



MOVING TO FRANCE GUIDE

Your guide to buying
and living overseas

LUMON

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

FÉLICITATIONS.

Perhaps you're already picturing yourself there with a café au lait or 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 across the Channel: the processes and costs involved in buying French property, what visas you'll need, paying tax in France, 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 French 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.

When you visit, bear in mind the time of year you're visiting. vWhat looks good in the summer might not be so fit for winter. It's a good idea to travel with someone who speaks French (if you don't, of course). They'll help with any questions about the property – and will also be on hand to give you a flavour of the area once they get talking to the locals.

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



FACTOR IN FEES

There are no restrictions on UK citizens buying a property in France. You will have some fees to pay along with your sale, although the amount will depend entirely on the price of the property and its type.

Usually the price quoted for a house will include estate agency fees but it is worth confirming this. You'll also be dealing with a Notaire, who pulls the sale together, checks all documentation and pays any taxes involved with the sale. Their fees tend to be combined with the property transfer fee and other property purchase costs as detailed below.

While the costs are usually referred to as notaire fees – or frais de notaire – they're actually made up of a number of different components:

- **Notaire's fee – Around 1-3% of the property price**
- **Property transfer fee – Similar to stamp duty, this will be around 4-5% of the price**
- **Certificates – Around 0.5% of the property price**
- **New property costs – 2% in registration taxes and fees + VAT.**

So for an existing property, this all adds up to about 7-10% of the property price, but there is a lot of variation.

UNDERSTANDING THE PROCESS

Once you've found the property you want, it's time to get moving. Think about hiring a bilingual international property solicitor to take you through everything. It may cost more, but it removes the language barrier problem.

In France, if you submit an offer at the asking price, the letter of the law is that the seller must accept it. So if you fall in love with a place, this is a good way to avoid competition from other buyers. It also helps if you're not into haggling.



Once an offer has been accepted – congratulations, by the way – the next step is getting the contracts drawn up and signed. This is the job of the Notaire.

The Notaire works for both the vendor and the purchaser in equal measure, as well as acting on behalf

of the French Government. Notaire fees are paid by the purchaser, and are in addition to the agreed purchase price for the property.

It's very common for both the vendor and the purchaser to share a notaire, although it may be worth hiring your own bilingual one for ease.

It's worth remembering that in France, if you submit an offer at the asking price the seller is legally required to accept it.

A Compromis de Vente will be drawn up, which is similar to the UK's exchange of contracts. Essentially, this is the legally binding part of the sale – although the French do consider a verbal agreement of sale as morally binding – and will include all the essential aspects of the process for the buyer and seller.

This is where your bilingual solicitor will come in handy and make sure the contract is clear to both sides. The *Compromis de Vente* will include important details from the basics, like the price and name and ownership details, to the specifics, such as provisional conditions, inventories, and penalty clauses.

In France, a deposit is usually 10% of the property price. Your Account Manager will be able to help you to pay it quickly and cost effectively.

When everyone is 100% happy and the contract has been signed by both parties, the notaire posts it to your UK address by registered delivery. Your 10-day cooling-off period begins the day after you sign for it. During this time you can withdraw from the sale without any costs.

After 10 days, the deposit is paid, which is usually 10% of the price of the property. A currency broker like Lumon will be able to help you get the deposit quickly and cost effectively to France.

This is normally paid to the Notaire who will keep it in a secure account. If you choose to pull out of the purchase, you will lose your 10% deposit, which will be passed to the seller. You'll also be liable for any estate agent fees and some fees to the notaire.

But back to the successful offer. Once you've paid your deposit, final record and document checks are made. This could take up to four months, but is usually completed in two.

By the completion date, you must have paid all monies into the notaire's account. You'll need to make an electronic transfer, or a transfer through a currency broker – cheques or cash won't be accepted under French money laundering rules, and notaires won't accept a bank draft.



You'll need to show proof of where your funds have come from, which you can get from your currency broker or bank. One more thing. You will need to be at the notaire's office to sign on the dotted line on completion.

Then you can break out the bubbly and raise a glass to your new place.

