Out On Contract



A new report, *The Expat Network Guide to Making the Most of Working Overseas*, is a complete resource to get the best out of your employment abroad. The 32-page guide, sent free of charge to premium members of the Expat Network and available for purchase by others, covers all the things you need to know before and during your expat assignment.

In these edited extracts from the guide we provide essential intelligence on what to do before heading overseas.

BY IAIN YULE

It's of crucial importance that you sort out your UK affairs before you head off on your overseas work assignment. Many an expat has come to regret trying to sort out home issues from abroad. So follow our guide to the main things to sort out before you go.

Location Conditions

First, thoroughly familiarise yourself with the conditions in the country you are heading for. There are a number of ways to do this, but perhaps the most comprehensive guidance on living and other conditions in different countries can be found at www.worldofexpats.com. This is a sister site to www.expatsnetwork.com.

World of Expats are or have been expats in various locations around the world over many years. During this time they have built up a huge amount of knowledge and experience to share with you as you embark on your journey.

World of Expats have over 5,000 pages of destination specific information about the reality of moving abroad. This information is updated daily by providers in 176 destinations worldwide. In the Destinations pages of www.worldofexpats.com you'll find location guides covering the whole world. Each guide details essentials such as how to get around in your new location, local banking arrangements, finding suitable accommodation and local health and safety and business practices. There are also briefings on such as everyday living, the social environment and local customs; even how to choose a local school if you have accompanying children. So make sure you visit the Destinations section at www.worldofexpats.com before you go.

Visas and Passports

It's crucial that you have the correct visa for the country to which you are going. It's no good having a tourist visa if you are going to work there, for instance. If you have an accompanying family, what sort of clearance do you need for them?

If you hold the wrong type of visa in some countries you may not be able to open a local bank account, so check beforehand what your new local bank needs from you.

Many of you heading abroad will have had your work visas arranged by your new employer or recruiter. But if you have not, or if you want to check they have obtained you the correct clearance, you should contact or visit the website of the UK-based embassy of the country in which you are planning to work.

You can find contact details of all



UK-based embassies by going to www.gov.uk and searching for London Diplomatic List.

You should also make sure your passport is current and valid. For certain countries your passport must be valid for six months after the date you travel – check the entry requirements before you go.

It's also wise to make a note of your passport number and consider taking a photocopy of the pages of your passport showing your photo and personal details and keep this copy separate from your passport. Make sure you fill in the emergency contact details in your passport. This will make it much easier for the Foreign & Commonwealth Office to contact someone if necessary.

You should also look up details of the nearest UK embassy in your new location. You can find details at gov.uk/government/world/. There too are current location reports and details of any safety or health concerns.

It is wise to register with your local embassy when you arrive, so that they can account for you in case of emergency and provide assistance.

Health

It's important to research any health risks associated with your new location. Your first stop for this should be an important NHS resource at www.fitfortravel.nhs.uk. There you will find out if you will need to be immunised against diseases current in your location, and if you need to take certain medications with you. It may be that you need then to visit your GP or a travel clinic.

If you have a pre-existing medical condition, make sure you take enough medical supplies for the duration of your assignment abroad and any unexpected delays. Medical supplies may be subject to supply constraints or bans in some countries and in remote areas.

In countries with restrictions on some drugs you may need to have a signed doctor's letter to demonstrate that you are allowed to take certain types of medications through customs in order to treat your condition while there. Check with the embassy of the country you are going to about drug restrictions.

There is more information on health when abroad at World of Expats. Go to www.worldofexpats.com/healthcare. There you will

find details of resources such as how to get prescriptions filled when abroad, pre-travel reports on the medical facilities available in your destination, and ways to store your medical history so that it can be accessed locally.

You will almost certainly also need an international medical expenses insurance policy in place which covers you in your new location.

Your Employment Contract Checklist

As an expatriate it is not unusual to be working a 90-hour week. However, it is often the case that paid overtime offered casually at interview, is often unpaid or non-existent.

Most importantly, you must ensure that your terms of employment are clear and agreed in writing before you set off on assignment, with particular emphasis on the following:

- Job description
- Hours of work
- Place of work
- Bonus entitlement
- Overtime

There are a few other key points to consider when signing a contract. Fortunately most expatriates have been on the circuit long enough to know them, but for those who have recently become expatriates or for those who would like a gentle reminder, here are some of the more pertinent points:

- Accommodation
- Healthcare
- Transport
- Single/married status
- Leave and holiday entitlement
- Working offshore
- Relocation
- Salaries
- Local taxes and cost of living
- Escape clause
- Signing the contract

These points are all covered in depth at www.expatsnetwork.com. Go to the Expat Resources area and click through to the 'Your Employment Contract' checklist.



Further Information

This was just a brief extract from the comprehensive Making 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.

