



MOVING TO SPAIN GUIDE

Your guide to buying
and living overseas

LUMON

SO YOU'VE DECIDED TO BUY A PROPERTY IN SPAIN.

FÉLICITATIONS.

Perhaps you're already picturing yourself there with some delicious tapas and a glass of something sparkling. But before that, there's a fair bit to think about and even more to do. Which is where our definitive guide comes in handy.

You'll find everything you need to know and do to enjoy life in España: the processes and costs involved in buying property, what visas you'll need, paying tax in, what to do about healthcare, and even bringing your family pets with you. All to help everything go as smoothly as possible.

And of course, whether you're paying for your property or moving money over to pay for your new life, we can help save on your currency exchange too.

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Buying a property

Getting the keys to your Spanish home shouldn't be stressful. Sure, the language barrier might be a bit of an issue, but if you plan carefully and follow all the processes, you'll be just fine.



HOUSE-HUNTING MADE EASIER

Start online. There are plenty of property sites showcasing houses all over the country. After all, popping out for a quick viewing isn't really an option.

But who buys without looking? So once you've put together a shortlist (or you've found The One), it's time for a viewing.

It's a good idea to travel with someone who speaks Spanish (if you don't, of course). They'll help with any questions about the property and will be on hand to give you a flavour of the area once they get talking to the locals.

**Buying a house
in Spain isn't that
different to how
we do it in the UK.**



Bear in mind the time of year you're visiting. A place that feels right in summer might not feel quite so right in winter.

FINDING AN ESTATE AGENT

A Spanish estate agent is usually paid for by the vendor. They'll have a wealth of information about the property and the area, and can answer any questions you may have. If an estate agent mentions upfront payments or shortcuts to avoid regulations, keep your wits about you. It might be best to look elsewhere.

UNDERSTANDING THE PROCESS

The process for buying a house in Spain is similar to how we do it in the UK, but there are still some significant differences. It's a good idea to find a (preferably bilingual) solicitor who knows their Spanish property and tax law so everything goes according to plan.

Luckily there are no restrictions on UK citizens buying a property in Spain, so you're already off to a good start. But you will need to register for a Número de Identidad de Extranjero, or NIE. This is a tax identification number which, along with many other things, is necessary for buying a property in Spain. More on this later.

BRITISH FOREIGN OFFICE CHECKLIST

Make sure you cover all of the following:

- **You have seen the Land Registry extract (nota simple), available from the Colegio de Registradores (translations into English for an additional fee), and checked the following:**
 1. The property and land for sale match the details registered and the sellers are the registered owner(s).
 2. There are no debts or charges, such as a mortgage on the property.
 3. There are no legal proceedings initiated against the property for contravention of land planning law.
- **You have checked that planning permissions are in order and the property is a legal build. This is particularly relevant when buying off-plan or direct from a developer. The town hall can inform you whether the building has all licences and permissions and provide details of the type of land. If the property is built on rural land or land that is not classified for construction, make sure the regional government has authorised the construction.**
- **If you are buying off-plan, confirm that the property has been certified as finished by a registered architect and registered as a new build in the property register. The registration should also provide details of the developer's insurance against structural and other defects in the construction. In the case of a private build (the previous owner built their own house and decided to sell before 10 years had lapsed) you will need to request these details separately.**
- **You have checked the latest town plan to see whether or not the plot you wish to buy has any building restrictions, is in a green zone or includes a public pathway or similar. This can be viewed at to the town planning (urbanismo) department of the local town hall.**
- **You have carried out a property survey. Whilst this is not obligatory, it is wise to get a chartered surveyor to check the property.**

FACTOR IN FEES

Just like the UK, there will be some fees to pay along with your purchase. However, the amount will depend entirely on the price of the property, type, and even the region of Spain where it's located.

