

# UNITED KINGDOM



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Investing in your future Cross-border Cooperation Programme 2007-2013 Part-financed by the European Union (European Regional Development Fund)

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# **Useful Numbers**

- **999** Emergency Services (police, fire, ambulance)
- **100** Operator (for help with local calls)
- 155 International Operator (for help with international calls)
- **118 500** Directory Enquiries (can supply phone numbers for individuals and businesses)
- **118 505** International Directory Enquiries (as above but for overseas individuals/businesses)

# **Useful Websites**

- Office of the Immigration Services Commissioner <u>www.ois.gov.uk</u>
- Immigration Advisory Services <u>www.iasuk.org</u>
- UK Border Agency <u>www.ukba.homeoffice.gov.uk</u>
- Foreign and Commonwealth Office- www.fco.gov.uk
- Department for Education <u>www.education.gov.uk</u>
- Ofsted <u>www.ofsted.gov.uk</u>
- HM Revenue & Customs <u>www.hmrc.gov.uk</u>
- Money Saving <u>www.moneysavingexpert.com</u>
- TV licensing <u>www.tvlicensing.co.uk</u>
- World Electric Guide <u>www.kropla.com</u>
- Uswitch.com <u>www.uswitch.com</u>
- British life and culture- <u>www.woodlands-junior.kent.sch.uk</u>

## Buying a home guide:

http://www.rics.org/site/scripts/download\_info.aspx?downloadID=171&fileID=175

# An impartial guide to renting a property:

www.rics.org/site/download\_feed.aspx?fileID=187&fileExtension=PDF



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# Where Can I Find A Place To Live?

# Where can I find a room, flat or house to rent?

- Websites:
  - <u>www.moveflat.com</u>
  - o <u>www.homes24.co.uk</u>
  - o <u>www.gumtree.com</u>
  - www.rightmove.co.uk
  - <u>www.spareroom.co.uk</u>
  - <u>www.upmystreet.com</u>
- Local Newspapers
  - Property Papers
    - Loot is a property paper which is printed 5 times weekly and is also available online at www.loot.com/property
- Shop windows
- Estate/letting agents
  - Estate agents will have additional charges for renting property through them. To find an agent or a list of estate agents in your chosen area in the UK you should contact:
  - National Association of Estate Agents:
    - Tel: +44 (0)1926 496800

Email: <u>info@naea.co.uk</u> Website: www.naea.co.uk

# The Contract

Usually the contract is for 6 - 12 months. If you have broken your contract you can be evicted from your accommodation. Be sure you understand the text of the contract.

# **The Deposit**

The deposit is used to cover any damages you may cause

# Help and Advice with Housing Problems

If you have any problem with your home help and advice can be found be contacting

- Citizens Advice <u>www.citizensadvice.org.uk</u>
- Shelter –have a national advice line Telephone 0808 800 4444 which provides free, confidential advice or visit their website <u>www.shelter.org.uk</u>

# **Council Tax**



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Council tax is a system of local taxation collected by local authorities. It is a tax on domestic property. Some property is exempt from council tax. Some people do not have to pay council tax and some people get a discount. You can receive more information visiting the Local Council's website.

 How to pay council tax? Council tax bills are sent out in April. You can pay the bill over 10 payments. To claim council tax benefit, please contact the Local Council for a claim form or request a form online. In certain situations you can get help paying council tax see the money section. Further information is available at <u>Direct Gov</u>: Benefits, Tax credits and other support

# **Paying your bills**

There are different ways to pay your bills (direct debit; by credit or debit card online; by credit or debit card over the telephone; by post; into a bank or post office; by standing order). However we strongly recommend the use of **direct debit**. You can ask for a direct debit form to be sent to you.

# **Refuse Collection**

In England every Local Council provides a range of services to help citizens recycle and dispose of their waste. You need to obtain an up-to-date **recycling calendar** from the local Council. You must be careful and follow strictly the council's instructions on what waste is acceptable in what bin and/or refuse bag.

They provide:

- regular rubbish collection (weekly or fortnightly according to area)
- collection of recyclable waste
- collection of garden waste
- collection of bulky waste (there may be a charge for this service)





# Where Can I Find A Doctor Or Dentist?

#### Whether you have to pay for healthcare in UK will depend on:

- where you come from
- your residence status in UK
- the type of health services you require

#### Should I get a European Health Insurance Card?

It is advisable to apply for a European Health Insurance Card before you travel for short holidays or trips within the EU. The card is available free of charge.