Contractor News

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

Air Energi Wins Contract To Staff BP Iraq

Global oil and gas recruiter Air Energi has won a five-year contract with BP Iraq to supply contingent expatriate personnel for operations at the Rumaila and Kirkuk oil fields.

It is the company's largest deal in the region to date, and the first with BP.

Paul Howarth, Air Energi's delivery manager for Iraq, told Recruiter the company had been targeting this contract for at least a couple of years and while it was already "quite diversified" across the region, this would "certainly help us expand further".

He said the company had had a presence in Iraq for five years and had grown every year. In the long term, the company might also add headcount to its Iraq team to help handle the contract.

He added the contract was specifically for the placement of expatriate contractors. Most would come from the UK but some from further afield. The contract to supply local workers to BP Iraq is currently let, but is something Air Energi was considering bidding on in the future.

Source: [The Recruiter](#)

Petrofac Awarded \$900m

Yibal Khuff Contract

British engineering giant Petrofac has been awarded an engineering and procurement contract by Petroleum Development Oman (PDO) to provide services for its Yibal Khuff project, a field located approximately 350 km south west of Muscat.

The total contract value is expected to be around \$900 million with around one-quarter of the revenues relating to professional services (engineering, construction and commissioning management).

The 36-month engineering, procurement and construction contract includes the

construction of a new refinery to produce naphtha, gasoline and diesel as well as expansion of the existing refinery in the Sohar Industrial Area. The scope of work encompasses engineering, procurement, construction, start-up and commissioning services at the refinery.

Source: www.omanobserver.com

CH-IV Secures Freeport LNG Engineering Contract

Clough has announced that its US subsidiary CH-IV has been awarded a contract for the engineering and design to be included in Freeport LNG's application to the Federal Energy Regulatory Commission (FERC), which seeks authorisation to add a fourth LNG train to the Freeport LNG facility.

The first three trains are currently under construction in Texas, USA.

The fourth train will add production capacity of an additional five million tons of LNG per annum, increasing the total export capacity of the Freeport facility to twenty million tons of LNG per year.

Source: <http://www.clough.com>.

Petronas Goes Ahead With \$29bn Canada LNG Project

Bloomberg reports that a Petroliam Nasional Bhd.-led group of companies elected to proceed with a C\$36 billion (\$29 billion) natural gas shipping project on Canada's Pacific Coast with conditions, marking the first investment decision in the nascent industry.

The liquefied natural gas project still needs British Columbia lawmakers to endorse a deal on royalties and taxes that the government signed with Pacific NorthWest LNG, the developer. It also needs to pass a federal environmental review, the venture said in a statement.

The export terminal backed by Petronas, as the state-run Malaysian company is known, is among 19 proposed in British Columbia to ship

western Canadian gas to Asia. It's been about six months since the venture deferred a final decision to proceed, as it sought to bring down costs and navigate energy market fluctuations from the oil price collapse. The project continues to face opposition from some aboriginal groups.

In a setback last month, the Lax Kw'alaams aboriginal community that claims title to the LNG terminal site rejected almost \$1 billion in compensation from Pacific NorthWest because of environmental concerns.

Source: <http://gcaptain.com/>

InoChem Taps Jacobs For New Complex In Yanbu

InoChem has awarded Jacobs Engineering Group Inc. the second phase of Project Management Consultancy (PMC) services contract to undertake among other important activities the development of its soda ash and calcium chloride manufacturing complex in Yanbu Industrial City.

InoChem will be the first manufacturer of soda ash in the Kingdom and the GCC region and the biggest manufacturer of calcium chloride in MENA region with an overall capacity of 300,000 TPA of soda ash (light and dense) and 300,000 TPA of calcium chloride grades.

Under the terms of the agreement, Jacobs is providing PMC services during all phases of the project out of multiple locations around the world. The services are being delivered by its global team, led and closely supervised by Jacobs' Al-Khobar office with specialist support from offices in Shanghai, Abu Dhabi and Antwerp.

Source: <http://www.saudigazette.com>.

Qatar Airways Orders 14 Boeing Jets

Qatar Airways announced an order valued at \$4.8bn for ten Boeing 777-8Xs and four 777 freighters on the opening day of the 2015 Paris Airshow.

The 777X builds on the passenger-preferred and market-leading 777, as well as offering more market coverage and revenue capability than the competition. The 777X will include new engines, an all-new composite wing

and will leverage technologies from the 787 Dreamliner. The 777X family includes the 777-8X and the 777-9X – both designed to respond to market needs and customer preferences.

The 777-9X will be 12 per cent more fuel efficient than the competition, necessary in today's competitive environment. The 777-8X is five per cent more efficient than its competitor at all ranges while providing for new network opportunities. Design of the 777X is underway and production is set to begin in 2017, with first delivery targeted for 2020. With this order, the 777X has accumulated 320 orders and commitments from six customers worldwide.