You can expect to pay 10-12% of the cost of the property in fees – so be sure to factor in the following when you're working out your budget:

- **Impuesto de Transmisiones Patrimoniales or ITP** – This tax is paid on existing properties. The national rate is 7%, but can differ depending on your location. Each region's rate is set in their general budget each year, so do your research when property hunting.
- **Impuestos sobre el Valor Añadido or IVA** – The Spanish equivalent of VAT, this will be charged on any brand-new properties.
- **Actos Jurídicos Documentados or AJD** – This is stamp duty and will vary by region.
- **Notario fees** – The Notario officiates a sale. Their fees are fixed by law and are usually based on a sliding scale relative to the sale price.
- **Solicitor fees** – These will vary depending on the amount of work needed.
- **Surveyor fees** – Not applicable to everyone.
- **Property registration fees** – For changing the names on the deeds.

LET'S TALK CONTRACTS

Once you've made all the necessary checks, it's time for you to put an offer in on the house, which will go through the vendor's estate agent.

Once accepted, there are a number of ways to get the sale finalised. Different contract types are available, each with its own benefits and drawbacks, so talk to your solicitor first.

Contrato de reserva – This reservation contract will most likely be suggested by the Spanish estate agent. Essentially you pay a holding deposit on the property – anything up to and above €6,000 – which means no one else can buy the place for a specified time, often a month.

Sounds good? Well, it does mean you can secure your dream property even if some of the essentials haven't been confirmed (such as a mortgage).

On the minus side, the contracts can be quite vague and are simply there to keep the property off the market. Bear in mind that in this 30 days you need to get all your legal checks done and that's a tight squeeze. An estate agent may try to rush you into one, so be careful.

If you decide to go ahead and buy the place within the timeframe, you'll go on to sign a more significant contract and your original deposit will come off the final price. If you

change your mind, your deposit could be lost and the house goes back on sale. You could feel pressured to buy quickly so that you avoid this – and you may miss something important. So on balance, try to avoid this option and push for one of the following.

Contrato de opción de compra –

Only agree to this contract if you're 100% sure that you will be buying the house. The buyer puts up a percentage of the full price of the house – often 5% but can be higher – and agrees to a deadline for paying the full amount (less percentage).

If the amount is paid on time then it essentially becomes a contract of sale. On the other hand, if the agreed date of payment passes then that's it. The seller keeps the initial amount and the buyer has no further claim to the property. You can see why this is the contract of choice for sellers as it puts them in a good position.

Contrato de arras penitenciales

– This deposit contract is the most common in Spain, and not a million miles away from the UK. A deposit is put down by the buyer – usually 10% of the full price – until the sale is accepted and goes through. If the buyer drops out they lose their deposit, while if the vendor pulls out they must pay it back double (not a bad earner for the buyer in that case).

Contrato de paga y señal –

The difference between this down payment contract and the deposit contract is that the sale must go through unless both the vendor and buyer agree to end the contract. If either party refuses to go through with the process, they will be forced to.

Contrato privado de compraventa

– This private sale contract involves no down payment or deposit. If you are offered it, you will make full payment for the property when the deeds are signed with a notario present. However, it's unlikely that a vendor will suggest this – although it's legally binding, enforcing it on someone abroad is obviously difficult.

After all that, you have your final contract, the Escritura de compraventa. This is the contract of sale and will be completed in front of a notario.

Once completed, it's time to settle up on the property price and any relevant fees and taxes. After that, the place is yours.



Getting to know Spain

Now you've found your new home, it's time to get to know your new neighbours. It'll come as no great surprise to know that Spain and the UK are separated by much more than the weather. There are a lot of different nuances when it comes to social situations and it's worth getting to grips with them.

GREETINGS AND MANNERS

When you're formally introduced to someone, say "buenos dias" or good day. Post-lunch, the afternoon and evening blend into one and it's "buenas tardes".

When referring to people, you have three options:

- **Senor – Equivalent to Mr**
- **Senora – Equivalent to Mrs**
- **Senorita – Equivalent to Miss**

You won't have to use these all the time, especially in casual situations, but it's worth remembering them to give a good impression upon your first meeting with someone.

Also, if you meet up with a group of people, be sure to greet and say goodbye to each person individually – no copping out with a big wave to everyone!

You'll also come across a lot of kissing – although this will vary from place to place, Spain's culture is quite diverse across its 17 regions. It usually involves two kisses with one on each cheek, although it may be more like a brush rather than a full on kiss. Generally speaking, women kiss everyone while men will shake other men's hands. So, nothing too complicated.