#### National Health Services (NHS)

The NHS provide different services such as hospitals, General Practitioners (GPs) specialist therapy, dentists, chemists, opticians and ambulance services. In order to access free health services you may need to show that you are legally 'resident' in the UK. For more details visit <u>www.dh.gov.uk/en</u>

The NHS provides free or subsidized medical treatment to the following people:

- Those with the right of abode in Britain and who are currently resident in Britain (this excludes British citizens who are resident abroad)
- Anyone who has been resident in the UK for the previous year
- EU nationals
- Students (on courses longer than 6 months)
- Anyone with a British work permit

#### **NHS Number**

Everyone registered with the NHS in England is given a unique NHS Number. This NHS Number helps healthcare staff to find your health records. An NHS Number is different from your **National Insurance (NI) number!!! (see employment)** 

#### Local Doctor/General Practitioner

Most people in the UK are registered with a local NHS doctor called a General Practitioner (GP). The GP surgery provides a wide range of family health services, including:

- they are the first port of call for health problems
- vaccinations
- examinations and treatment
- prescriptions for medicines



• Referrals to other health services and social services

#### How do I find my local doctor?

- NHS Direct: <u>www.nhs.uk</u> <u>www.nhsdirect.nhs.uk</u> or Call NHS Direct: 08454647
- Look in the Yellow Pages: <u>www.yell.com</u>

GP appointments are free. If the GP gives you a **prescription**, you need to pay a prescription charge for each item to the pharmacy. The prescription is valid for 6 months from the date of issue.

**Gynaecology Services** in UK are provided by the GP who will refer patients to a hospital clinic/specialist if required.

**Emergency contraception** can be used by a woman to prevent pregnancy after having unprotected sex, or if a method of contraception has failed. There are two types of **emergency contraceptive pill:** 

- Levonelle is available free of charge on prescription or can be bought from your local pharmacy if you are over 16 years of age. It can be taken up to three days (72 hours) after having unprotected sex
- **ellaOne** is <u>only available on prescription</u> and only recommended for women over the age of 18. It can be taken up to five days (120 hours) after having unprotected sex.

There are a lot of different kinds of contraceptive. You need visit your GP or local contraceptive (or family planning) clinic to discuss your choices.

#### What if I need to see a dentist?

Most dental treatment is not free in the UK and can be very expensive. Contact NHS Direct on **0845 4647** or looking in the local telephone directory, Yellow Pages. Or you can going to the NHS Choices website at: <u>www.nhs.uk</u>

#### British Dental Association - www.bda.org

If your income is low the NHS Low Income Scheme may help you. To apply for an **HC2 certificate**, you should complete **form HC1** available from Job centre Plus offices or most NHS hospitals. Your doctor, dentist or optician may have one too. You can also get an **HC1** by calling **0845 610 1112**.

#### What if I need to see an Optician?

You will have to pay for an eye test and spectacles or lenses, although you may be eligible for treatment at a reduced cost or even for free in certain cases. If you are or think you are eligible for free eye test/treatment you must inform the Optician and you will be required to fill in **form GOS1** to apply for it. If you have a valid **HC3 certificate**, show it to the optician and ask if you are entitled to any help with the cost of your private eye test. You apply for this help on **form GOS5**. **General Optical Council** - <u>www.optical.org</u>

For other information

- www.yell.com
- <u>www.nhs.uk</u>
- NHS 24-hour helpline: 0845 4647





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# How Do I Find A Job In The UK?

## Do I have a legal right to work in the UK?

• European Members with full rights to work in the UK Malta, Cyprus, Luxemburg, Belgium, Germany, France, Sweden, Denmark, the Netherlands and the UK.

#### • A8 European Nationals

If you are from Czech Republic, Estonia, Latvia, Lithuania, Slovenia, Slovakia, Poland, Hungary you can be employed or self employed and work legally in the United Kingdom. See <u>www.bia.homeoffice.gov.uk/working</u> for further information

#### • A2 European Nationals

If you are from Romania and Bulgaria you will need to apply for an accession worker card. Most categories of employment will require your employer to obtain a work permit before you apply for an accession worker card. For more information: www.ukba.homeoffice.gov.uk

If you are recruited to work in the UK by an agency or employer in your own country, the employer or agency also must obtain an **Accession Worker Card** or **Seasonal Agricultural Workers' Scheme Visa** for you before you leave your country.

#### Highly Skilled Migrant Programme

www.ukba.homeoffice.gov.uk/workingintheuk/tier1/hsmp/

Every worker in the UK must have **National Insurance Number** which enables workers to gain entitlements to various social security benefits. Paying national insurance contributions in the UK can also help you build up entitlements in your home country. You will also have to pay income tax. The amount of tax you have to pay depends on a number of different factors.

#### How do I get a National Insurance (NI) Number?

If you don't already have a National Insurance number you must apply for one:

- as soon as you start work
- as soon as you or your partner claims benefit

To be eligible to apply you must be:

- over 16 years of age
- resident in the United Kingdom



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Your NI number makes sure that your NI contributions and tax payments (normally through P.A.Y.E. unless you are self employed) are properly recorded on your account. It also acts as a reference number when communicating with the Department of Work and Pensions (DWP) and Her Majesty's Revenue and Customs (HMRC).

You will need to call the **Job Centre Plus NI allocation service helpline** on **0845 600 0643** An interview will be arranged and you need to take the follow documents with you:

- Passport
- Identity Card
- Visa or Workers Registration Scheme (WRS) certificate (A8 countries only)
- Blue Registration Certificate (A2 countries only)
- Other Home Office documents you have to show your legal status in the UK
- Pay slips from work
- Proof of self-employment status (HM Revenue and Customs documents)

For more information: www.direct.gov.uk

#### Where do I find a job in UK?

Job Centre Plus: A UK government agency – more details can be found online www.jobcentreplus.gov.uk or by telephoning 0870 9904088

Job Centre Plus also has a national helpline which can answer employment questions and provide general advice on rights at work for employees and employers. This can be contacted by phoning **08457 474747** (9am-4pm)

**Employment agencies:** When you work for an agency you should always be given a written contract. If you think an employment agency is treating you unfairly contact the Employment Agency Standards Helpline **on 0845 955 5105**. It is against the law in the UK for an employment agency to charge for finding you a job. If an agency asks you for money to find you a job, telephone the **Employment Agency Standards Helpline**.