Source: <http://www.tradearabia.com>

Iran Plans To Build Eight New Refineries

Iran is planning to build a total of eight condensate refineries stretching over an area of about 300 hectares in the South Pars region in the southern Iranian province of Bushehr, a report said.

The project will be fully implemented by the private sector, added the Press TV report, citing an Oil Ministry announcement.

The refineries will have a daily production capacity of 24,800 barrels of liquefied gas, 128,000 barrels of light naphtha, 148,000 barrels of heavy naphtha, 29,600 barrels of jet fuel and 149,600 barrels of diesel, an official was quoted as saying in the report.

Based on the plan, a total of 480,000 barrels of condensates will be supplied daily to Siraf refineries for conversion to various products, the report said.

Source: <http://www.tradearabia.com>

Empired \$15m IT Services Contract For InterOil

The contract will operate on a fixed monthly managed services fee basis, plus a conservative estimated level of project work. It is for an initial three-year term with two one-year extension options. Empired has established office facilities and hired resources in Singapore to support the contract.

InterOil Corporation is an independent oil and gas business with a primary focus on Papua New Guinea. Source: [The West Australian](#)

HOW TO AVOID TRAVEL TROUBLE – OR, *Don't Whistle At Night In Thailand*

So, expat contractors, have you ever been chatted up en route to your next assignment? Yes? Well, you are not alone (unless you are the one doing the chatting up, of course).

Drunk passengers, unruly or crying kids and rude cabin crew are the biggest in-flight irritations, according to research by [Gocompare.com](#) Travel Insurance.

Sitting next to drunk passengers has overtaken unruly children in the nation's list of 'plane annoying' behaviour.

Two years ago the comparison site

quizzed over 1,300 UK adults who had flown abroad and unruly and crying children (61%) came ahead of drunken passengers (55%).

This year the 1,800 UK adults who had flown abroad picked drunk passengers (64%) ahead of crying children (62%) as their top aeroplane annoyances. Other in-flight irritations include rude cabin crew, poor quality in-flight meals and chatty fellow passengers.

Inconsiderate behaviour by fellow passengers was the root cause of most upset, with poor service also highlighted.



Caroline Lloyd from [Gocompare.com](#) Travel Insurance said: "Anyone who's flown will recognise some, if not all, of the plane annoying behaviours. In the confined space of an aeroplane, there's little room for inconsiderate behaviour – be it rowdy or over-friendly behaviour by fellow passengers or rudeness by flight attendants.

"While there's little those jetting abroad can do to cushion themselves against these in-flight annoyances, travel insurance

gives you financial protection against the bigger inconveniences of flight delays, holiday cancellations, medical expenses and, the loss or theft of your luggage or other personal possessions. There are a wide range of options and levels of cover available depending on your needs and destination. So it's important to shop around to make sure that you get the product you need, at the right price."

Keep Your Travel Cover Valid

Exclusions and conditions vary between travel insurance policies but common ones include claims made as a result of excessive alcohol consumption, fighting (except in self-defence) and taking part in activities insurers deem 'hazardous' such as jet skiing, quad biking or diving.

Here are ten reasons to pay attention to the travel insurance small print, compiled by Gocompare. These exclusions mean that your insurance claim could fail.

Pre-existing medical conditions

Failure to disclose an existing medical condition (including mental, nervous or emotional disorders).

Preventable or avoidable medical treatment/conditions

Failure to take prescribed medication or travelling against medical advice. Claims resulting from a tropical disease where the recommended inoculations and/or recommended medication for the country visited have not been taken; self-inflicted injuries; treatment for sexually transmitted diseases.

Claims arising as a result of 'excessive alcohol consumption'

A common 'catch-all' - incidents occurring after you've consumed 'an excessive amount' of alcohol; claims arising from alcohol or drug abuse or solvent abuse.

Sports, adventurous activities

Standard policies typically exclude winter sports, jet skiing, bungee jumping, quad biking, rugby, paragliding, martial arts, cycling touring, diving (solo or beyond a certain depth), riding mopeds or motorcycles. Competitive and professional activities are excluded.

Where an activity is covered, you'll be required to follow any safety precautions and conditions. If you're planning an adventurous trip you may need a specialist policy.

Taking reasonable precautions

Insurers expect you to take 'all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard your property from loss or damage and to recover property lost or stolen'.

Reckless or illegal behaviour, including fighting and the unauthorised use of swimming pools

Claims arising from reckless behaviour or from taking unnecessary risks, e.g. 'you sitting on any balcony railing; jumping from or climbing on or over any balcony railing, ledge or wall, regardless of its height, other than Artificial Wall Climbing listed in the Leisure Activities section'. Some insurers preclude 'any claim arising from the unauthorised use of a swimming pool outside the specified times of opening.'