EATING TOGETHER

If you've been invited round to someone's house, being punctual is important. But things are a bit more laid back on the Iberian Peninsula. You won't be criticised for showing a little after the set time, but never go beyond 15 minutes as a strict rule. You should also bring a small gift as well, preferably some wine, chocolate, or flowers. Nothing major, just a sign of your appreciation for your hosts opening up their home to you.

Be sure not to eat until "que aproveche" or "buen apetito" is said. Don't drink until you hear "salud". And to make sure you don't outstay your welcome, if the host seems reluctant to pour you another glass of wine or beer, it's time to head home.

BITS & BOBS

Here's a few more quirks of social life in Spain that are useful to be aware of.

- **Personal space – The Spanish tend to get a bit closer during conversation than we do in the UK. It may feel unnatural at first, but try and avoid backing away as it can come over as impolite.**
- **Pass, don't throw – Whether it's the salt or a newspaper, it's good manners to pass things in Spain, rather than casually tossing something someone's way.**
- **Don't point – At people anyway. This is considered very rude.**
- **Oi! – While in the UK shouting at bar staff is considered rude, in Spain it's par for the course. Use "oiga!" or "oye!" when it's your turn for a round.**
- **Face forward – Never turn your back on someone, especially if they're trying to communicate with you.**

LEARNING LANGUAGES

It's true that many Spanish people can speak at least some English (certainly more than English people can speak Spanish) but if you're planning on living there, it's a good idea to try and learn the language.

You don't need to be fluent, but something a little bit more ambitious than "Dos cervezas por favor" will grant you a much warmer reception than not trying at all.

Watching dubbed or subtitled TV shows and movies is a good start. You could also join an adult language course, try websites like Babbel or Rosetta Stone, or hire a one-to-one tutor.

Learning a new language isn't easy, but even a basic level will be a great help. Once you live there you'll soon pick up even more through immersion, so don't worry if you can't keep up a conversation after you arrive.

Whatever method you choose, you should always aim to become fluent eventually. This is much easier to do if you're in Spain instead of the UK, so see it as an opportunity.

The background of the image is a blurred photograph. It features a brown leather bag with visible stitching at the top. Below the bag, there is a map, likely of Spain, showing various regions and cities. A red line, possibly a road or a border, is visible on the map. The overall image has a warm, slightly out-of-focus aesthetic.

Laws, visas & permits

Every country has its own residency laws, some strict, some more relaxed. Pay particular attention to changes in Spain since the UK left the EU.

VISAS

If you plan to spend more than 90 days out of every chunk of 180 in Spain, you will need to get a visa. Note that the 90 days relates to any country in Europe, not just Spain. Violation of these timescales can lead to fines and deportation. Repeat offenders could even find themselves being banned from the country.

However, getting a visa is no big deal if you give yourself plenty of time to submit the application and get your paperwork back. To apply, you must book an appointment with the Spanish Consulate in London, or Edinburgh if you live in Scotland. You can do this by writing a letter on behalf of each member of your family, who all need an appointment. Appointments usually come through within two weeks.

The whole process usually takes between one and four weeks, and you must wait until six months or fewer before you're due to leave the UK. Fees are around €80 for each adult and €40 for children aged 6-12. Under sixes go free.

PERMANENT RESIDENCE

If you plan on moving to Spain full-time, you'll probably want to gain permanent residence, or 'permiso de residencia de larga duración'. This is usually available after five years of living there.

We'll cover applying for full citizenship a little further on, but to apply for permanent residency, you'll need:

- **Valid passport or ID**
- **An NIE application form – generally available from a local town hall**
- **A document explaining why you need an NIE**
- **€12 to pay the fee**
- **Evidence of your healthcare insurance**

You'll need to show proof that you can support yourself, which means sharing financial details such as income and assets. If you're working, a certificate of employment or similar is helpful. Self-employed? Show proof of registration on the Mercantile Registry. If you're studying, you'll need proof of enrolment in an educational institution.

If everything checks out, you should receive a card with your name, address, nationality, and NIE number on it, but don't be surprised if you're issued a certificate. You should carry this around with you at all time, along with your passport or ID.

