



Expatriate Move Planner Checklist



BEFORE YOU LEAVE

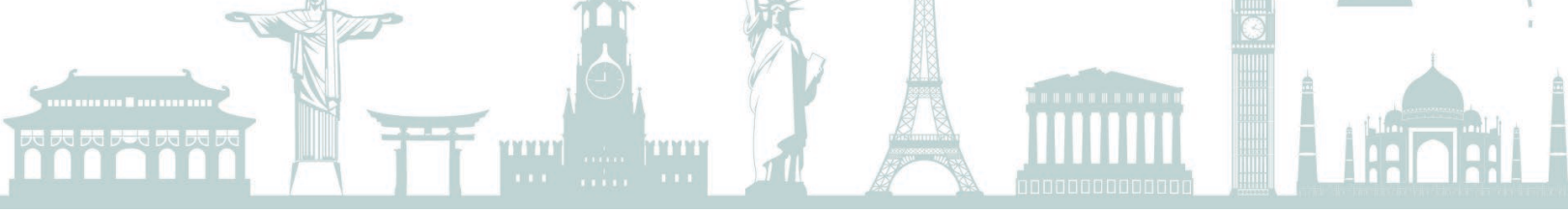
Before leaving your home country it is important to notify important providers of your new address and a local forwarding address (if available). This is to ensure that you do not lose important notices and correspondence while you are living and working overseas.

Make sure to notify the following institutions of your change of address:

- Accountant
- Doctor
- Financial Advisor
- Insurance companies
- Electoral Commission
- Solicitor
- Utility Providers
- Bank
- Dentist
- Private Health Insurance
- Real Estate Agent
- Australian Taxation Office
- School
- Motor Vehicle Register

If you are moving from or to a country that speak a different language, you may need to have translated documents prior to or when you move. Some common documents that needs translation include:

- Birth Certificate
- Visa
- Driver's Licence
- Medical Records
- Police Clearance Certificates
- Insurance Documents
- Passport
- Marriage Certificates
- Wills
- Prescriptions
- Bank Account Details



VISA & IMMIGRATION

Each country has several visa schemes relating to entry and each visa scheme has different time periods in relation to validity and different requirements in relation to eligibility.

As circumstances can differ between persons seeking to enter a foreign country and the various visa schemes available, the assistance and guidance of a migration and visa specialist are strongly suggested to an expat seeking to move abroad.

It is important to provide substantiating evidence when applying for a visa. For example, if an applicant asserts that they are married, then a certified copy of a marriage certificate should be provided. If the financial status of the applicant is relevant, then copies of bank statements and other documents proving ownership of assets should be submitted.

Applicants should be honest and consistent, as the Department may search through public records and social media profiles and verify educational records with originating institutions.

Make sure to:

- Have a passport with validity of 6 months or more on the day of your departure, failure to do so may mean you are unable to travel on the day.
- Certain countries require medical examination before the lodgement of your Visa application. Make sure to keep a copy of your medical report.
- Check the validity of your visa and if any restrictions apply. For example, some working visa requires the holder to remain with the same employer for a certain number of years. Make sure to read the terms and conditions of your visa carefully.
- Check your tickets for time and date of travel.
- Check the airline's baggage rules, restrictions and the weight allowance.
- It is advisable to provide an emergency contact with the airlines.
- Register with your home country embassy in the country you are moving to and the local police when you arrive.