Visiting volatile destinations

Cover for travel to destinations against Foreign & Commonwealth Office and/or World Health Organisation advice. Cover for war, civil commotion and terrorism.

Travel paid for using loyalty schemes or points

Some policies exclude 'any claim for unused travel or accommodation arranged by using air miles, loyalty or points based ownership schemes, timeshares or similar promotions; management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions'

Visas and other documents

Failing to get the visa or other documentation you require to visit your chosen destination.

Work: paid, unpaid and voluntary

Undertaking paid or unpaid manual work or physical labour of any kind. If you're planning to work abroad, including voluntary charity work or you are undertaking a business trip, then you will need to choose a policy which specifically covers these activities.



Travel Dos And Don'ts

Once you get to your destination, there are also sets of rules governing behaviour, some of which may be new to you. Make sure you are aware of these country-specific no-nos.

Certain laws and manners are the same all over the world, but there are also many things that may be absolutely fine in your country, but can have a hugely different (and often quite rude) meaning in another country. Did you know that you can't wear camouflage in Barbados for example? That you shouldn't eat with your hands in Italy? It's also incredibly insulting to give a German person German wine, were you aware of that? All of these things, and loads more, can land you in serious trouble (or even jail in some cases!)

FlyDubai.co.uk have put together a list of what not to do on your travels around the world. Whether you're travelling to the United Arab Emirates, Asia, Europe or the USA, make sure you check through this list and learn what the local 'rules' are in each destination.

United Arab Emirates

Electronic cigarettes are illegal in the UAE and they will be confiscated at the border if you try to bring them with you.

Thailand

Don't put your feet up on a chair or table as it is considered incredibly rude in Thailand. Pointing at anything using your feet, or touching someone with your feet, is equally as insulting. It is also considered bad luck in Thailand to whistle at night, as it will result in superstitious locals thinking you are calling spirits.

China

Don't ask for milk in your tea as it is considered a huge insult. Just enjoy the huge variety of neat teas available and wait until you're home for a cuppa.

Italy

Don't eat with your hands in Italy, it's considered rude. Even pizza and bread rolls are no exceptions. (Though we've all seen them do it).

United States

Always use the road crossing. Even if the roads are completely clear, make sure you wait for the go-ahead before crossing. Jaywalking is illegal in many states.

Germany

Don't give Germans German wine. If you want to buy a German a bottle of wine, stick to the imported stuff. Giving German wine says that you don't trust them to provide quality wine themselves.

India

If you are into bird watching or plane spotting, it's safer to leave your hobby at home. Indian authorities don't like any cameras or binoculars near military sites, airports or railway stations.

Russia

Always carry cash. There are lots of places in Russia that require cash and won't accept credit cards.

P.S. If you have been reading recent news reports you'll know not to strip naked on any sacred mountain, anywhere, anytime, ever.

What Annoys People On Planes?

| Rank | Plane annoying behaviour | % |
|------|---|----|
| 1 | Drunk passengers | 64 |
| 2 | Unruly or crying children | 62 |
| 3 | Rude cabin crew | 49 |
| 4 | A poor quality in-flight meal | 39 |
| 5 | A chatty stranger sitting in the next seat | 38 |
| 6 | Sitting next to a stranger who tries to chat me up | 19 |
| 7 | Finding out that other passengers paid a lot less for their ticket | 18 |
| 8 | Other passengers getting a free upgrade to first/premium/business class | 18 |

Travel For Fun

If you are on a rota you'll know when you will have time for some R&R. That's why our sister site worldofexpats.com has collated some great ideas for brief breaks to interesting places in proximity to your expat location.

On assignment in the Far East? Why not discover the wonders of Vietnam and Cambodia? Based in the Middle East? Why not sample the turquoise waters and coral reefs of Hurghada, Egypt?

No matter where you are based you will find interesting travel ideas here <http://www.worldofexpats.com/travel>

Travel Advisory

It's as well to do your homework before heading off to a new location, especially if there are security or other dangers in the area.

The Safe Cities Index 2015, by the Economist Intelligence Unit and sponsored by NEC, ranks 50 cities worldwide across five continents. Ho Chi Minh City, Tehran and Jakarta occupy the bottom three positions in the Index.

The Index introduces a new definition of urban safety. Every city's ranking is based on an average score across four categories: digital security, health security, infrastructure safety and personal safety.

You can visit the Safe Cities Hub on economist.com to view the Index and get more information.