You'll also need to register at your local town hall for a padrón certificate. This is more of a local thing which everyone in Spain must register for. It essentially acts as a census for the local municipal area which helps the authorities plan for things like school places, so that they can get the correct funding from the central government.

Along with making sure the local services are adequately funded, it will also let you vote in the local and European elections and register for healthcare. It could even get you lower taxes, free language tuition and leisure activities.

The benefits vary from area to area, so check the details when you register at your town hall. Remember to bring along your passport or ID, NIE, a utility bill, and either your rental contract or the deeds to your home.

APPLYING FOR CITIZENSHIP

After 10 uninterrupted years of living in Spain, you can usually apply to become a Spanish citizen. As with the UK, it's not just a case of filling in forms.

For starters, you'll need to be able to speak Spanish to a decent degree and show that you've integrated into Spanish society. So use your padrón discount and tuition lessons to help you get involved through groups, organisations and events.

You'll also need the following documents:

- **Your birth certificate officially translated into Spanish**
- **A certificate from the police to prove your 'good conduct' while living in Spain**
- **Separate character references from two Spaniards to back up your integration claim**

You'll need to bring these to your local civil registry to apply for nationality, while you'll also have to renounce your UK one. If everything is accepted, you must swear loyalty to the current monarch of Spain and promise to follow Spain's laws and constitution.

It's a good idea to hire a lawyer to take you through the citizenship application process to make sure everything's done properly.

The background image shows a hand holding a calculator over a document. In the background, there are Euro banknotes, including a 100 Euro note. The text is overlaid on a white rectangular area.

Money, Finance & Taxes

While there are similarities between Spain and the UK, there's a fair bit to learn about Spanish taxes. Especially if you're planning on starting your own business.

WHERE DO YOU PAY YOUR TAX?

If you're a resident in Spain (defined as someone who spends over half the year there) then all of your income will be subject to Spanish tax. If you're a non-resident, Spanish tax only applies to earnings from Spanish income.

You'll need to complete a Spanish tax return if:

- **You earn €22,000+ a year**
- **You are self-employed or run a business**
- **You receive rental income of €1,000+ a year**
- **You have capital gains or savings incomes of €1,600+ a year**
- **It is the first year of you declaring tax residency in Spain**

The amount of income tax you pay depends on how much you earn, with separate bands setting out the percentage you give to the government.

WHO GETS WHAT TAX?

Generally speaking, if you are resident in Spain, you must pay Spanish income tax, social charges and other local taxes according to Spanish law. Plus, any income you receive back in the UK (perhaps from renting out a property) will also be taxed in Spain, not the UK.

When moving to another country, depending on your financial situation and assets, there can be some overlap in tax law. This means disputes can arise over which countries you should be paying tax to, with both claiming you owe them some cash. To avoid this situation, many countries sign up to double taxation treaties to set out guidelines and help resolve any issues. Luckily, Spain and the UK have such a treaty, and it remains in place, even after the UK left the EU.

The treaty will apply to you once you're living in Spain. This is essentially the case when you set foot in Spain and intend to stay, although the most basic rule for when this applies is if you spend at least half the year in the country.

When it comes down to the tax, there are different rules for different incomes, but they're also based on where you live.

You'll also have to declare any savings or assets if they're over €50,000. In terms of actually paying your tax, this takes place after your social security contributions, which are detailed below.

INCOME TAX

Spain is split up into 17 autonomous regions, all of which set their own tax rates. Income tax goes to both the regional and state government. While state government puts forward suggested rates, a few regions choose to alter them.

The state bands are shown below, but make sure to check with the regional authority for the specific rates for your region.

Income	State tax %	Regional tax %	Total tax %
Up to €12,450	9.5%	9.5%	19%
Between €12,450 - €20,200	12%	12%	24%
Between €20,200 - €35,200	15%	15%	30%
Between €35,200 - €60,000	18.5%	18.5%	37%
€60,000+	22.5%	22.5%	45%

Find out more at the Agencia Tributaria: www.agenciatributaria.es

SOCIAL SECURITY CONTRIBUTIONS

Just like National Insurance in the UK, social security contributions in Spain pay for things like unemployment benefits. Anyone who is working will start to pay, although the rate changes from year to year. So be sure to check what they are right now. Here are the rates at the time of writing.