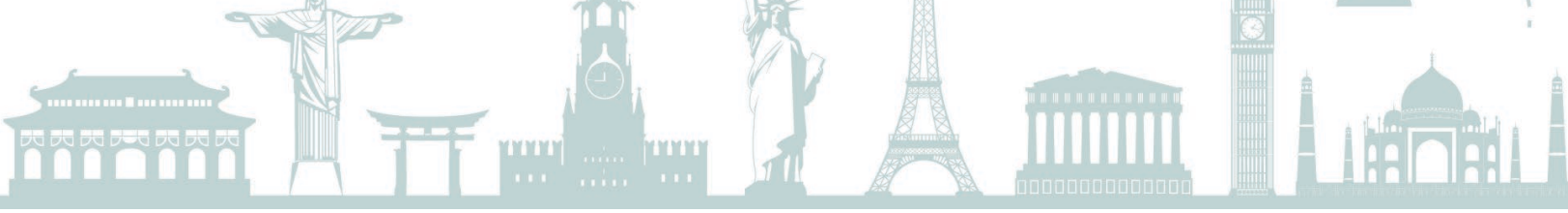
PROPERTY & REAL ESTATE

Before purchasing property in another country, it is important to be aware of additional fees as some countries have specific regulations which require compulsory payments. Researching applicable property laws, taxes and insurance can be beneficial before making an investment in a foreign country.

When deciding to purchase real estate an expat may consider using the services of a buyer's agent. A buyer's agent finds, vets and purchases a property on a person's behalf. They have specialised local knowledge and will often know the difference between a shrewd investment and an overpriced property based on such knowledge. Any recommendations made will be based on a reasoned and researched opinion. Buyer's agents also bring the other professionals involved in the purchase together, such as the conveyancer, bank or finance broker and the representatives of the vendor.

Make sure to:

- Decide on where to live in your new city early on – you may need to visit the city prior to moving to see the neighbourhood. Engaging a Destination Service Provider or a Real Estate specialist may assist with the selection process. Make sure to consider schooling, commuting to work and access to facilities.
- Contact reputable real estate agents to assist with your property if you are planning to rent it out while you are overseas.
- Get all minor repairs to your property done prior to finding a tenant.
- If you are renting, notify your landlord or real estate agency as soon as practicable – especially if you are breaking your lease. Ensure you notify them in writing.
- Organise for utilities such as gas, water, electricity to be read prior to your move and have final bills sent to your new address.
- Disconnect any utilities not required.
- If you are selling your house, work with a reputable real estate agent who will look after your interest.



RECRUITMENT

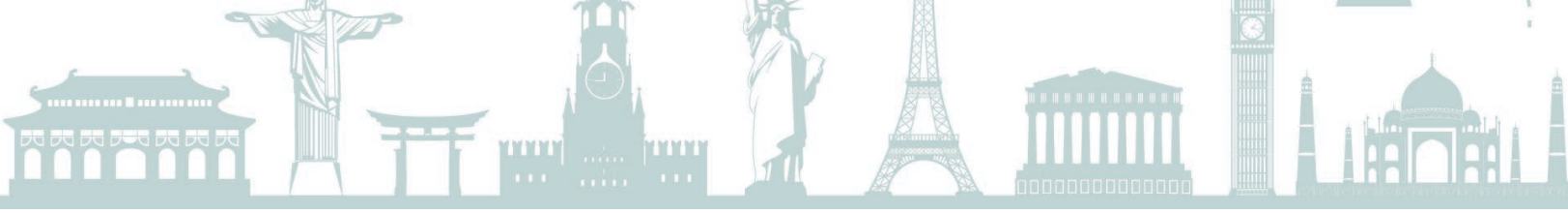
Expats who are moving for employment reasons often use the services of a recruitment agency. A recruitment agency specialises in employment services. They engage with an expat in ascertaining their complete skill set and experience with the goal of placing the expat in the most appropriate employment.

Recruitment agencies are also familiar with the industry in which employment is sought. They act on behalf of clients in such industries who are seeking employees and have a detailed knowledge of the job vacancy and its specific requirements. An expat can therefore be placed in employment relatively quickly.

They can follow up an application and provide assist from the interview stage to the salary negotiation stage.

Make sure to:

- Engage a recruitment specialist prior to moving to a new city. Moving to a new city is stressful, and having a job lined up prior to the move will help alleviate some of the stress. It is important to work with a specialist that is knowledgeable in the field or industry that you that you are working in.



RELOCATION & SHIPPING

A number of considerations should be taken into account by an expat when choosing the right relocation service. One such consideration is whether the removal professional is accredited with a professional association. A professional association sets quality benchmarks which must be met by members.