<http://safecities.economist.com/>

Other good sources of info on new locations are:

- The UK government's official policy on whether or not travel is advised to certain regions. You can enter the name of your destination country and get an assessment of any personal security or health issues there. <https://www.gov.uk/foreign-travel-advice>
- The Control Risks Group has a useful interactive map showing dangers present in different countries <https://riskmap.controlrisks.com/>

The Destinations area at www.worldofexpats.com contain hundreds of pages of information to prepare you for life in new locations.

Wrong Plane!

Retired Expat Network premium member Colin Guest recalls a time when airline security checks were not so strict...

My trip back to Morocco turned out to be a bit of a problem. After going through to the departures area in Frankfurt, I found my flight had been delayed. Then, after waiting for about forty minutes, an announcement said the flight was ready to board. After handing my boarding pass to an official who checked and ripped it, I was handed the stub. On going down the passageway to the plane, I was puzzled at not being able to find my allocated seat number. I then went to a stewardess and on explaining my problem, showed her my ticket stub. After looking at it, her look of puzzlement turned to one of shock. It was then my turn to be shocked when she exclaimed,

"You are on the wrong plane! This plane does not go to Morocco! How on earth did you manage to board the plane?"

This news was totally unexpected, with my shocked expression saying it all.

"I showed my boarding pass at the gate as normal, where it was checked and my given back the section I have now."

"Well, I can't understand how this happened, but you must leave the plane immediately."

On leaving the plane and going back up to the boarding gate, I found that due to the delay, there were two Air France flights leaving at the same time, from adjacent gates. The one I should have gone through was just a few metres away from the gate I had mistakenly passed through.

On showing the stub of my boarding pass and explaining to the flight attendant what had happened, she too was shocked at this mix-up. However, I was then allowed through to board the plane. I had been fortunate in there not being an empty seat with a corresponding number when I had boarded the wrong plane, as if there had been, both myself and the flight attendants would have found ourselves in deep trouble.

Colin Guest's book, *An Expat's Experiences of Living in Turkey*, is published on Amazon Kindle.

Do you have a traveller's tale to tell? Let us know at expats@expatnetwork.com

NHS Care No Longer Free For Expats

Overseas visitors who need healthcare while in England are now being charged differently for using the NHS

The way the NHS charges these visitors has been changed so that it does not lose out on income from migrants, visitors and former residents of the UK who have left.

Within the UK, free NHS treatment is provided on the basis of someone being 'ordinarily resident'. It is not dependent upon nationality, payment of UK taxes, national insurance contributions, being registered with a GP, having an NHS number or owning property in the UK.

The changes, which came into effect from April, affect visitors and former UK residents differently, depending on where they now live.

Treatment in A&E departments and at GP surgeries remains free for all.

People Living In An EEA Country Or Switzerland

As is the case already, most people, who live or work in another European Economic Area (EEA) country or Switzerland will continue to get free NHS care using a European Health Insurance Card (EHIC) issued by the country in which they live. This means the NHS can reclaim healthcare costs from the original country of residence.

UK state pensioners who live elsewhere in the EEA will now have the same rights to NHS care as people who live in England. This applies to all pensioners who receive a UK state retirement pension and registered for healthcare in Europe with an S1 form.

However, people who live elsewhere in the EEA or Switzerland who are not working and are under the UK retirement age should either use their EHIC if they're entitled to one, or make sure they have health insurance if they need NHS care when visiting England. Otherwise they will have to pay for their care. This includes former UK residents.

People Living Outside The EEA

People who live outside the EEA, including former UK residents, should now make sure they are covered by personal health insurance, unless an exemption applies to them. Anyone who does not have insurance will be charged at 150% of the NHS national tariff for any care they receive.

The NHS tariff price for a normal maternity birth is £2,188. For a major hip operation with an intermediate stay in hospital it is £7,826. So for non-residents without proper insurance cover these would cost £3,282 and £11,739 respectively.

Non-residents should also make sure their health insurance plan provides cover while in the UK as well as in their expat location.

Returning To The UK To Settle

Citizens who return to the UK on a settled basis will be classed as ordinarily resident, and will be eligible for free NHS care immediately.

Note that these changes apply in England. Different measures may apply in Scotland, Wales and Northern Ireland. Check with your local health authority.

Read more at <http://www.worldofexpats.com/expats-beware-you-now-have-pay-nhs-treatment>





Expats Face New Tax Charge When Selling UK Property

Under new policy, non-UK residents will be subject to a capital gains tax charge on the disposal of a UK residential property. It is however, important to note that the charge will only take effect for any gains that have been accrued after 6 April 2015, writes Adam Thompson.

Calculation Of The Gain

Taking into consideration the charges that will occur on gains accrued from 6 April 2015, HMRC have offered a choice of methods for calculating the chargeable gain.