European Employment Services: EURES (three basic services)

- Information
- Guidance
- Job placement

To find a EURES adviser in your country, follow the link below.

http://europa.eu.int/eures/main jsp?acro=eures&lang=en&catl d=3&parentCategory=3

#### Newspapers

http://jobs.guardian.co.uk;

www.timesonline.co.uk

www.eveningstandard.co.uk

Supermarket notice boards and in shop window Websites which advertise jobs:

- www.jobserve.co.uk
- www.cwjobs.co.uk jobs in IT
- www.toplanguagejobs.co.uk
- www.multilingualvacancies.com,
- www.jobs24.co.uk general jobs in East Anglia
- www.jobsearch.co.uk region



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#### ✤ www.gumtree.com

www.monster.co.uk

# What are my rights when I am working in the UK? Payment

#### National Minimum Wage:

- £5.73 per hour for adults aged 22 and older
- £4.77 per hour for people aged 18-21 inclusive
- £3.53 per hour for young people under the age of 18

#### Working Hours

#### **European Working Time Regulations:**

- Limit to 48 working hours per week
- Night work not more than 8 hours in 24 hours
- The right to 4 weeks paid holiday per year
- Any one working more than 6 hours a day must have an in-work rest break

#### Helpline for free advice: **0845 6000 678**

More information is available at: <u>www.hmrc.gov.uk/nmw</u>

More information is available at: www.berr.gov.uk



#### Health and safety

By law all employers must have regular risk assessment to ensure the work place is not a threat to your safety or wellbeing.

#### For more information: Tel: 08701 545 500 <u>www.direct.gov.uk</u> Maternity leave and pay

Statutory maternity leave is for 52 weeks. You may be entitled to receive Statutory Maternity Pay for up to 39 weeks of the maternity leave. For more information: Tel: **0845 3454345** www.worksmart.org.uk/rights

#### Sick pay

There is no law that states an employer must pay sick pay, other than the employee's statutory entitlement to SSP, Statutory Sick Pay, which is a National Insurance contribution benefit.

Some private companies offer sick pay as a part of the contract of employment. These provisions vary. Other private companies may offer non-contractual sick pay schemes which are commonly known as ex gratia payments.

Public sector workers such as local authorities, civil servants, police, teachers, and health service workers, normally benefit from organisational sick pay schemes.

#### Occupational or work pension

There are two basic types of pension scheme:

- Occupational pensions
- Stakeholder pensions.

Some private companies will offer either a stakeholder pension or an occupational pension scheme within the terms of the contract of employment; other companies may offer a non-contractual pension scheme. Normally in these cases the company will make a contribution, subject to the employee making a contribution.

**Note:** all employers must deduct National Insurance Contributions from employees' wages. These contributions are used to calculate the statutory retirement pension.

For more information: <a href="http://www.direct.gov.uk/en/Employment/index.htm">www.direct.gov.uk/en/Employment/index.htm</a>

#### Department for Work and Pensions: <u>www.dwp.gov.uk</u>

#### Useful contacts:

ACAS is a public body promoting good workplace relations: call **08457 474747** <u>www.acas.org.uk</u>

Employment Tribunal Service Enquiry Line: **Tel: 08457959775** <u>www.clsdirect.org.uk</u> <u>Trade Union Council (TUC):</u> To find about your rights as a worker

- Employment contracts
- Working time rights, Rest breaks and Holidays
- Night work
- Protection from discrimination
- Union membership
- Rights when you apply for a job



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#### Tel: 0870 600 4882 www.tuc.org.uk/international

#### **ISA Registration**

The **ISA** is an independent decision maker who collaborates with **CRB (Criminal Records Bureau)** and in partnership they delivered the **Vetting and Barring Scheme.** Every person who wants to work or volunteer with Children or Vulnerable Adults in UK, needs to undergo a CRB check and will not be able to take up employment where a CRB check is required until clearance is given to the employer.

For more information: <u>www.isa-gov.org.uk\_or\_www.crb.homeoffice.gov.uk</u>



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# Children

#### Where can I get advice on pregnancy?

Information regarding pregnancy you can find on the following website: <u>www.babycentre.co.uk</u>

#### Registering and naming your baby

In UK your baby must be registered in the district where the birth took place within 42 days of the birth.

#### Who can register the baby?

parents who are married at time of birth or conception.

If you are not married there are several ways to ensure both parents' details are included on the birth certificate:

- both parents can go and sign the birth register together
- if one parent cannot go to the register office, they will need to complete the statutory declaration form - the parent registering the birth should give the completed form to the registrar
- Where there is a parental responsibility agreement in force or either parent has an appropriate court order, this can be presented at the time of registration.