Reason for contribution	Employee (%)	Employer (%)
Standard	4.7%	23.6%
Unemployment	1.6%	6%
Other	0.1%	2%

BEST BANKING OPTIONS?

High street or online? Domestic or international? There are advantages for each and, as with the UK, lots of different banks to choose from. Spain actually ranks sixth in the world for branches per head.

You'll be able to find banks with staff who speak English in most places too, which is a massive help. A downside is that Spanish bank fees can be pretty steep, so prepare yourself for that.

First up, choose between a resident account or (if you want funds to be held in foreign currencies) a non-resident one. To set up an account, you'll need to be over 18. You'll also need an NIE, along with:

- **Identification**
- **Proof of address**
- **Proof of employment (this is not always required)**

Setting up a bank account is straightforward and you should be able to find banks that deal with English speakers.

MAKE MORE OF YOUR PENSIONS

You're still entitled to your state, private and governmental pensions if you leave the UK and become a full-time resident in Spain. An issue can arise with how those different pensions are taxed. You'll have to declare all pension payments on your Spanish tax return. State and private pensions are taxable in Spain, while a government one will only be taxed in the UK.

It's important to figure out the best way to transfer the money to your new home and avoid as many fees as possible. This means having to navigate the currency markets as you exchange and transfer your UK Pension in Sterling to Euros. Things will always be a little volatile in the currency markets as it's impossible to predict which way the exchange rates might go, so if you're paying into a Spanish account, this is worth thinking about.



When it comes to your private pension, it's worth doing things a bit differently. You should use a company like Lumon and have your payments transferred each month as a direct debit. That means you'll get to bypass any bank fees which really add up over the years. You could also let these payments build up in your UK account and discuss with your Account Manager when the best time to transfer the lump sum would be.

MOVING A LUMP SUM

If you're looking to deal in larger sums of money, it might be worth talking to a specialist currency exchange Account Manager to make sure you make the most of your money. You get guidance tailored to your specific situation, while their rates are often the best available and can save you thousands of Pounds or Euros on a transfer. In other words, they are your best route to retaining as much spending power as possible.

Compare this to the low rates and high fees of the high street banks and you can see why companies like Lumon could help you with your new life abroad. They've been an indispensable part of the overseas property market since the late 1990s, and offer a wide range of plans. So it's worth doing your research early to make sure you choose the right one.

A man and a woman are running on a bridge. The man is in the foreground, wearing a yellow t-shirt and black leggings. The woman is slightly behind him, wearing a dark blue long-sleeved shirt and black leggings. They are both smiling and looking towards the camera. The bridge has blue metal railings and supports. In the background, there are buildings and a clear sky.

Healthcare

While there is state healthcare in Spain, the system is quite different to the UK. You need to be a resident to benefit from it. So, if you're not eligible, you'll need to look into private health insurance.

WHO IS ELIGIBLE FOR STATE HEALTHCARE?

Residency is key. You need to be a Spanish resident who is:

- **Working and paying social security contributions**
- **Pregnant**
- **A child**
- **Studying, up to the age of 25**
- **A state pensioner**

Not classed as a resident? Get private insurance. Shop around for the best deals. The state offers its own version, and rates vary by region.

Make sure you get a European Health Insurance Card before you arrive as this will give you access to the state healthcare system.

GETTING REGISTERED

Make this a top priority. If you're not registered, you're not eligible. To get this done you'll need to find your local Dirección General de la Tesorería General de la Seguridad Social, or TGSS, office. Take your ID and proof of residency and you'll be able to get your social security number.

Next step is getting set up with a doctor. For any non-emergency hospital or specialist visits you'll need a referral from them first, which will involve taking your security number, ID, and NIE to your local health centre. They'll get you set up with a doctor and provide you with a health card for. You'll need this every time you make a medical appointment.

On a related note, the dentist isn't covered by Spain's healthcare system so this is something you'll have to pay for yourself.

EMERGENCY NUMBERS

These are the numbers you'll need to call, along with some useful non-medical ones:

- **Ambulance: 060**
- **SOS: 112***
- **SOS – hearing assisted: 114***
- **Police: 091**
- **Local police: 092**

*These are pan-European numbers and can be used across the continent. If you don't speak Spanish, this will be your best option as you should be able to use the service speaking in English.