Substituting the original cost of the property with its value as at April 2015 is the default method of calculation. However HMRC's latest guidance states that it is not necessary to obtain a valuation at this time, instead the value should be obtained when you come to dispose of the property. You should be aware that it will be harder to reach a fair value for your property if the period between 6 April 2015 and the date of disposal is over a longer period of time.

HMRC have said that it is the individual's responsibility to accurately record the value of

the property by making a note of the overall condition of the property at April 2015, to help establish a valuation at a later date. Whilst HMRC may contend any valuation that is used for the purposes of calculating a gain on disposal, we recommend investing money in an official valuation by a few estate agents or a chartered surveyor.

Alternative methods of calculation are 'straight line time apportionment' or 'the retrospective basis of computation'. The former should be self-explanatory and the latter, which only applies to properties bought after 6 April 2015, allows you to substitute its value at that date for cost.

Reporting The Gain

If a non-resident is selling UK residential property after 6 April 2015, it is now necessary to advise HMRC within 30 days of the property being conveyed, via an online form, that the disposal has occurred. This applies whether or not you currently file UK tax returns. The date of conveyance is the date of completion. It should be noted that for capital gains tax purposes, the date of disposal is the date of exchange of contracts.



Specifically it asks three questions:

1. Does the scheme satisfy the ROPS conditions?
2. Does it meet the minimum age test (age 55)?
3. Does it wish to appear on the public lists of QROPS?

One of the rules for an overseas pension scheme to qualify as being recognised as a QROPS is that it follows UK pension rules. The minimum age for taking benefits from a pension is therefore 55, unless the member is in severe ill health.

HMRC wants confirmation that either the laws of the country where the scheme is established prohibit payment of benefits to member under 55, or scheme rules prevent this where UK tax relief has been paid.

The letter is perceived as an attack on Australian and New Zealand QROPS schemes, since although they meet local national rules, benefits can often be accessed before the age 55 for reasons other than ill health.

This raises the prospect of British expatriates in these jurisdictions facing a penalty charge.

The move has not gone down well with QROPS providers in Australia and New Zealand.

Australian schemes tend to follow national law which allows members early access if they are suffering financial hardship, as well as ill health.

New Zealand law also allows access for financial hardship, and 'Kiwisave' schemes allow members early access after three years to buy a house. The government introduced these schemes in 2007 and they were promoted as a way to transfer UK pension wealth. The industry is seeking clarification from HMRC, but as things stand Kiwisaver schemes cannot accept transfers from UK pensions.

If the QROPS schemes in both countries (or any other country) do not comply with the rules, transfers into the scheme could suffer penalty charges of 55%.

Jason Porter is a Director of Blevins Franks, financial advisers to expatriates.

Read more at <http://www.worldofexpats.com/careful-your-qrops>



Top Offshore Bank Savings Rates For Expats

Many expats can benefit from using offshore bank savings accounts. They are useful for working in different currencies and for gathering interest without deduction of taxes.

Still the best offering for sterling 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 £10,000 untouched until the end of May

2018 then 2.2% annual interest is on offer from Skipton International.

If you want a monthly income from your offshore savings, the best offer currently comes from Skipton International. If you can give 150 days' notice of withdrawals on a minimum deposit of £10,000, then an annual equivalent rate of 1.75% is paid monthly.

Read more at <https://www.expatsnetwork.com/top-offshore-bank-savings-rates-for-expats/>





DATES FOR YOUR EXPAT DIARY

If you, or your friends and family, are going to be within travelling distance of London this 11th and 12th September 2015, come and join the team behind Expat Network at The Expat Show – Living and Working Abroad, held at Olympia.

Whether you want a new job overseas, to learn about new contract opportunities, get a work visa, or simply want a second home to escape to, The Expat Show will introduce you to what is available outside the UK and show you how to get it!

There will also be specific guidance on achieving non-residence status for a better tax and financial position in free seminars.

Find out more and apply for the limited number of free tickets at

www.theexpatshow.co.uk

Money Questions And Answers

The panel of financial experts at the Expat Network are happy to answer your expat money questions. Here's a recent one...

Contractor Or Company?

I have (I think uniquely) been paid like an employee by my company as I travel between international assignments. They say they can no longer do this. Can I remain UK non-resident and would it be better to bill them directly as a contractor or set up a UK company to manage my finances?

Adam Thompson, tax manager at expat finance specialists The Fry Group, answered this question.

"It would appear that your circumstances are particularly complicated, and as such I cannot give you one simple answer at this stage.

"In order for me to provide the advice you require I will need to obtain additional information from you with regard to your residence pattern at present and what this would look like going forward, as well as further information on the work to be undertaken (duration of contracts etc).

"From a UK tax perspective, and in very simplistic terms, your residence position is determined under the statutory residence test. If you are non-resident under the test then you will only be subject to UK income tax on your UK sourced income. You would, however, have a tax liability in whichever country/countries you are deemed resident for tax purposes.