#### Where can I get childcare?

You can take your child (depending on his/her age) to a nursery or a child minder. Local authorities will have a list of approved childminders in your area, see their website. All three and four year olds are entitled to 12.5 hours of free early education for 38 weeks of the year.

#### How do I get my child into school?

The education system in the UK is divided into four main parts, primary education, secondary education, further education and higher education. Children in the UK have to legally attend primary and secondary education which runs from about 5 years old until the student is 16 years old.

The education system in the UK is also split into "key stages" which breaks down as follows:

- $\circ$  ~ Key Stage 1 5 to 7 years old
- Key Stage 2 7 to 11 years old
- Key Stage 3 11 to 14 years old



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• Key Stage 4 - 14 to 16 years old

Local authorities coordinate the admissions process for all types of state school. To apply, complete the local authority's common application form, online or on paper. Students are assessed at the end of each stage. The most important assessment occurs at age 16 when students pursue their GCSEs or General Certificate of Secondary Education. Once students complete their GCSEs they have the choice to go onto further education and then potential higher education, or finish school and go into the working world.

You will be asked for a copy of:

- The passport containing the child's details
- The child's visa if applicable
- Proof of your address in the UK
- If you have a school report for your child from your home country, please bring it to the school interview.

If you decide to return to your country or you move to another area, please tell the school.

#### What should I do about my children's healthcare?

It is very important to register your child with a doctor as soon as you arrive in the UK. You will need to show the doctor a copy of your child's medical history.

#### What help exists for families in the UK?

<u>www.parentscentre.gov.uk/</u> - The UK Government's Department for Children, Schools and Families (DCSF) to find out more about benefits for parents go to <u>www.direct.gov.uk/en/Parents/Moneyandworkentitlements/ YourMoney/index.htm</u> <u>www.surestart.gov.uk</u> - Sure Start to provide help and support for children from birth to 16.

#### **Child Protection**

The safety and welfare of children - or child protection - is everybody's business. You could be a neighbour, friend, parent, relative, child-minder, teacher or doctor - or working for any organisation which has contact with children and young people.

If you are worried about any child and think that they may be a victim of neglect, abuse or cruelty, contact the police or your local office. Alternatively, talk to a teacher, health visitor or doctor who would be willing to give support, advice and information.





# What Transport Is Available?

# Public transport

Public Transport varies a great deal in the UK depending on where you live:

- City very good bus and train services
- Rural areas public transport is sometimes limited

#### If you want to travel:

- By train: you can buy the ticket by internet: <u>www.nationalrail.co.uk</u> or at the station on the day of travel.
- By coach: <u>www.nationalexpress.com</u>. you can buy the ticket before you travel or on the coach <u>www.citylink.co.uk</u>
- By car:

# **Travel by Car**

#### **Driving licence**

- If you have a European Union (EU) driving licence you can drive legally with it in the UK until you are 70 years.
- If you want or need to change your driving licence for a GB driving licence, you must complete the application form D1 that is available from the DVLA

  For more information: www.direct.gov.uk

For more information: <u>www.direct.gov.uk</u>

#### What is the drink driving limit

In the UK drinking driving limit is:

- ✤ 35 micrograms of alcohol in 100 millilitres of breath
- ✤ 80 milligrams of alcohol per 100 millilitres of blood
- ✤ 107 milligrams of alcohol per 100 millilitres of urine

#### What is the punishment if I get caught drink driving?

Anyone caught drink driving will be banned from the road for at least 12 months, and fined up to £5,000. You can also be sent to prison for up to six months. Imprisonment, the period of disqualification and size of fine depend on the seriousness of the offence.

A general guide to the minimum age requirement for driving legally in the UK is shown below:



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Age	Description
16 years	Invalid carriages; mopeds; mowing machines.
17 years	Light motor cycles; motor tricycles/quadricycles; light cars/vans; agricultural tractors.
18 years	Medium vehicles with or without small trailers with a combined weight of under 7500Kg
21 years	Heavy goods vehicles with or without trailers; road rollers; tracked vehicles

For more information on driving rules in the UK, please consult the Highway Code: <a href="http://www.direct.gov.uk/en/TravelAndTransport/Highwaycode/index.htm">www.direct.gov.uk/en/TravelAndTransport/Highwaycode/index.htm</a>

#### The penalty points system

In UK Penalty points are given for driving offences.

- New drivers if you build up six or more penalty points within two years of passing your first driving test, your driving licenses will be automatically cancelled. You will have to reapply for your driving licenses as a learner driver and re-sit your driving test.
- Drivers with over 2 years experience will be disqualified from driving for a period of time stated by the court if they gain 12 or more penalty points within a period of three years.

#### Can I use my car in England?

Yes but you need to know that in the UK, people drive on the left hand side of the road. Speed limits are shown in miles; 1 mile =1.60 kilometres. For complete information on driving rules in the UK, please consult the **Highway Code**.

- EU plates if you want to drive your car in the UK you can do so for six months in a 12 month period with the condition that all taxes are paid in the country of origin. After six months you must register and tax your car with the Driver and Vehicle Licensing Authority (DVLA). Information you might need about driving in Britain is available on the DVLA's website: www.dvla.gov.uk
- If you have Non-EU driving plates, you will need to contact Her Majesty's Revenue and Customs (HMRC) and get an HMRC Notice 3 Document.

