

Information for new staff moving to the UK from overseas



This guidance is to assist with information on moving to London or the UK if you are considering working at Goldsmiths.

- What permission do I need to work in the UK?
- How can I find suitable accommodation?
- How can I find out more about local schools?
- How can I find out more about healthcare?

Equality & Diversity.

This policy will be applied in a non-discriminatory way, irrespective of age, disability, gender, gender identity, gender reassignment, race, religion or belief or sexual orientation.

Accessibility

If a staff member require this procedure in an alternative format, please contact Human Resources HR@gold.ac.uk

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1. Permission to work in the UK

Please visit our in-house [Immigration Advisory Service](#) pages for more information on obtaining the right to work in the UK. You can also contact HR at hr@gold.ac.uk with any queries.

The [UKVI website](#) also provides further information on visas.

2. Bank accounts

The UK's currency is the pound sterling (£ / GBP). Despite being a member of the European Union, the UK has not adopted the euro. There are 100 pence (p) to the pound (£). Notes come in denominations of £5, £10, £20 and £50. Coins come in 1p, 2p, 5p, 10p, 20p, 50p, £1 and £2.

When coming to work in the UK you will probably need to open a bank account. The rules and regulations for opening a bank account in the UK can be strict, therefore, please do take as much documentation with you as you can.

a. Before you come to the UK

When coming to work at the College from overseas you may wish to consider carrying out the following steps before you actually come to the UK:

- The bank in your home country may have a special relationship with a bank in the UK. Speak to your bank before you leave for the UK.
- Ask your bank if you can use your cash card in UK bank machines and if there is any charge.
- Find out how you can transfer money to and from the UK and how much this costs.
- Consider asking your bank if they will provide you with a reference for use when opening a UK bank account.

b. Types of UK bank accounts

There are two main [types of bank account](#) for managing everyday money, a basic account and a current account. Banks in the UK do not charge a fee for basic and current accounts. A third type of account is a packaged account, customers pay a monthly fee for these accounts in exchange for benefits such as travel, home and mobile phone insurance.

In order to open one of these accounts you will need to complete an application form and provide certain personal information and documentation.

c. Santander Bank at Goldsmiths

You may wish to open a bank account at the Santander Bank branch located in the Richard Hoggart Building. To open a bank account at this branch, you will need to take your passport or EEA national identity card, including your visa. You will also require an introduction letter confirming your job details as specified below.

The introduction letter can be supplied by HR and will need to contain the following information. If your UK address has not yet been arranged or confirmed, we can arrange for HR to receive your documents.

- Your name
- UK address confirmation (or HR at Goldsmiths if not yet confirmed)
- Job title
- Salary (per annum)
- Contract start and end date (if applicable)

The bank account will then be opened within 72 hours.

For more information or to make an appointment at the branch please call 05511 483700.

d. Further information

Credit cards – especially Visa and Mastercard – are widely accepted in London's restaurants, bars, cafés and shops. American Express and Diners Club cards are less commonly accepted.

There are plenty of cash machines (also known as cashpoints or ATMs) dotted around London. Most accept international cards with the Visa, Plus, Mastercard, Cirrus or Maestro symbols. Some other systems are also recognised, but it's a good idea to check with your bank or card company before you travel. If you have a non-UK account you will almost certainly have to pay a charge when you withdraw cash. Again, contact your bank before travelling to find out details.

You might see cash machines in some corner shops and small supermarkets. Check before using them as they are likely to charge a fee for every transaction.

Should you require further information on UK banking, the [British Bankers Association](#) has a downloadable leaflet (PDF document) with information on how to open a bank account if you are new or are returning to the UK, along with information on all aspects of [Current Accounts](#) including bank cards, switching accounts and joint accounts.

3. Tax and National Insurance

a. Income Tax or PAYE

Anyone who is in paid employment normally has to pay income tax, also known as Pay As You Earn (PAYE). You will be taxed according to your earnings. Tax is deducted directly from your pay via Payroll. More information can be found on the [HM Revenue and Customs \(HMRC\) Website](#).

The HM Revenue and Customs HMRC website also provides further information on [international tax issues](#), such as paying UK tax on overseas income or information on double taxation.

b. National Insurance

A National Insurance (NI) number is a personal number issued by the Department for Work and Pensions (DWP) and is used:

- a) To record a person's NI contributions and credited contributions;
- b) As a reference number for the whole social security system.

Your NI number is personal to you. It is your account number for all dealings with the HMRC and the DWP. It is not proof of identity. It looks similar to this: AB 12 34 56 C.

If you delay obtaining a NI number this can affect your contribution record and delay payment of benefit if applicable. You should also show your NI number on any letters or forms you send to any part of the HMRC or DWP.

There are special rules in force if you are coming to the UK from the EEA or Switzerland. Full details are available from the [HMRC](#) website.

When you reach [state pension age](#), you no longer have to pay National Insurance contributions.