A man with a beard and a woman with sunglasses on her head are sitting at a red table, looking at a book together. The man is wearing a red and blue plaid shirt, and the woman is wearing a red long-sleeved shirt. They are both smiling and looking at the book with interest. The background is a green chalkboard with some faint writing.

Getting to know France

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 France and the UK are separated by much more than the Channel. There are a lot of different nuances when it comes to social situations and it's worth getting to grips with a few of them.



Wherever you go, always offer a greeting to the staff there with a 'Bonjour Monsieur/Madame'. Some form of greeting is essential, no matter how busy a shop or how rushed the worker is. If for some reason this isn't possible, make some gesture of recognition. Avoid at all costs diving straight into your order or request.

Don't forget to say please and thank you – s'il vous plaît and merci – although this is something you'll probably be doing in the UK anyway.

BISOUS

The famous French double kiss greeting can extend to three or four depending on what region you are in. You won't be getting one off the waiter in a restaurant, but as you make friends and acquaintances it'll become ever more common.

It may take a bit of getting used to, but just take it in your stride. Let the locals lead and you'll get the hang of it before long. Every culture is different, so just observe, learn, and repeat.

MINDING MANNERS

Etiquette is a big deal in France (which is refreshing) so it's important not to commit any faux pas. While staff in the UK will try to remain polite in the face of rude customers, the French aren't so willing to put up with it. Treat them badly and you'll likely get a frosty service from then on.

While staff in the UK will likely continue to be polite in the face of rude customers, the French aren't so willing to put up with it.

Next up, queueing. While it's not exactly a free-for-all, don't expect orderly UK-style lines. There's also the matter of talking loudly in public, especially on a phone, which is that you don't do it. Bliss.

Finally, small talk isn't a big thing in France. The French are much more direct in communication, so don't perceive this as rudeness, they're just happier to get straight to the point.

EATING TOGETHER

Etiquette differs whether you're eating in a restaurant or in a person's home. If you've booked a bistro table for 7pm, it's fine to show up at that time.



If you've been invited to someone's home, it varies. If you have been asked to be there "at 7pm", arrive then. If it's "about 7pm", aim to arrive at 10 past. And if they've said "from 7pm", should arrive about 20-30 minutes later.

It can be tempting to bring gifts to a host and in the UK flowers are a common one. In France, not so much. They can be seen as an extra chore you've brought into someone's home. If you really feel a bouquet is appropriate, make it low maintenance. Don't bring food to a dinner party either, unless it's been requested. Want to play it safe? A nice bottle of wine will do the job.

Speaking of wine, don't pour your own at a meal. The staff or your host will do this automatically for you. Don't want any more? Leave a little in your glass, otherwise it'll be refilled before long.

One last thing. While numbers are growing, there are still relatively few vegetarians and vegans in France. You should be OK in a restaurant, but, when it comes to dining chez someone else, do what you'd do in the UK – let them know, just like you would with any special dietary requirements.

Keep both your hands on the table too, and don't be shy about complimenting the food, especially at someone's home.

LEARNING LANGUAGES

It's true that many French people can speak at least some English (certainly more than English people can speak French) 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 even a simple "Bonjour, parlez-vous Anglais?" 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.

Attempting to speak French will make a better impression than not trying at all.

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



LAWS, VISAS & PERMITS

Every country has its own residency laws, and how strict or relaxed they are varies from country to country. In particular, you must note the changes in France since the UK left the EU.

VISAS EXPLAINED

If you plan to spend more than 90 days out of every chunk of 180 in France, you will need to get a visa. Note that the 90 days relates to any country in Europe, not just France. 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. Google the process online (the official French Government site explains the process in plain English), or visit your nearest French embassy. It might cost around €100 per person.

Most people will apply for a visa de long séjour valant titre de séjour visiteur, which allows you to stay for longer than the 90 days in 180. Once in France and looking to settle, you can apply for a French residency card, or carte de séjour, which covers you for five years. Then, if you are staying permanently, you can upscale to a carte de séjour permanent. If you leave the country for two years or more, you will lose your status and have to reapply.

A good tip is to get your ID card from the local Mairie (Town Hall) and keep it on you at all times.

If you aren't planning to work in France, but will be staying, you need to prove you have enough funds to support yourself. The amount is loosely based on the minimum working wage in France and will depend on your family size.