Education & schools

As with the UK, Spain has a state curriculum, and a choice of public, private, and international schools.

THE EDUCATION SYSTEM

This is fairly similar to the one in the UK:

Education	Age
Kindergarten	0 – 3 years
Pre-scholar/Infantil	3 – 6 years
Primary	6 – 12 years
Educación Secundaria Obligatoria (Secondary school)	12 – 16 years (compulsory)
Bachillerato/Ciclos Formativos de Grado Medio (Sixth Form/College)	16 – 18 years
University	18 – 21+ years

The quality of schools differs from area to area, so it's impossible to offer advice on the best choice. You will have to do your own research based on where you choose to live and the kind of education you want for your child. Be sure to talk to others in the area as their insight will be invaluable.

It's also worth remembering that schools vary between each region where they can teach in a local language over Spanish, such as Basque or Catalan.

PRIVATE AND INTERNATIONAL SCHOOLS

The difference between the public and private schools is just the same as here. Obviously a private school comes with tuition fees, but the classes tend to be smaller and often have better facilities for their students. The choice between them will come down to your own viewpoints and budget.

There are also international schools, which will be an attractive option if your children don't speak Spanish. There is usually a choice to have your child learn the curriculum of your home country or take on the International Baccalaureate which is taught in English.

ENROLLING YOUR CHILDREN

Once you're on the padrón you will be able to enrol your child into the state education system. Be sure to give yourself some time to get this sorted as it can take a while. You'll then have to go to the education department of your local ayuntamiento to get a registration form. Make sure you bring:

- **The passport or birth certificate of your child**
- **Your NIE**
- **Your passport**
- **Your child's medical certificate**
- **Your Spanish proof of residency**



Taking your pets with you?

If you're looking to take your furry friends abroad, there's a couple of things to do before you book their flight. Plan ahead to avoid having to wait to bring them over.

PET PAPERWORK

Previously, you may have used a pet passport. Since the UK left the EU, these are no longer valid. Instead, you will need an animal health certificate (AHC) from your vet. Before an AHC can be issued, you must take these steps:

- **Your dog, cat (or ferret) must be microchipped**
- **They must be vaccinated against rabies (it must be 12 weeks old before getting a vaccination)**
- **You must wait 21 days after the vaccination before travelling**
- **The AHC is valid for ten days after issue.**

If your pet is travelling more than five days before or after you, it will need an export health certificate (EHC) rather than an AHC, although the process is much the same.



Driving in Spain

You won't be faced with many huge surprises on Spanish roads, but there are a few things you'll need to be aware of before you head out for a drive.

RULES OF THE ROAD

This is a quick list of some of the more important laws and regulations you'll need to follow in Spain. Be sure to do a detailed check up on exactly what you should and shouldn't do before driving.

- **Drive on the right**
- **Everyone must wear a seatbelt** – It's the driver's responsibility to make sure passengers stick to this rule.
- **Child safety** – If you have a child in the car who is 12 or below, you'll need to put them in a child restraint system if they're smaller than 135cm. The only exception is if they're in the rear seat of a taxi in an urban area.
- **Legal alcohol limit for blood is 0.05%** – This is lower than the UK's limit. It is best not to drink and drive in any circumstance.
- **Warning of approach** – It may be the case that your local area has banned warning signals using your horn so be sure to research this. Generally, they must be very brief, while in urban areas they're not allowed at all unless it's an emergency. If you can warn just using your lights, do so.

Type of road	Speed limit
Motorway and dual carriageway	120kph / 74mph
Roads with more than one lane in both directions	100kph / 62mph
roads	90kph / 55mph
Built up areas	50kph / 31mph

ESSENTIAL ITEMS AND DOCUMENTS

In Spain, just like the UK, you're expected to have your licence and papers in your car at all times, along with a few other things.

You'll need a Green Card, which is proof of your insurance. You may also need extra insurance if you're just visiting. If you're going to live in Spain, you'll be better off getting Spanish insurance.