**What is a tax disc?** To drive a vehicle or ride a motorcycle legally in the UK you must display a current tax disc. This shows that Vehicle Excise Duty has been paid and allows the vehicle to be used on public roads. Costs vary from £0 to £300 for a car or motorcycle, depending on CO2 emissions.

**What is a MOT?** The **MOT** (Ministry of Transport Certificate) is a yearly safety inspection for vehicles over three years old and is required by law. It can only be conducted at garages approved by **VOSA (Vehicle and Operator Services Agency).** <u>www.dft.gov.uk</u>



When an MOT test is conducted the garage looks at: VIN (Vehicle Identification Number); Registration Plate; Lights; Steering and Suspension; Windscreen including wipers and washers; Horn; Seatbelts; Fuel System; Doors; Mirrors; Exhaust System and Emissions; Structure of the vehicle; Wheels and Tyres; Brakes

#### You must have motor insurance

For a list of members of the Motor Insurers Bureau (MIB) www.mib.org.uk/MIB/en/Members .

#### **Disability and Carers Service**

The Disability and Carers Service is part of the Pension, Disability and Carers Service (PDCS) which is an executive agency of the Department for Work and Pensions (DWP). It provides financial support for customers claiming disability benefits and their carers – for example, Disability Living Allowance and Carer's Allowance. For more information: <u>www.dwp.gov.uk</u>

Motability, the national charity has overall responsibility for the Motability Scheme:

- direct and oversee the Scheme. The Motability Scheme enables disabled people to exchange either their Higher Rate Mobility Component of Disability Living Allowance or their War Pensioners' Mobility Supplement to obtain a new car, powered wheelchair or scooter
- raise funds to provide financial help to Scheme customers who would otherwise be unable to afford the type of car and any adaptations that they need.
- administer the Government's Specialised Vehicles Fund which provides financial assistance for customers who need to travel in their wheelchairs.
- provide technical support to customers and the adaptation and conversion industry.

For more information: www.motability.co.uk

#### In Britain, the three main roads are "M" roads, "A" roads, and "B" roads.

 "M" roads are like American freeways. They are known as motorways and are fast roads.

They have three or four lanes.

- "A" roads are not controlled-access: they range from two-lane divided highways ("dual carriageways") down to one-lane roads. They are the main routes between towns.
- "B" roads are the smallest of the three. They may be in the open or have impenetrable foliage right up to the road. Road markings (curves, etc.) may be sparse.

What is the National Speed Limit for driving in the UK? All speed limits and distances, on signs, are given in miles or miles per hour. 1 mile is about 1.6 km. Round signs indicate speed limits



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with the limit amount circled by a red band. When the speed limit has stopped then there is a black line at an angle crossing over a white circle.



Maximum speed limit in miles per hour



National speed limits apply

The National Speed limits

- Motorways and dual carriage ways: 112km/h / 70mph
- Unrestricted single carriageway roads: 96km/h / 60mph
- Built up areas e.g. towns and villages: 48km/h / 30mph
- Residential areas: 35km/h / 20mph

#### Air travel:

Information, including live **flight arrival information**, for the major airports can be found here:

- British Airways <u>www.baa.com</u>
- easyJet <u>www.easyjet.com</u>
- Ryanair <u>www.ryanair.com</u>



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# **Dealing With Money?**

Opening a bank account in the UK is not straightforward and the Bank will ask you for a lot of information!

#### What documents will I need?

- Passport
- National identity card
- Residence permit issued by the Home Office to EU nationals
- A proof of residency

#### **Optional:**

- National driving licence
- Documents to prove your address in the UK, like:
- Tenancy agreement
- Letter from your employer in the UK confirming your address
- Pay slips from your employer
- Your national identity card, driving licence or bank statements from your bank abroad may be acceptable

**Please note:** Banks' requirements vary; it is not possible to be definitive about what documents they will accept. The best approach is to take as much information with you as you can.

Remember that banks will normally only accept original documents rather than photocopies.

#### How I can send money abroad?

You can send money anywhere through these services:

- Western Union www.westernunion.co.uk
- Money Gram www.moneygram.com
- PayPal www.paypal.com

You can send money also through your Bank. You need to know your IBAN and SWIFT.

#### What are IBAN and SWIFT?

**IBAN** (International Bank Account Number) is an international standard for identifying an account number. **SWIFT/BIC** (Bank Identifier Code) is an international standard for identifying a bank.



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#### What is IBAN and SWIFT and where do I find them?

IBAN is an extension of your existing account number that you can use when making international payments. IBAN gives you a greater degree of assurance that incoming and outgoing payments are effected as quickly as possible through the banking systems. The reason is that IBAN has a uniform structure all over the world. We recommend that you use IBAN, but it is not a requirement.

#### Where do I find IBAN for my own account?

You will find your IBAN under your account in eBanking and also on your bank account statements.

#### What is SWIFT/BIC and where do I find SWIFT address?

SWIFT/BIC (Bank Identifier Code) is an international standard for identifying a bank.