Money, Finance & Taxes

While there are similarities between France and the UK, there's a fair bit to learn about French taxes – especially if you're planning on starting your own business while you're there.

WHERE DO YOU PAY YOUR TAX?

Generally speaking, if you are resident in France, you must pay French income tax, social charges and other local taxes according to French law. Plus, any income you receive back in the UK (perhaps from renting out a property) will also be taxed in France, 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 of the 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, France 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 are living in France. This is essentially the case when you set foot in France 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. The following are general explanations due to the wide variety of cases, so be sure to research your own position thoroughly.

- **Dividends**

In most cases, you will pay French tax on any dividends you receive from a UK company.

- **Interest and royalties**

Tax on interest and royalties from the UK will generally be paid to the French government.

- **Business profits**

Tax will usually be paid to the government of the country where the business operates.

- **International transport**

If you make any money from the operation of vehicles involved in international traffic, tax will be paid to the French government.

- **Pensions**

You continue to receive your UK pension (state or private) if you move to France, and it continues to be index-linked. You will pay tax on pensions to the French government.

- **Employee income**

You'll pay French tax on any wages you earn while living and working in France.

- **Director's fees**

If you receive any income from being on a board of directors, or similar, tax will be paid to the country where the company is based.

INCOME TAX

Just like in the UK, the amount of income tax you pay will depend on how much you earn, with separate bands setting out the percentage you give to the government. Here are the basic divisions:

Income Tax Rate

Up to €10,084.....	0%
Between €10,085 – €25,710.....	11%
Between €25,711 – €73,516.....	30%
Between €73,517 – €158,222.....	41%
Above €158,222.....	45%

If you earn over €250,000, then you'll pay an extra 3% on it up to €500,000 and 4% on everything over that.

The French tax system is fairly complicated, so it's a good idea to research your individual situation to get a clear idea on the kind of tax you may liable for. There's also another form of contribution you'll need to consider.

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SOCIAL SECURITY CONTRIBUTIONS

The French pay some of the highest amounts towards social security in the world, and once you live there, you'll be joining them. Although, if you are of official retirement age, you'll be exempt except for capital gains and rental or investment income. Different rates apply to employees and employers, which are deducted at source, before income tax.

Charge	Employee (%)	Employer (%)
Family benefits	0	5.25
Health/sickness	0.75	13.10
Main pension	6.85	8.50
Supplementary pension	3.10 – 8.10	4.65 – 12.15
Contribution sociale généralisée (CSG)	7.5	0
Accident at work	0	Depends on risk
Contribution pour le remboursement de la dette sociale (CRDS)	0.5	0
Unemployment	2.4	4

If you're looking to start a business or work freelance in France, it's worth looking into hiring an accountant and getting specialist advice, as the situation for self-employed people is too complicated to deal with in a guide this size.

It depends on whether you operate a micro-entreprise or on the basis of the régime réel – both of which have their own individual caveats – and if you operate in a development area.



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. So it's a good idea to do your research.

There are around eight banks on the high street. Their rates, services and products differ so it's simply a matter of looking for the right bank that's right for you.

For example, their post office's bank – La Banque Postale – has the most customers and offers the largest network by far. It also opens on a Saturday morning, while the majority of other banks do not. However, you can't withdraw as much money without prior notice, and their international transfers are much slower.

French banks are just as safe as those in the UK, so there's no reason to feel worried about getting a

domestic account in France. Be sure to look into banks that offer bilingual services too as this will obviously come in handy, especially if any problems arise.

Many UK banks offer international bank accounts, but again their rates and costs will differ. For the most part, international accounts will incur fees, need high minimum balances, and be at the mercy of fluctuating exchange rates.

There are internet only accounts available. They're worth looking into as their interest rates will likely be better, but they are more geared towards saving rather than spending. As such, tedious withdrawal restrictions will likely apply.

MAKE MORE OF YOUR PENSIONS

You are still entitled to your state, private and governmental pensions if you leave the UK and become a full-time resident in France. An issue does arise with how those different pensions are taxed. You'll have to declare all pension payments on your French tax return. State and private pensions are taxable in France, 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 France in



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 French account, this is worth thinking about.