"If you are deemed to be resident in more than one country, then the double taxation treaty between those two countries (if one has been signed) will apply to determine your tax liability in each.

"If you establish a company through which you bill for your services then the location in which this company is registered will have a huge impact on your tax position and that of the company. If we assume that you are non-UK

resident under the statutory residence test, then I would not advise you set up the company in the UK, as it will be subject to UK corporation tax on its profits and you will be subject to UK income tax on any income derived from it.

"It would make more sense to set up the company in a zero-tax jurisdiction such as Jersey. If you are UK resident under the test, then a corporate vehicle is probably the most tax efficient way of operating."

At [expatsnetwork.com](https://www.expatsnetwork.com) you'll find an archive of some of the most frequently asked expat money questions with answers from financial experts.

See the answers to the most common expat money queries here <https://www.expatsnetwork.com/category/money/moneyqanda/>



Sunny Times For The Househunter Abroad

Thinking of a place to retire or even just a bolthole? France and Spain remain firm favourites for those looking to buy a place in the sun, with 75% of househunters looking at these countries to purchase a home abroad. But there are alternatives...

The annual Property Hotspots Report, which analyses nine years' worth of property enquiries to currency company HiFX, has found that France and Spain remain the most popular destinations for Britons hoping to buy holiday homes. The USA and Switzerland have risen up the ranks to clinch joint third place.

Over the past few years, Canada was also seen to be creeping up in popularity, as Britons invested in skiing properties. However, the growing popularity of American resorts such as Aspen and falling property prices in the USA have meant that Britons are now focusing in on the States.

France is a perennial favourite for Britons casting their net abroad. Its popularity as a holiday destination and proximity to the shores of Britain mean that it is generally considered a safe option.

According to HiFX data for early 2015, over a third of those looking to buy abroad are currently looking for a property across the channel; an interest level that hasn't decreased for two years. Low borrowing costs and mortgage rates alongside the added appeal of easy access from the UK, nice weather and an idyllic lifestyle, mean that it's an attractive place for British house-hunters.

The sunny beaches of Spain are still as attractive as ever for those exploring overseas property options. Investors are offered value for money, strong rental demand, a good quality of life and safe long-term investment prospects.

Similarly to France, over a third of Britons buying abroad are looking at Spain, a steady level of high interest which has only fluctuated marginally in the last five years. The country has struggled economically since the 2008 global financial crisis, but falling property prices has boosted its popularity with British househunters.

Mark Bodega, director at HiFX said: "While there may be some concern that France is falling behind the rest of the eurozone in terms of economic growth, borrowing costs have tumbled in recent months and mortgage rates are at their lowest in years, meaning that France is currently a real buyers' market at the moment – and will be for some time.

"Spain is undoubtedly a popular holiday destination and a vibrant property hub for Britons buying abroad. Not only does a Spanish home come with the promise of sunshine, great food and beautiful views, it's also been enviably cheap to buy property since the 2008 financial crisis, with house prices falling 40-50% nationally.

"However, we're finally seeing signs that the housing slump is on the road to recovery. Property prices declined just -0.2% month on month from December to January this year, compared to -8.3% in January last year and some parts of the country are actually seeing price rises. With this, property will become far more sought after over the next few years. Budding investors would do well to take advantage of Madrid and Valencia, where property prices are on the rise."

Top Five Countries For Purchasing Property Abroad

| | Country | Percentage of enquiries |
|---|-------------|-------------------------|
| 1 | France | 35% |
| 2 | Spain | 35% |
| 3 | Switzerland | 7% |
| 4 | USA | 7% |
| 5 | Portugal | 5% |

Source: HiFX



Across The Pond

Last year's Property Hotspots Report identified the USA as a future front runner for British property investment, a trend which has resonated well. Long considered the land of opportunity, 7% of those buying abroad are currently looking in the USA, up from 5% last year and just 2% the year before.

Following a double-dip recession in 2011, property prices fell down to levels previously seen mid-2002, leaving them lower than their 2006 peak, but creating an attractive draw for British house-hunters.

Mark Bodega said: "The USA has it all, and we're not surprised to see that it's growing in popularity among British house hunters. For those looking for a summer getaway, the sunshine state of Florida has boasted a 50% fall in house prices in recent years, and for winter fun, Aspen in Colorado has seen a 20% dip.

"We've seen the pound level out against the dollar this year, but low costs, high rent demand and low taxation on property means that investing in the States is a popular choice among Britons."

Ones To Watch

The close proximity of continental holiday destinations means that Britons are spoilt for choice in Europe. Switzerland has grown in popularity in recent years, with interest levels equivalent to those now seen in the USA.

