

## Working In The UK

### Thinking of working in the UK?

The UK job market offers a wide variety of job opportunities within the Audit, Risk, Compliance, Financial and IT sectors for the overseas professionals. There is an increased demand for such specialists on a temporary, permanent and contract basis.

Traditionally, individuals relocating to the UK are attracted by the experience of living in the extremely cosmopolitan, Financial Services driven capital, London. However, the majority of Blue Chip Industry organisations have head office locations outside of London, where they benefit from: more affordable operational costs; more land for larger sites / offices and more strategic logistic routes. This provides a wealth of career opportunities outside of the busy environment, congestion and expense of a capital city like London. The other cities and counties to consider work opportunities in the UK include: Berkshire, Birmingham, Bristol, Cardiff, Hampshire, Leeds, Liverpool, Manchester, Newcastle, Nottingham, Reading, Sheffield, Surrey and Sussex.

Before relocating to the UK and beginning your search for employment there, it is important to check your status for working in the UK.

**Check if you can work in the UK start by clicking on the link:** <https://www.gov.uk/legal-right-to-work-in-the-uk>

### Coming to work in the UK

The links below will provide all the information that you require for working in the UK - what you need to do before you start work, the documents you will need, how you pay tax and National Insurance and where you can get help (please click on the underlined text below for more information).

#### [Documents you need before you can work in the UK](#)

Visas, work permits and registration

#### [Paying UK tax and National Insurance – an introduction](#)

Paying tax and National Insurance on money you earn in the UK

#### [Working for someone else \(employed\)](#)

Paying tax and National Insurance as an employee

#### [Working for yourself \(self-employed\)](#)

What you need to do first, how you pay tax and National Insurance, VAT

#### [Tax on income and gains outside the UK](#)

How you pay tax on foreign income and gains, 'residency' and 'domicile'

## **Working in the UK as a non-EU migrants**

Outlined below are the immigration categories for non-European migrants who want to work in the UK. Each category has different requirements, so you should read the requirements for your chosen category before you apply for a visa (please click on the underlined text for more information).

### **High-value migrants**

Investors, entrepreneurs and exceptionally talented people can apply to enter or stay in the UK without needing a job offer - but you will need to pass a points-based assessment.

### **Skilled workers**

If you have been offered a skilled job in the UK and your prospective employer is willing to sponsor you, you can apply to come or remain here to do that job.

### **Temporary workers**

If an employer in the UK is willing to sponsor you, or if you are a national of a country that participates in the youth mobility scheme, you may be eligible to come and work in the UK for a short period.

### **For workers and businesspersons from Turkey**

Turkish citizens can benefit from a European agreement with Turkey if they want to establish themselves in business in the UK, or if they are already working here legally.

### **For Commonwealth citizens with UK ancestry**

If you are a Commonwealth citizen and at least one of your grandparents was born in the UK, you can apply to come here to work.

## **Documents you need before you can work in the UK**

To visit the UK you may need a visa. If you want to work here you may need a work permit. You may also have to register with the UK Home Office UK Border Agency (UKBA) while you are here.

### **Visas**

If you are not a British citizen or a European Economic Area (EEA) citizen, or a Swiss national, you may need a visa before you can visit the UK.

You can apply for a visa at a British Overseas Mission in your own country. If you are approved, the visa will be put in your passport.

Having a visa does not always mean you can work in the UK. If the visa says 'prohibited' on it you will need a work permit to work in the UK.

[Find out if you need a UK visa and how to apply on the British Government website for visa services](#)

## Work permits

You don't need a permit to work in the UK if you are any of the following:

- a British citizen
- an EEA citizen
- a Swiss national

EEA countries are: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK.

If you are from another country you will need a work permit before you can work in the UK.

You can't apply for a permit yourself - your employer (the person you work for) in the UK has to apply for you. How long your permit lasts depends on the work you do and the type of permit.

[Find out more about work permits on the Home Office UKBA website](#)

### **If you are not an EEA citizen or Swiss National but are highly skilled**

If you are highly skilled but not an EEA citizen or a Swiss National and you want a permanent job in the UK you will need to apply under a points-based system. The points-based system for highly skilled migrants does not apply if you are applying for a temporary job.

[The points-based system for highly skilled migrants - find out how it works and who it applies to on the Home Office UKBA website](#)

### **If you are from Bulgaria or Romania**

If you're from Bulgaria or Romania you will usually need to get permission before you start work in the UK.

[Find out more about living and working in the UK if you're a Bulgarian or a Romanian national on the Home Office UKBA website \(Opens new window\)](#)

If you are self-employed you must contact HM Revenue & Customs immediately to register for tax purposes. There is a fine for late registration.

[Find out more about working for yourself in the UK and how to register for tax](#)<sup>Top</sup>

### **If you are a student**

If you're an international student you may be allowed to work here when you're studying.