When it comes to your private pension, it's worth doing things a bit differently. You should use an Account Manager and have your payments transferred each month as a direct debit. That means you'll get to step past any bank fees which soon pile up over the years. You could also let these payments build up in your UK account and discuss with your broker 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 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 clients thousands of Pounds or Euros on a transfer. In other words, companies like Lumon are your best route to retaining as much spending power as possible.

Contrast this with a high street bank, with low rates and high fees – and you can see why doing your research on overseas payments could help you with your new life abroad.

A man and a woman are jogging on a bridge with blue metal railings. The man is wearing a yellow t-shirt and the woman is wearing a dark grey long-sleeved shirt. They are both smiling and looking towards the camera. The background shows a building with a brown facade and blue structural elements of the bridge.

Healthcare

While there is state healthcare in France, the system is quite different to what we have in the UK. For a start, if you're a French resident then you must have health coverage, whether it's state or private. That means if you're not eligible for state coverage, you'll need to look into private insurance.

WHO IS ELIGIBLE FOR STATE HEALTHCARE?

You'll need to be paying the social security contributions mentioned earlier and be considered 'living' in France, which is defined as being there for over half the year. All in all, if you live and work or run a business in France, you'll most likely be able to get state health coverage.

If you are eligible, here's how it works. In most cases, 70% of the costs of a visit to a GP, treatment, and most other procedures will be reimbursed by the state. The remainder will be down to you, although many choose to get supplementary health insurance to cover this to bring down the expense. There are some long term or ongoing illnesses that may mean 100% of the cost will be reimbursed by the state.

This is done through the Couverture Maladie Universelle or CMU, which is the name for the state health insurance provider in France. There are some concessions for those on low incomes, which includes 100% coverage. So if you're worried about what will happen if things take a turn for the worse while in France, don't worry, there can be extra support beyond the usual 70%.

GETTING REGISTERED

Before you can make use of the CMU, you'll need to get signed up. For this you will need to find your local Caisse Primaire Assurance Maladie (CPAM) office. Here you can get registered so that you'll have some

of your medical costs covered. On top of that, the office will deal with your reimbursements, so if you have any problems, that's where you'll need to head.

If you live and work or run a business in France, you'll most likely be able to get state health coverage.

Signing up is fairly straightforward. You'll just need to bring along the usual types of documents, including your ID, proof of residency, birth or marriage certificates, and proof of your income too. Once this is completed you'll be given a Carte Vitale which is an insurance card. This is what you'll need for any medical visits to ensure your reimbursement is given directly.

If you're just visiting to view a property or scope the area, you won't be able to register for state healthcare. So make sure you get a European Health Insurance Card before you arrive as this will give you access to the state healthcare system.

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HOW THE SYSTEM WORKS

Just like in Britain, if you've got a medical complaint that isn't an emergency, you'll be heading to your GP, or *médecin généraliste*. That means one of your first priorities is registering with one and making them your *médecin traitant* (attending doctor).

If you need a specialist doctor, you must be referred by your *médecin traitant*.

In order to get your 70% reimbursement, all your treatment must come through your GP. That means that if you need a specialist doctor, you must have one referred by your *médecin traitant*. You're welcome to seek out your own, but it does mean it'll cost you. However, there are some exceptions:

- **Psychiatrist (if you're over 26)**
- **Gynaecologist**
- **Paediatrician**

Your GP can also refer you to a specific hospital. If it's an emergency, head straight to the nearest one or call an ambulance.

Here is a list of useful emergency numbers:

- **Medical: 15**
- **SOS: 112***
- **SOS – hearing assisted: 114***
- **Police: 17**
- **Fire: 18**
- **Child protection: 119**
- **Missing child: 116 000**

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

A close-up photograph of a person's hands holding a stack of old, worn French music notebooks. The top notebook is light green and has the words 'CAHIER DE MUSIQUE' and 'VILLE DE PARIS' printed on it, along with a small crest. The person is wearing a dark blue long-sleeved shirt. The background is dark and out of focus.