Your UK photocard driving licence is valid. If you only have a paper licence or one issued in Gibraltar, Guernsey, Jersey or the Isle of Man, you will need an International Driving Permit. You'll also need:

- **Driving licence**
- **Proof of vehicle ownership**
- **ID**

Remember to keep the following in your vehicle at all times:

- **Reflective jacket – This must be within reach at all times.**
- **Warning triangle for all vehicles with 4+ wheels**
- **Safety helmets for motorcyclists**

Quick fuel translation tip. Unleaded petrol is Sin plomo (95 / 98), while diesel is Gasóleo A.

A person wearing a black and white striped shirt is writing on a checklist with a wooden pencil. The checklist is placed over a map. A red horizontal line is positioned below the title.

Moving to Spain checklist

To help you get everything in order, we've put together a checklist of some of the more important tasks you'll need to be on top of when moving abroad.

TELL THE TAX AND PENSION PEOPLE

You'll need to let HMRC know you're leaving. Fortunately, you may only need to complete one form (the P85), submitted online or via the post.

If you're retired or are close to retiring, you'll need to contact the International Pension Centre and post the relevant form to them. Sadly, there isn't yet an online option for this particular part of the process.

If you, or anyone who's leaving permanently with you, receive state benefits then you'll also need to get in touch with the Department of Work and Pensions (DWP) so they can make changes to those benefits.

18 MONTHS

- **Research time**
Download and read important documents and guides, like this one.
- **Start the property process**
Plan to put your place on the market. If you're going to keep your UK property and rent it out, talk to a professional letting agent. Then start looking for your new home.
- **Visas**
Take a look at what you might need, and make sure you're eligible.
- **Medical conditions**
If you have any long-term issues, have a chat with your GP and check your healthcare needs will be covered in Spain.

12 MONTHS

- **Passports**
Make sure you've got at least two years left, to give yourself plenty of leeway.
- **Papers por favor**
Start putting your paperwork in order. Make sure you've dug out anything that might be useful such as birth and marriage certificates, tax forms, and driving licence papers.
- **Tell your friends and family**
They'll need to start planning for your departure too.
- **Take a look at your finances**
Check current accounts, savings and investments. See what you can close, simplify and consolidate. If you have any debts, think about paying them off.

6 MONTHS

- **Take a trip to the doctor**
Not only is it worth getting a check-up for peace of mind, it's also a good time to find out about any vaccinations you and your family may need.
- **Book flights**
If you're flying to your new home then it's a good idea to book your flights. Google Flights is a good option for finding the best deals available.
- **Get the moving in motion**
If you're planning to take a lot of your things out with you, start looking into how you'll get it all out of the country. You might want to start selling off or packing some

less than essential items too.

- **Thinking about working?**
Start job hunting now. It might be time to tell your current employer too.
- **Set up a currency trading account**
Talk to someone like Lumon.

2 MONTHS

- **Temporary accommodation**
If you've not got your new home sorted just yet, you'll need to get a temporary living situation sorted out along with somewhere to store your stuff.
- **Throw a party to say adios**
If your friends and family haven't planned one already.
- **Talk to your currency Account Manager**
The markets can fluctuate so it's worth checking in to see what the situation is as the departure date draws nearer.

1 MONTH

- **Finish up**
Anything that can be closed down, get closed down. From your Sky package to council tax, make sure you tie up as many loose ends as possible.
- **Check over paperwork**
Take another look at all your papers, fill in any gaps, and keep them organised.
- **Financial statements**
Get together the three most recent months of your finances, including things like your wage slips and

bank and mortgage statements.

- **Update your address details**
Make a list of everyone you need to tell, and set up a forwarding service.
- **Get selling**
Whether it's a car boot sale, eBay or Gumtree, sell any possessions you're not bringing with you.
- **Safety check**
Contact your movers to make sure everything's in order and going ahead as planned.

1 WEEK

- **Spending money**
While the bulk of your money should be in the hands of a currency firm, like us, you'll need some cash to get by for a while.
- **Last minute checks**
Go over everything you can think of and make sure it's organised. Also spend some time going over things like getting to the airport, picking up any essential paperwork, and other little tasks leftover.

LET THE
ADVENTURE
BEGIN!

Thank you

Get in touch to see how we can help get you moving:

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