#### The charges for money transfer depending of the bank.

#### Where can I go for money, credit and debt advice?

www.citizensadvice.org.uk/index/getadvice.htm#searchbox Read advice to help with money, budgeting and debt online at: www.adviceguide.org.uk/index/life/debt.htm www.adviceguide.org.uk/index/life/debt/frequently\_asked\_questions\_about\_debt.htm The Consumer Credit Counselling Service: 0800 138 1111 with advice about budgeting at: www.cccs.co.uk/budget/budget.aspx The National Debt line- 0808 808 4000

**Housing Benefits:** Housing Benefit is a means-tested benefit payable to people on a low income who are liable to pay rent for accommodation. It is paid whether or not they are available for, or in full-time work and is paid in addition to other benefits or tax credits. To calculate council tax benefit, the Benefits Service will ask for proof of identity, income, savings and circumstances.





# **Human Rights**

The UK is a Democratic Country. Equality and freedom have been identified as important characteristics of democracy. These principles are reflected in all people being equal before the law. You need to understand your **rights** and **obligations** in order to live here!

#### **Discrimination-definition:**

To treat one particular group of people less favourably than others because of their **race**, **colour**, **nationality**, or **ethnic** or **national origin**. The law in Britain recognizes two kinds of racial discrimination:

- Direct discrimination occurs when race, colour, nationality, or ethnic or national origin is used as an explicit reason for discriminating.
- Indirect discrimination occurs when there are rules, regulations or procedures operating, which have the effect of discriminating against certain groups of people.

The website below provides information and support to individuals who wish to understand and enforce their rights under the Human Rights Act 1998:

www.yourrights.org.uk

#### **Personal Information:**

Personal information is information about you. It can be your name, address or telephone number. It can also be the type of job you do, the things you buy and the place you went to school. Your personal information is valuable, so you should treat it as you would any other valuable item. With crimes like identity theft on the rise, it is even more important to safeguard your personal information. Criminals can use your personal details to open bank accounts, apply for credit cards and get state benefits in your name.

#### What are my rights?

The **Data Protection Act** allows you to ask to see information held about you (by sending a 'subject access request') and get it corrected if it is wrong. The Act also gives you the right to stop your personal information being used for unwanted marketing. You can read full details of your rights, including instructions on how to make a subject access request.

The Privacy and Electronic Communications Regulations give you the right to stop electronic direct marketing messages including phone calls, faxes, emails and texts.

#### What can I do if I am victim of domestic violence?



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If you are victim of domestic violence you can contact the national domestic violence charity Women's Aid. This charity works to end violence against women and children.

#### Domestic violence help lines

Are you experiencing domestic violence?

Do you know of someone who is experiencing abuse and may need help and support?

In this case you can call the: Free phone 24 Hour National- 0808 2000 247

<u>**Right of women</u>** : Rights of Women run a sexual violence advice line and also provides free legal advice for women and produce free leaflets which you can download from their site.</u>

www.rightsofwomen.org.uk

<u>Jewish Women's Aid</u>: Is organization provides refuge and/or support to Jewish women and their children affected by domestic violence.

#### www.jwa.org.uk

**Apna Ghar** - Helpline offering telephone support, emotional counselling and group work. Specifically for Asian women. Languages offered are: Bengali, Gujarati, Hindi, Punjabi, Sleety, Tamil, and Urdu.

#### • 0845 451 2547

Turkish Cypriot Women's Project -

Advice service for Turkish Cypriot, Turkish and Kurdish women on all matters relating to domestic violence.

www.tcwp.org.uk

<u>M.A.L.E.</u> (Men's Advice Line and Enquiries): - If you are a male victim of domestic violence, in a heterosexual, gay, and bi-sexual or transgender relationship and need confidential help, contact the M.A.L.E. helpline. It also offers an outreach and confidential support service for gay, bisexual and transgender men in Devon. Tel: 0808 801 0327 www.respect.uk.net

Women for women International: help the women survivors of war

www.womenforwomen.org

**CRI Domestic Abuse Service:** 

✤ <u>www.cri.org.uk</u>

Sexual Assault Referral Centre:

www.saturncentre.org

**Broken Rainbow:** Helpline for victims of domestic violence who are lesbian, gay, bisexual or transgender:

www.broken-rainbow.org.uk

#### Food Aid

www.salvationarmy.org.uk





# Religion

Christianity remains the majority religion in the UK (2001 Census), followed by Islam, Hinduism, Sikhism, Judaism and Buddhism in terms of number of followers. The Church of England is the **official established Christian church** in **England**. The Queen (the British Monarch) is 'Supreme Governor of the Church of England'. Each UK country has a long tradition of Christianity, but today all have relatively low levels of religious observance and are secular societies.

Britain is a multi faith society in which everyone has the right to religious freedom. People are usually very tolerant towards the faiths of others and those who have no religious beliefs.