It is also important to consider whether the removal professional is insured to cover any possible damage or loss to property during the relocation. In some cases, a removal professional may not be held at fault when any property is damaged or lost. Therefore, it is important to check whether any insurance policies you may hold cover your property during the relocation process.

If not, transit insurance can be taken to cover risk of loss and/or damage during the relocation process. Some removal professionals can refer you to insurers who provide such policies. Some removal professionals have partners in overseas localities.

Make sure to:

- Use a reliable and reputable relocation company.
- Have an inventory of all the items that you intend to take with you to your new city. Make a list of the items that you will carry with you and a list for shipping.
- Do not include precious items on your shipping list, such as jewellery and watches. Items such as your childrens' favourite toy and important documents should be in your carry-on luggage.
- Ask your relocation company for a list of prohibited items they are not permitted to ship, failure to remove them can cause delays later.
- Start packing items you don't intend to use in the short term early.
- Label every box and make sure to mark the boxes with fragile content.
- Check whether your electrical appliances will work in your new city. Different countries have different voltage outputs.
- Make sure all paperwork required by your relocation company are signed and returned.
- Once all is ready organise a date for the relocation company to pick up your boxes.
- Ask your relocation company for an approximate delivery date.
- If you are leaving behind any belongings, make sure to have a list of all your items that you are leaving behind.



PET MOVING

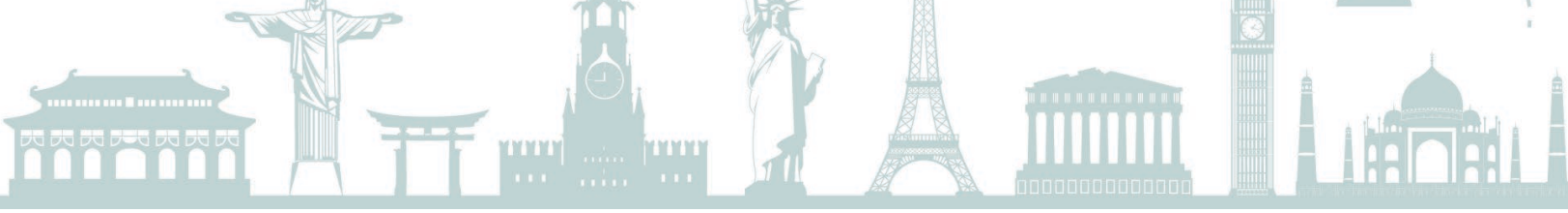
Most countries have a set of laws which specify the legal requirements for relocation. A current health certificate and rabies vaccination certificate from a licensed veterinarian is usually required. The transportation also requires a “proper” sized kennel, where the pet can stand and turn around comfortably during transportation.

Professional pet movers are experts in the pet relocation process. Pet mover specialists are familiar with the legal requirements and paperwork needed in the relocating country together with the requirements of the airline to be used.

Certain airlines only accept animal shipments from professional pet movers. Also, certain airlines and countries do not accept pets as excess baggage travelling with the owner. Most professional pet movers offer a boarding service, where a pet can board with them until a set future date when transportation can take place. Most are willing to transport pets via their cargo shipping office through a professional pet mover.

Make sure to:

- Have a pet passport with all vaccinations recorded – your pet mover will be able to provide you with the requirements.
- Have your pet vaccinated according to the requirements of your new city.
- Check if you require blood tests for your pet.
- Take your pet for a final medical check-up shortly before your move. Check with your vet if your pet’s microchip is working.
- Check if you are required to make quarantine arrangements.
- If your pet is taking medication, make sure to bring enough to last a few weeks. Ensure that they are in their original packaging and take your vet prescriptions with you (if applicable).
- Check that the crate is appropriate for your pet’s size and weight.
- Pack your pet’s favourite toy, meal, water bowl and blanket.
- If you need to stay in a hotel for a few days, you may need to take your pet with you. Ensure the hotel is pet friendly.



FOREIGN EXCHANGE

An expat will, at some stage on their expat journey, need to engage in a foreign currency transaction. For example, funds may be required from their home country to pay an expense or to purchase an asset after relocating.