Since 2011, enquiries on Swiss investments have more than doubled, with 7% of those looking to buy abroad now exploring options there. The lake-side shores of Geneva and vibrant city of Zurich are increasingly popular for both summer holiday makers and winter-sports adventurers, offering close proximity to Austrian and French slopes, and the mountains creating a suntrap during the summer months.

However, since the Swiss franc's recent surge in value following action by the SNB, ski property there has become considerably more expensive to foreign buyers. The pound against the Swiss franc has dropped from 1.55 in mid-January to 1.46, making a 250,000 Swiss franc ski property almost £10,000 more expensive.

Mark Bodega said: "This year is going to be one to watch for property investment abroad. With April's pension reforms coming in to play,

we'll see a new group of investors emerging and with the pound in a strong position, now is the time to buy abroad."

The Year Things Change

Most European property markets have been in the doldrums since the credit crunch of 2008. But, 2015 could be the year things change.

The Land Registry House Price Index shows that in 2014, average UK house prices rose by 7.1%. These numbers become even more interesting if you own property in London, or one of the other UK property hotspots, where growth is often double that of the national average. As an example, the increase for London last year was 16.3%, and 10.8% in the South East.

But, says Jason Porter, director of expat financial advisers Blevins Franks, the important figures for those of us who have always looked longingly towards retiring to a European hot spot, are property values over the five years of the recovery, and how UK house prices have surged while Mediterranean Europe has fallen.

Nationally, the UK has returned to its 2007 highs, with London surging 37.9% ahead, and the South East 7.2%. Contrast that with

France, Spain, Portugal and Greece, and a fantastic buying opportunity presents itself.

The basket case has been Spain, with prices having fallen since 2007, and standing 40% lower. In the coastal regions favoured by UK expats the fall could be as much as 60%.

Portugal and Cyprus are in the region of 40% lower, whilst France shows massive disparities between Paris and its high class coastal resorts which have held their own, and other favourite retirement areas which are likely to have dropped by 20%-25%.

Better Exchange Rates

Sterling has continued to grow stronger against the euro. £1 now buys you €1.40, while two years ago that would have only been €1.14, a 22.8% increase in the value of the pound over the period.

This means for a fixed amount of capital you can now buy a property in Europe worth 22.8% more, which when you add in the huge disparity in property values means now is the opportune time to buy.

As Jason Porter of Blevins Franks notes, much of the slowdown in UK retiree migration to the Mediterranean has been because of the lack of economic recovery in these jurisdictions, the risk around sovereign debt, a fear of a European banking collapse, and a perception of increasing taxes in Europe.

Some of these worries have reduced, and banks are now re-entering the mortgage market. With interest rates at their lowest ever, there are attractive offers for those with deposits.

Many property experts are predicting that we have reached the bottom in Europe and prices can now only start to rise.

Further Information

If you are thinking of buying property overseas you need to do it right. That dream home abroad may turn into a nightmare if you do not follow precisely the right local rules for property purchase.

Expat Network's property expert Chris Nye has compiled guides to many of the property location hotspots, to lead you through the different processes in each country.

You can see his guides here

<http://www.worldofexpats.com/chris-nye/>

Easy Property Rental

Courtesy of our sister site worldofexpats.com, Expat Network can offer you access to a unique worldwide property rental service.

Powered by Visit Rentals, this is the first live booking platform dedicated to serviced apartments and aparthotels, with access to 500,000 apartments and suites in over 300 worldwide destinations.

Expat Network members can now book through World of Expats at any time of the day or night, from any location. As an expat, this could be a cost-effective and comfortable new way to stay, in a relaxed self-catering environment, while you settle into your new location or find a long term house.

Learn more and see the range of rentals available here

<http://www.worldofexpats.com/visit-rentals-temporary-accomodation>



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- The candidate must have experience SAP in data analysis and generating various reports from the data base.

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Website: www.networkoverseas.cc



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Design Engineers at all levels to work for a major UK based Consultants. Candidates **MUST** hold a Western Degree and have either Hospital or Rail/Metro/Monorail project experience. **Salaries up to £91k per annum tax free.**

DUBAI: Intermediate MEP Quantity Surveyor

Urgently required for a major UK based Contractor. c3 years' experience is all that is required. An excellent opportunity to start a career in Dubai! Candidates must be Western educated. **Salary c£55k per annum 100% tax free!**

Hong Kong: Senior Commercial Managers

To work on major Infrastructure projects in Hong Kong. These are permanent positions with a major client in Hong Kong itself. Rail or Metro/Underground Rail experience would be beneficial. Candidates must be Western educated. **Salary c£160k per annum.**

All of these vacancies, as listed above, are urgent and with reputable companies whom have been known to Nick Bond for many years. **For an informal and confidential discussion, please contact Nick Bond immediately.**