Religion	1,000s	%
Christian	42,079	71.6
Buddhist	152	0.3
Hindu	559	1.0
Jewish	267	0.5
Muslim	1591	2.7
Sikh	336	0.6
Other religion	179	0.3
All religions	45,163	76.8

The English population by religion: April 2001

The UK church directory: <u>www.findachurch.co.uk</u>

For information on different religions see: <u>www.britkid.org</u>





# Access to university, languages and training

The universities share an undergraduate admission system which is operated by UCAS. Applications, which may be made on-line, must be made by 15 October of the previous year for Oxford and Cambridge (and medicine, dentistry and veterinary science courses) and by 15 January of the following year for admissions to other UK universities.

Many universities now operate the Credit Accumulation and Transfer Scheme (CATS) and all universities in Scotland use the Scottish Credit and Qualifications Framework (SCQF) enabling easier transfer between courses and institutions.

For more information: www.ucas.ac.uk

#### **Recognising overseas diplomas**

UK Naric (United Kingdom National Recognition Information Centre) is the official body entrusted by the UK Government with the provision of information and advice on the comparability of international qualifications with those in the UK. UK NARIC should be the first point of call for any one wanting to study or work in the UK.

For more information regarding the applications process, visit the following website: <u>www.naric.org.uk</u>

#### English for speakers of other languages (ESOL)

Improving your English can help you get more out of your life in the UK. For free advice call the **Get on helpline**. Lines are open from 8.00 am to 10.00 pm, seven days a week.

#### Get On helpline: 0800 100 900

You can find also information on courses at <u>www.educationuk.org/english</u>. But a good intensive English course in UK can be very expensive.

# Learning English online

BBC Learning English www.bbc.co.uk/worldservice/learningenglish/language/ Learn English online with the British Council

learnenglish.britishcouncil.org



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Livemocha: <u>www. livemocha.com</u> – has a lot of people willing to help you, without the need to pay. You can find information about the English qualifications: University of Cambridge: <u>www.cambridgeesol.org</u> IELTS: <u>www.ielts.org</u> TOIFEL: www.ets.org/toefl

#### **TRAINING COURSES**

If you want to improve your work skills you can do a training course. You can find useful information in the following websites:

- www.traineast.co.uk
- www.ukata.org.uk
- www.cafonline.org
- www.tutor2u.net
- www.icwfd.org
- www.study-from-home.co.uk
- www.hemsleyfraser.co.uk
- www.careersadvice.direct.gov.uk



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# What Can I Do In My Leisure Time?

When you arrive in the UK one the best sources for information about leisure time activities and also other useful information is your local council website. The other good source of information is your local news paper (most areas have a weekly local paper, and in some cases there is also a free local paper as well). Examples of what can be on offer include:

- Festivals
- Local Events
- Children Events
- Green Spaces
- Local Leisure Centre and Swimming Pools
- Libraries And Heritage: Usually the libraries catalogue is online. You can find your local library and check opening times before you visit.

#### Where can I meet other people?

**Love reading and books clubs**: Enjoy a good read and meeting people in a friendly and relaxed environment.

Adult Community Learning: gives you the opportunity to improve your skills. County Council websites:

- Norfolk Council: <u>www.norfolk.gov</u>
- Suffolk Council: www.suffolk.gov.uk/LeisureAndCulture/
- Cambridgeshire Council: <u>www.cambridgeshire.gov.uk/leisure/</u>
- Medway Council: <u>www.whatsonmedway.co.uk</u>
- Essex Council: <u>www.essex.gov.uk/</u>
- Kent Council: <u>www.kent.gov.uk/leisure\_and\_culture/libraries.aspx</u>

#### If you want to know about the sport in England:

- Sport England: <u>www.sportengland.org</u>
- Central Council of Physical Recreation: <u>www.ccpr.org.uk</u>



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#### OFFICIAL BANK HOLIDAYS IN UK

**	January 1st	New Year's Day
*	Variable	Good Friday
*	Variable	Easter Monday
*	1st Monday in May	May Day
*	Last Monday in May	Spring Holiday
*	Last Monday in August	Summer Holiday
*	December 25th	Christmas Day
*	December 26th	Boxing Day



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# **Appendix 1: Before Leaving for the United Kingdom**

#### What do I need to do?

The UK has very strict immigration laws. Whether you need a visa to enter the UK depends on your:

- Reason for visiting
- Country of nationality
- Current location

#### Go to: www.ukvisas.gov.uk to find:

- If you need a visa
- How and where to apply for a visa
- What supporting documents should you include with your application
- How to apply online

#### You will need:

- ✤ a valid passport or travel document
- two (sometimes three) recent passport-sized (45mm x 35mm) colour photographs
- the visa fee

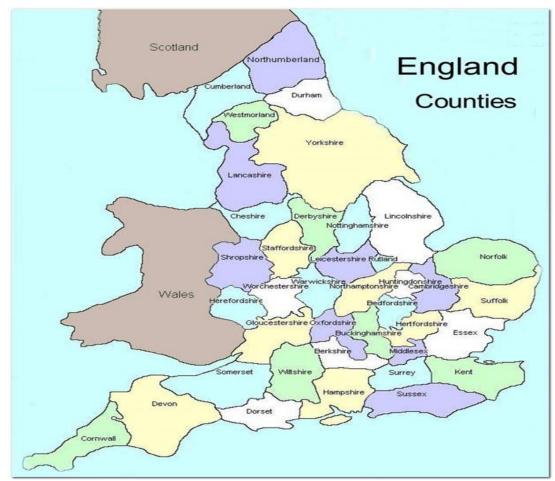
#### The supporting documents required may include:

- ✤ a work permit
- ✤ a letter of acceptance from a university
- evidence of your qualifications: i.e. diplomas, certificates, references
- evidence that you will be able to support yourself and your dependants during your stay in the UK



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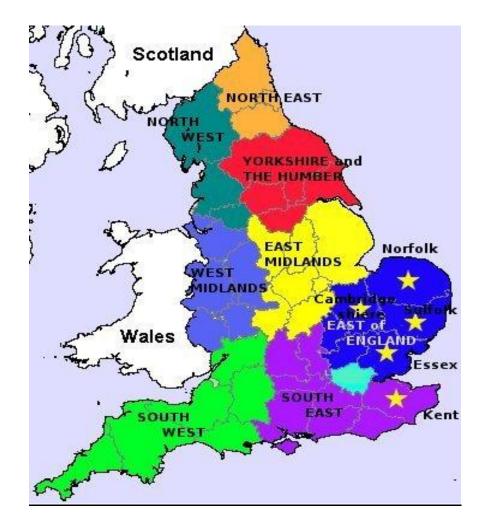
# **Appendix 2: England Counties**



**Counties of England** are areas used for the purposes of administrative, geographical and political demarcation. England is divided into 48 counties.

# Appendix 3: England's Regions Map (A.I.M.E.R's Partners Counties)



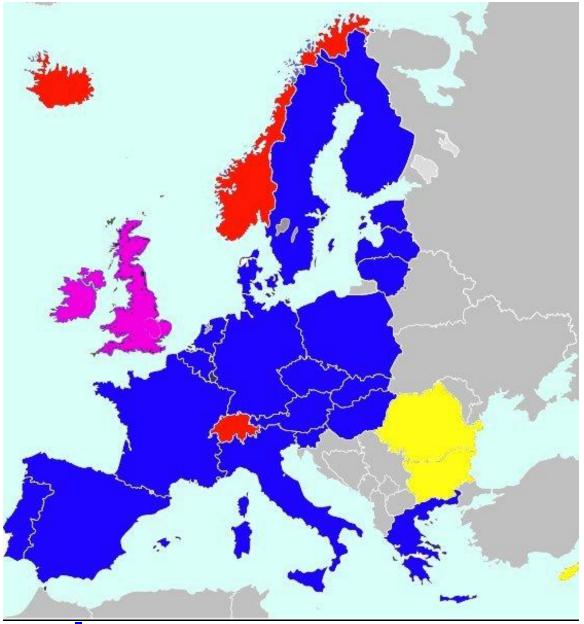


Partners counties (Cambridgeshire, Norfolk, Suffolk, Essex, Kent)
 The English Regions are currently the highest tier of sub-national government entity of England



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# **APPENDIX 4: SCHENGEN MAP**



- Fully Schengen members (EU member states which have implemented the Schengen Agreement)
- Associated Schengen members (non-EU member states which have implemented the Schengen Agreement)
- Other EU member states (EU member states which have not implemented the Schengen Agreement yet) Prospective implementation date: 27 March 2011
- EU member states which apply only some Schengen laws (EU member states which have opted not to fully participate in the Schengen system)



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#### What is the Schengen area?

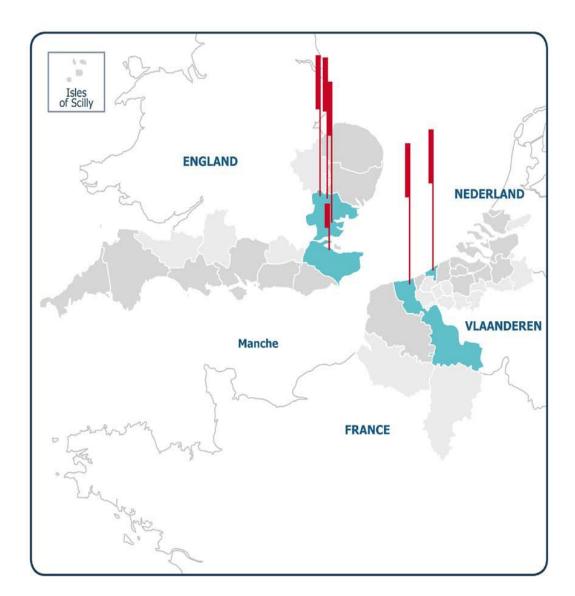
The **Schengen Agreement** is a treaty signed on June 14, 1985. The Schengen Agreement is an agreement between various countries in Europe to **guarantee free movement of persons between countries**. Signatory states to the agreement **abolish all borders** between countries in lieu of a single external border on the edge of the **Schengen Area**.

The **Schengen area** comprises the territories of twenty-five European countries.

**N.B. The UK has very tough immigration laws.** Is very important to understand the difference between the others European country because the UK had negotiated an **opt out** and they **do not have to participate** in certain policy area from the Schengen agreement in the treaty of Amsterdam.



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# APPENDIX 5: Map of the A.I.M.E.R project cooperation Area



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