When you are an expat one of the things to consider is the best way to send and receive money. A few factors to consider to get the most out of your overseas money transfer are rate of exchange, convenience, hidden charges and system reliability. Foreign exchange providers can help you understand the current risks and the currency over a given period. Obtaining tailored advice will allow you to achieve the best outcome given the market conditions. Foreign exchange firms are also known for offering more competitive rates on foreign currency. Many also do not charge a fee on forwarding and receiving foreign currency. Many firms also offer timely market news information to expats, via phone SMS, email and phone apps, stating major currency movements, news and economic data which may prove helpful to an expat.

Make sure to:

- Have local currency with you. Thought most countries will have ATM access and accept international cards, they incur additional charges and is not suitable for large transactions.
- Find an FX provider that is authorised, regulated and transparent with their fees and charges.



BANKING

Banking is an area that presents a range of alternatives for expats to think about. These include establishing a local bank account; having an offshore bank account in an offshore financial centre; or keeping your home country bank account.

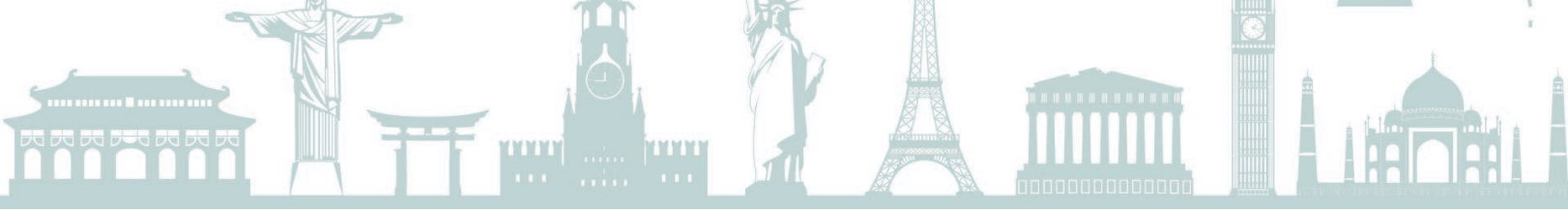
When choosing a bank, you should consider engaging a bank that has migrant banking specialists dedicated to assisting migrants and expats.

This is important as such specialists understand the common constraints that expats will have with credit history. Such specialists can assist expats in meeting the financial requirements under certain visa categories.

When setting up a bank account, local banks may ask for information that might seem surprising, such as your credit history or solvency. Part of this is normal background checks because of global changes in the areas of anti-money laundering.

Make sure to:

- Inform the bank of your move and make arrangements for any future banking requirements. Provide your bank with your new home address as soon as it is available.
- Check if your local bank has international branches in your new city – this may make it easier to interact with them in the future.
- Confirm that your current debit cards and credit cards can be used in your new city.
- Set up direct debit payments for all payments you wish to continue such as mortgage and loan repayments.
- Have access to internet banking or the bank's official app to easily access your accounts while you are away.
- Prepare a list of your safety deposit box content (if you have one) and consider leaving a key with a trusted person.
- Check to see if you are able to open a bank account before you move to your new city, if not then ensure you have all the documents with you so you can open a bank account once you land.
- Ask your current bank to provide documents of good credit rating – you may need this to apply for a credit card or loan in your new city.