Should you have a query regarding your National Insurance registration or other tax issues; please [contact HMRC](#). The details of the tax office which deals with Goldsmiths is:

HM Revenue and Customs
Centre 1
East Kilbride
Glasgow
G79 1AA
Telephone: 0300 200 3300

Along with your NI number, you will need to quote the employer's **Tax Reference 961/9920806** and your National Insurance Number in all correspondence with HMRC.

How to obtain a National Insurance Number

Details of how to obtain a National Insurance number can be obtained from the [Department for Work and Pensions](#).

Once you have been notified of your National Insurance number, please inform Payroll as soon as possible, so that your records can be updated.

How National Insurance contributions are collected

Your contributions are normally collected along with Income Tax under PAYE (Pay As You Earn). The College is responsible for paying your contributions and its own and it will be deducted from your pay automatically.

After the end of the tax year, the College will give you a Form P60 which will show you the total amount of contributions you have paid in that tax year with the College.

4. Pension Scheme

The Pensions Act 2008 means employers have to automatically enrol their employees into a pension scheme by September 2016. We became compliant in December 2013.

When you start at Goldsmiths, you'll be automatically enrolled into a qualifying pension scheme – either the [Universities Superannuation Scheme \(USS\)](#) or the [Local Government Pensions Scheme \(LGPS\)](#). All eligible, existing staff have already been automatically enrolled into 1 of the 2 schemes. You may wish to opt out of the pension scheme, and should contact [Payroll](#) for more information on how to do this.

5. Accommodation

a. Deciding where to live

London has a good public transport network, and a good place to start when searching for accommodation is by identifying areas which will be easily accessible from your place of work. The [Transport for London](#) website provides a variety of transport maps and help with planning journeys.

Living in Central London

London has evolved from many small villages joining together as the city spread outwards, and this is evident when choosing an area to live. The [Visit London](#) website has a comprehensive guide to London's 'villages'. Different areas of the city have their own 'centre' and character, which is enhanced by the many different cultures present in the city.

[Living in London](#) is another useful website when choosing an area of London to live in, which gives advice on the character of each area of London. You may also wish to view the [Findahood](#) website for information on the local neighbourhood in which you are considering living.

Commuting from Outside of Central London

If you wish to live outside of London and commute in via train, we would recommend visiting the '[Commute From](#)' website, which allows you to search for areas to live based on length of commute, and then gives the average house price in each area, as well as details of local schools, crime rates, and links to local estate agents

b. Renting a Property

There are plenty of online search engines for finding private rental accommodation in the UK. If you are looking for a flat or flat-share, [Gumtree](#) is one of the most commonly used websites in London. Other websites like [Zoopla](#) and [Rightmove](#) are also good for finding accommodation in London.

You could try the website of the [National Association of Estate Agents](#), which allows you to search for local estate agents. If you do not want to rent through an agency, you could search the local papers for housing advertisements and rent directly from the owner. The [News Shopper](#), a local newspaper website, also have online property pages.

You also may wish to ask a previous landlord to provide a reference for you, to pass on to any potential landlord or letting company. [HR](#) can also provide you with confirmation of your salary.

The government provide information on [housing and local services](#) on their website, which has useful information for people who want to rent accommodation. This includes information on the different types of landlord and tenancy agreements, and advice on what to do if you have a problem with your landlord.

The following table shows some commonly used terminology, with the cheapest options listed first.

Type of accommodation	Description
House/flat share	You will have your own bedroom, but other facilities may be shared (e.g. living room, kitchen, or bathroom).
Bedsit	The bedroom and living room are combined. The cooking facilities will either be within the room, or may be shared with others. Often has a shared bathroom.
Studio flat	The bedroom and living room are combined. The kitchen may be in a separate room. Should be self-contained (no shared facilities).
Flat/apartment	Self-contained, with a separate living room and at least one bedroom. Usually on one level and part of a larger building.
Maisonette	Apartment/flat on two levels with internal stairs.
Bungalow	House with only one level.
Terraced house	A property which forms part of a connected row of houses
Semi-detached house	House sharing one wall with another house.
Detached house	House standing alone.

Renting can require you to have access to a substantial sum of money. It is not uncommon to be asked for a deposit and at least one month's rent to be paid in advance.

c. Buying a Property

If you intend to stay in the UK for a substantial period of time, you may wish to consider buying a property. It is advisable to live in and research an area for a period of time before you buy. Buying a property in the UK can be a complex procedure and there are a number of one off costs and cost of living expenses that you will have to take into account when buying a property, the [Government website](#) has useful information on planning for these costs.

Websites such as [Rightmove](#) and [Zoopla](#) also list properties for sale and will also provide you with an indication of current property prices in the area you wish to live. A directory of [estate agents](#) is also available should you wish to

enlist the services of an estate agent in your property search. The [News Shopper](#) also advertise property for sale and have information specific to the Goldsmiths locality.

d. Relocation

Reimbursement of reasonable relocation expenses may be made to eligible new members of staff. If you have been selected for a role, please contact [HR](#) for more information on this.

e. Council tax

You will need to register to pay [council tax](#) with the local council that covers the area in which you choose to live.

f. Utilities

You will need to arrange utilities such as gas, electricity and water upon moving into your new home. In some cases bills for these services will be included in rent payments, but usually this will be paid separately, and directly to the provider. Your water supplier will depend on the area in which you live, details of which can be found on the [Ofwat](#) website.