Education & schools

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

THE EDUCATION SYSTEM

The schools in France have a similar set of levels to the ones in the UK:

- **Primary education or enseignement primaire**
- **Secondary education or enseignement secondaire**
- **Higher education or enseignement supérieur**
- **Bachelor or Licence Professionnelle**
- **Masters**
- **Doctorate or Doctorat**

Between the ages of six and 16, school attendance is compulsory, although just like in Britain, there are nursery schools available if you need one.

Most children in France start school around the age of three. The primary school structure is broken in to two: maternelle which is 3-6 (this is not compulsory but everyone goes and it's free) and then primaire which is ages 6-11.

This can be a good way to help your child overcome the language barrier fairly quickly. These are often state funded, although a place is not guaranteed.

When it comes to registering your child for state education, it's time for another trip to the local mairie. You may also need to contact your educational district's head, or rectorat. Here are the documents you will need:

- **You and your child's proof of identity**
- **Proof of immunisations**
- **Proof of address**
- **Proof of insurance or assurance scolaire**

Between the ages of six and 16, school attendance is compulsory.

PRIVATE AND INTERNATIONAL SCHOOLS

The difference between the public and private schools is just the same as in Britain – although tuition fees in private school in France are much cheaper than in the UK and often have better facilities. The choice between them will come down to your own viewpoints and budget.



Some private schools offer education in English, but expect to pay higher fees.

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.

There are also international schools, which will be an attractive option if your children don't speak French. 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. There are private schools which offer education in English, but expect high fees.



Taking pets to France

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 France

You won't be faced with many huge surprises on French roads, but there are significant differences that 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 France. Be sure to do a detailed check up on exactly what you should and shouldn't do before driving.

- **Drive on the right**
- **Overtake on the left** – Although on roads with more than two lanes you can overtake cars on the right which are driving in slower lanes.
- **Everyone must wear a seatbelt** – It's the driver's responsibility to make sure their passengers stick to this rule.
- **Warning of approach** – You can use your horn to alert drivers of your approach, while your lights must be used instead between sunset and sunrise.
- **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.
- **Radar detectors are illegal** – The same goes for sat nav or GPS systems that include speed camera locations.

Type of road	Speed limit	Rain
Motorway	130kph / 80mph	110kph / 68mph
Dual carriageway	110kph / 68mph	90kph / 55mph
Main roads	90kph / 55mph	80kph / 49mph
Built up areas	50kph / 31mph	50kph / 31mph

ESSENTIAL ITEMS & DOCUMENTS

In France, just like the UK, you're expected to have your licence and papers in your car at all times.

You'll need a Green Card, which is proof of your insurance (you may also need additional insurance if you're just visiting – and if going to live in France, you'll be better off getting French 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:

- **Proof of vehicle ownership**
- **ID**
- **Contrôle technique – the equivalent of a British MOT**

You'll also need to keep the following in your vehicle at all times:

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

FURTHER INFORMATION

Many of the motorways, known as autoroutes, in France are tolled. They will be labelled as 'Péage' so that you know you'll have to pay. You can usually pay by cash or card, although there is the Liber-t system which means you won't have to stop when going through the tolls. This is paid through a single monthly bill.

Here are some of the signs you might see on the autoroutes explained:

- **Red cross – Closed**
- **Green arrow – Open to all payments**
- **Blue CB symbol – Credit and debit payments only**

The names for the petrol types are different too.

- **Diesel – diesel, gasoil or gazole**
- **Unleaded – Sans plomb**

A top-down view of various travel and photography items. A black camera with a lens is resting on a brown leather bag. A red button is attached to the bag with an orange string. A ruler is placed horizontally across the middle. Below the ruler is a white notebook with a pencil. To the right of the notebook are three instant photos: one of a person, one of a landscape, and one of a close-up of a rock. The background is a light-colored surface.

Moving to France checklist

To help you get everything in order, we've put together a checklist of some of the more important jobs and tasks you'll need to consider 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 France.

12 MONTHS

- **Passports**
Make sure you've got at least two years left, to give yourself plenty of leeway.
- **Papiers s'il vous plaît**
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 bring a lot of your possessions 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 au revoir**
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.

If you need a specialist
We wish you the all the
best in your new home.

Thank you

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

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