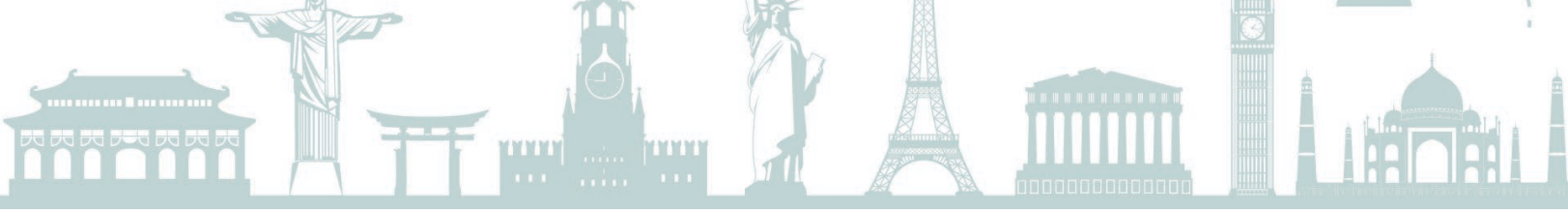
If you want your child to have an 'immersion' experience or for those families making a longer-term commitment to a country, it may be advantageous to enrol your child at a local school. Entrance requirements may differ, especially for local schools, so research this well in advance. Some education systems offer separate schools for children based on sex, religion or language.

The education system of international schools is designed for those who wish to undertake a curriculum that is accepted internationally. Several international schools provide boarding facilities, while others are only day schools; they also offer pre-school educational programs and/or nursery. International schools are very popular particularly for expat families on short-term assignments, as it allows easier transition back to a school in their home country. Costs can be prohibitive for international schools; however, expats on a full 'expat' package usually can be funded by their employer.

An alternative to the whole family returning home might be to consider boarding schools either in your home country or another location. When considering a boarding school, it is important to have knowledge on the support services to assist with study, medical and dental facilities and visiting hours for families or guests.

Make sure to:

- Prepare a list of schools and universities your children could potentially attend in the city you are moving to.
- Compile copies of your children's school or university reports, and make sure they are readily available.
- Undertake any assessments required for the new school.
- Organise meetings and tours of potential schools and universities for when you first arrive.
- Notify the current school of your departure dates.
- If you plan to return to the same school or university upon repatriation make sure you know all the requirements and fulfil them.
- Request all important documents such as transfer certificates, transcript of records and report cards.



CHILDCARE

The cost of childcare when moving abroad must be considered if both expats want to work. The other major issue is a non-financial one – it's about the quality and availability of childcare centres and trained staff. It is important that home help is recruited through an agency and screened judiciously. It is worth remembering that some nannies may have limited education and communication skills.

Once children reach a certain age, they are eligible to be enrolled into a public or private preschool. Ages of eligibility vary in different countries; therefore, it is advisable that you contact local preschools to not only confirm enrolment ages, but also gain knowledge on the structure and programming of local preschools.

The cost of childcare in some countries are at times determined by the location. Price can vary in different regions or suburbs of a country. In some major capitals or cities, the fee of childcare can be more costly.

Make sure to:

- Understand if your child needs to go to school or childcare. Different countries have different school starting age.
- Check that vaccinations are up to date and that you have the right vaccinations required in your new city. Some childcares are strict and will not allow an unvaccinated child to enrol in the centre.



INSURANCE

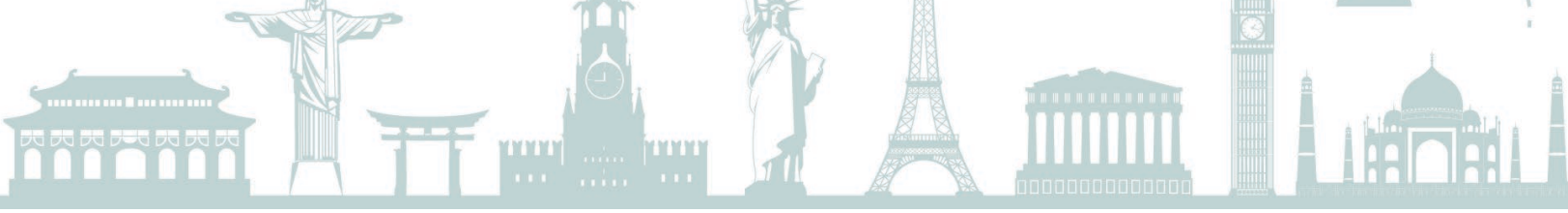
For most expats arriving in a foreign country, the word ‘insurance’ means many different things. It can cover life insurance; property insurance; home and contents insurance; medical and critical illness insurance; and income protection insurance.