For gas and electricity, there are a number of suppliers and you should choose the one that suits you best. Comparison websites like [Uswitch](#) can help you search through suppliers and decide on the package you wish to go with. It is worth noting that it is usually more cost effective to buy gas and electricity from the same provider.

You may wish to set up access to one or more of the following on arrival in the UK.

- Mobile telephone
- Home telephone
- Internet service provider/ Broadband
- Television service
- Purchase of a computer or laptop

The [Citizens Advice Bureau](#) provide a comprehensive and impartial guide to providers on their website, which you may find useful.

You need to be covered by a valid TV Licence if you watch or record TV as it's being broadcast. This includes the use of devices such as a computer, laptop, mobile phone or DVD/video recorder. Full details of how to obtain and pay for a TV licence are available on the [TV licensing website](#).

6. Childcare and Schools

a. Childcare

There are many types of childcare available, which differ on the basis of the environment in which the care is given, the age of the children cared for and the period for which care is given. The [childcare](#) section of the Government's website has the most up-to-date help and advice concerning childcare in your local area and across the UK. They also provide a variety of options available which give parents support with the cost of childcare.

Goldsmiths also have an agreement with [Edenred](#) to provide you with a salary sacrifice childcare voucher scheme. This means that you don't have to pay tax or make national insurance contributions on payment for vouchers, resulting in big cost savings. You will be able to apply for vouchers on commencement of working with us, however if you require advance information please contact [Payroll](#).

Goldsmiths Nursery

We have an onsite 23-place nursery for children of staff and students aged between 3 months and 5 years. Please visit the [Goldsmiths website](#) for more information on services and how to apply.

b. Schools

Education in the UK is compulsory for all children aged five to eighteen. After this, students can choose to continue their education at school or a further education institute, and after this, if they have achieved adequate grades, they can go to university or other institute of higher education.

There are many different types of both state maintained schools and independent schools. More information on the UK school system can be found on the [Government's website](#). The [Department for Education](#) also provide information about specific schools in your area.

If you've moved to England with your child you can apply for your children to attend a school regardless of their immigration status. However, different rules operate in relation to those making applications for children not yet living in the UK. These rules are explained in the [School Admissions Code](#).

You may also wish to view the options for your children relating to [university and higher education](#).

7. Healthcare

a. Doctors

When you come to the UK you will need to register with a doctor in the area [where you live](#), in order to access National Health Services (NHS).

When you have registered you will receive a personal NHS number on a card. You need to keep this number safe. You will need it when you visit the doctor or dentist.

Further information is available on both [NHS](#) and [private healthcare](#) in the UK.

b. Dentists

You should register with a dentist in the same way that you register with a doctor. Firstly you need to [find a dentist in your area](#). You should then contact them to check that they offer NHS treatment, and ask them to put your name on the list.

c. Employee benefits

Goldsmiths have a number of employee benefits designed to support your health and wellbeing. We offer free eye tests and a counselling service to all staff, as well as subsidised membership of the onsite gym, [Clubpulse](#). There are a number of other wellbeing initiatives on offer too, including a lunchtime programme of activities and a 24 hour, 365-day confidential Staff Assistance Programme.

d. Insurance

You may wish to consider Health Insurance for you and your family. Websites like [Confused.com](#) can help to find a provider.

Goldsmiths' pension schemes include some life insurance benefits, but you must be a member to be eligible.

8. Driving

Before you drive a motor vehicle in the UK, you must:

- Be licensed to drive
- Have valid insurance cover
- Display a valid UK road tax disc on your car
- Register the car if in the UK for 6 months or more

The [Driver and Vehicle Licensing Agency \(DVLA\)](#) and [Government website](#) provide comprehensive information about driving in the UK.

The [Highway Code](#) is essential reading and contains full details of all UK driving regulations.

9. Living in London

a. The UK

The Government provide comprehensive information on [key facts about living in the UK](#) on their website. This is worth a look to familiarise yourself with some basic information.

The UK has many public holidays, including [8 bank holidays](#). You are entitled to these in addition to your annual leave allowance and the university closure days (four working days at Christmas and two working days at Easter).

b. London

London is a vibrant and exciting city, more information about which you can find on the [Goldsmiths website](#). [Goldsmiths' campus](#) is situated in lively [New Cross](#), and only 10 minutes from central London by train. Travelling around London is made easy by its good [public transport system](#), with trains, tubes, buses and night buses connecting Goldsmiths to the rest of the city.

10. Contact Goldsmiths

Should you have any further queries about moving to London or working at Goldsmiths, please contact the HR department at hr@gold.ac.uk.

We are constantly working to improve our service and the material we provide. If you have any feedback or suggestions for other information we can include in this guidance, please do not hesitate to contact us at the email address above.

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