

Introductory information for international staff

Dear new international staff member,

Moving to the UK can mean you have to arrange a lot of things when you first arrive, such as finding a house, opening a bank account or sorting a mobile phone contract. This document provides a few suggestions to hopefully help you and make it easier to organise these things:

- **Opening a bank account**

In order to open a bank account there are several documents you have to bring, namely:

- 1) Your contract to show you're employed and to provide an indication of your salary.
- 2) form of an official ID document such as a passport
- 3) Proof of address, which can be a utility bill (i.e. gas or electricity bill) or a council tax payment.

Especially if you have just moved to the UK, you will not have received a utility bill yet, so have to provide a proof of address in a different way.

One way to provide this is to contact HR and ask them to print you a letter on official University paper that states your job title, the start date of your contract as well as your address (that you may have to send to HR). Please make sure this letter is addressed to the specific bank you wish to open an account with and has your details exactly as they appear on your proof of ID document (e.g. passport). You can use this letter as an official document and will be accepted as a document to prove your address.

NB: Your letting agreement will not be accepted as a proof of address!!!!

- **Getting a National Insurance number**

Every employee working in the UK needs to have a National Insurance (NI) number. However when you arrive, you will first get a temporary number from the government and will have to apply for a permanent NI number. You can start your application via the following link: <https://www.gov.uk/apply-national-insurance-number>. After you have applied for an NI number you might receive an invitation for a meeting at a job centre or you will be asked to fill out a form. The procedure will depend on your country of origin but should be straight forward after you have started your application.

- **Health and dental insurance/NHS**

In the UK everybody is entitled to free health care through the NHS. The only thing you will have to do when you arrive in the UK, is to register with the NHS to get an NHS number. The easiest way to register with the NHS is to register at a GP (i.e. General Practitioner, a doctor at a local general practice). Which GP you can register with will depend on your postcode. Once you have become a

patient at a local GP practice they will assign you a NHS number that is needed for every doctor visit.

You don't necessarily need any additional health insurance other than the NHS, as they will provide your health care. The only additional costs are that you pay a small amount for your prescriptions or doctor visits. However, you can also decide to get private health and dental insurance. The university offers discounts on several private health and dental schemes. Please see: <https://intranet.birmingham.ac.uk/hr/benefits/offers/medical.aspx> for more information.

- **Getting a mobile phone contract**

International staff have had mixed experiences with getting a UK mobile phone number.

Getting a new phone on contract is usually not an option as part of the credit check you also have to provide a UK home address in the last 3 years.

Other options are a sim only contract or a pay as you go option. The credit check with O2 and Vodafone includes a check of your bank account in the last 3 months. However if you are new in the country and have just opened your bank account, this credit check will fail. This means your only option is the pay as you go option. After 3 months you could decide to switch to a contract after all.

Experiences with other companies such as 3 seem to be more positive as their conditions for buying a phone contract seem more flexible.

Therefore, please check the conditions with several phone companies to see which one works best for you.

- **Getting car insurance**

Having third-party car insurance is a legal requirement in the UK. However, often full cover is cheaper than third-party alone. Many companies will charge prohibitively high insurance premiums if you are a new driver in the UK. This can be brought down by providing proof of no claims bonuses in your previous country and details about how long you've been driving for. It may also help to have another named driver with low risk factors and also a no claims bonus. You will most likely need to switch to a UK drivers licence after 1 year, but details will depend on your country of origin.