If you have a student visa you **can** work here:

- outside term time

- up to 20 hours a week during term time (but you can work more than 20 hours if the work is part of your course or is an internship)

If you do work, you **can't**:

- provide services as a professional sportsperson or entertainer
- take a permanent, full-time position
- run a business
- work for yourself (self-employed)

[More about studying in the UK on the Home Office UKBA website](#)

**More useful links** (please click on the underlined text below for more information).

[Working in the UK - information for EU citizens on the Home Office UKBA website](#)

[Information for UK jobseekers and employees on the GOV.UK website](#)

[Working for someone else \(employed\)](#)

[Working for yourself \(self-employed\)](#)

## **Medical**

No vaccinations are required for entry into the UK. Once you have arrived you will need to register with a General Practitioner (GP) before you can see a doctor.

## **Getting started in the UK**

### **National Insurance**

When you come to work in the UK you have to register for a National Insurance number and immediately start paying National Insurance contributions in the UK on the same basis as other people who live and work here.

When you start working, your employer will make National Insurance contributions on your behalf, equating to 12 % of your total earnings. This goes towards a state pension, and also contributes to government-run organisations, such as the NHS and social security benefits.

To apply, you will need to visit your local Department of Social Security (DSS), complete with your passport and proof of employment.

## National Insurance Contributions

National Insurance contributions - rates and allowances

£ per week	2011-12	2012-13	2013-14
Lower earnings limit, primary Class 1	£102	£107	£109
Upper earnings limit, primary Class 1	£817	£817	£797
Upper accrual point	£770	£770	£770
Primary threshold	£139	£146	£149
Secondary threshold	£136	£144	£148
Employees' primary Class 1 rate between primary threshold and upper earnings limit	12%	12%	12%
Employees' primary Class 1 rate above upper earnings limit	2%	2%	2%
Class 1A rate on employer provided benefits (1)	13.8%	13.8%	13.8%
Employees' contracted-out rebate (for contracted-out salary related schemes only)	1.6%	1.4%	1.4%
Married women's reduced rate between primary threshold and upper earnings limit	5.85%	5.85%	5.85%
Married women's rate above upper earnings limit	2%	2%	2%
Employers' secondary Class 1 rate above secondary threshold	13.8%	13.8%	13.8%
Employers' contracted-out rebate, salary-related schemes	3.7%	3.4%	3.4%
Employers' contracted-out rebate, money-purchase schemes	1.4%	Abolished from 6 April 2012	N/A
Class 2 rate	£2.50	£2.65	£2.70
Class 2 small earnings exception	£5,315 per year	£5,595 per year	£5,725 per year
Special Class 2 rate for share fishermen	£3.15	£3.30	£3.35
Special Class 2 rate for volunteer development workers	£5.10	£5.35	£5.45
Class 3 rate	£12.60	£13.25	£13.55
Class 4 lower profits limit	£7,225 per year	£7,605 per year	£7,755 per year
Class 4 upper profits limit	£42,475 per year	£42,475 per year	£41,450 per year
Class 4 rate between lower profits limit and upper profits limit	9%	9%	9%
Class 4 rate above upper profits limit	2%	2%	2%
Additional primary Class 1 percentage rate on	2%	2%	2%

## National Insurance contributions - rates and allowances

£ per week	2011-12	2012-13	2013-14
deferred employments			
Additional Class 4 percentage rate where deferment has been granted	2%	2%	2%

1. Class 1A NICs are payable in July and are calculated on the value of taxable benefits provided in the previous tax year, using the secondary Class 1 percentage rate appropriate to that tax year.

## National Insurance for individuals

Find out about National Insurance and which rates apply to you by following the link below.

[National Insurance: the basics](#)

## Tax

If you have just arrived in the UK and are intending to work Pay As You Earn (PAYE), you will need to complete a P46 Inland Revenue Declaration of Employment form and return it with your first timesheet to our Payroll Department.

If you have worked in the UK before, you will need to provide Payroll with your P45 issued from your previous employer. This form provides Payroll with information on your previous earnings and tax code. You must keep copies of your P45s (leaving certificates) and P60s (end of year tax certificates).

If you find that you are paying too much tax, Inland Revenue will reimburse you. You will be paying too much tax if:

- You have paid emergency tax
- You have earned less than £10,000 in the tax year. (This figure is normally affected by the Chancellor's Budget every year)

The tax year runs from April 6th until April 5th of each year. At the end of the tax year, you will be issued with a P60, which informs you of your gross earnings for the year, and the total deductions that have been made.

For further information on the tax process in the UK please view the inland revenue website: [www.inlandrevenue.gov.uk](http://www.inlandrevenue.gov.uk).

## Bank Accounts

To open a UK bank account, you must provide a proof of ID and residency, along with a personal reference and a household bill.