General insurance typically covers household contents, artwork and other personal possessions. While the relocation company chosen to move your goods to your new country should cover the goods to the point of delivery, there needs to be a policy in place to cover the value of the goods and personal possessions after delivery. It is best to make sure that valuable items are listed and identified, and also appropriate insurance is put in place by the time the items leave the care of the global relocation company.

Global medical insurance plans usually have three key components being inpatient or daycare treatment, outpatient treatment and additional add-on options. When implementing your health insurance, it is important to check factors such as whether there are exclusions preventing coverage from certain illnesses that may be likely to affect you or whether you have to use a certain range of healthcare providers. It is important to check that the policy should cover you for emergency evacuation in the event you need medical treatment.

Make sure to:

- Assess which insurance you need to keep in your home country – it is advisable to speak to professional.
- Find out what insurances you require before moving to your new city – speak to a professional to find the right cover for you.
- Find out the process for making a claim and what documents you would require.
- If you have property in your home country, make sure that the property has landlord and/or property insurance.



TAX & ACCOUNTING

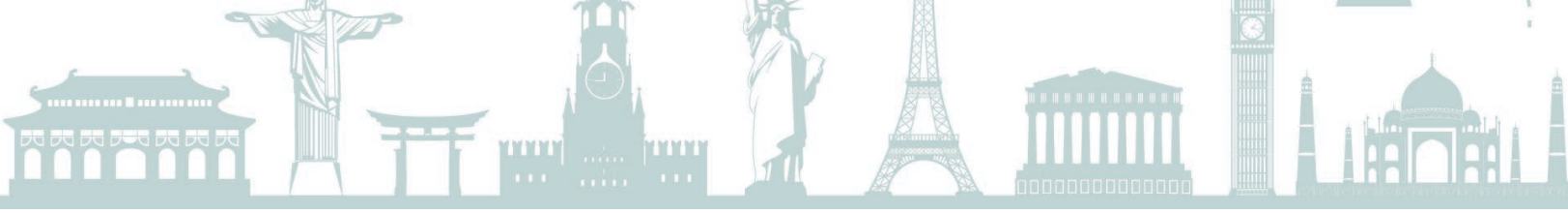
It is essential to consider if your home country taxes you when you exit your home jurisdiction and change tax residency. Some countries have an 'exit tax regime', that deems you as having sold your assets merely by changing tax residency.

Expats should acknowledge the consequences if their home country levies tax on income when living overseas. If you are not taxed on your foreign income and foreign assets by your home country, it is advisable to consider how income and assets would be taxed in the arrival of your designated country.

Many countries have some form of capital gains tax when you buy and sell assets. Real estate, for instance, is a common form of asset that is routinely exposed to capital gains tax. You need to take care in understanding how capital gains tax might apply on future sales of any assets you left behind in your home country.

Make sure to:

- Speak to your accountant about your planned move and discuss the important issues that will arise from your departure.
- Engage an accountant in your new city as soon as practicable to ensure you are fully prepared for your move.



LEGAL

Before moving abroad, it is essential to understand the legal system and your basic legal rights. It is important to differentiate if the country you're moving to has a civil law jurisdiction, common law jurisdiction or a hybrid legal system.

It is also important to consider what are the consequences of being involved in a commercial dispute in the country of arrival. Find out whether or not there is suitable employment law and how it operates, or whether litigation can be commenced against an employer or business partner who fails to honour their obligations.

From an estate planning perspective, find out how the laws of inheritance and deceased estates work in the country you are arriving in. For example, does a foreign Will have validity in the country should an unfortunate death occur and how would your estate plan be impacted if this is not the case?

Make sure to:

- Speak to a solicitor and discuss your move – find out what important issues need to be covered prior to your move (such as updating your will).
- Have a valid Power of Attorney and provide a copy to a trusted person. A Power of Attorney is a written authorisation to act on behalf of another person. This role is usually granted to a trusted friend, professional advisor or family member.
- Provide certified copies of all your important documents to a trusted person.



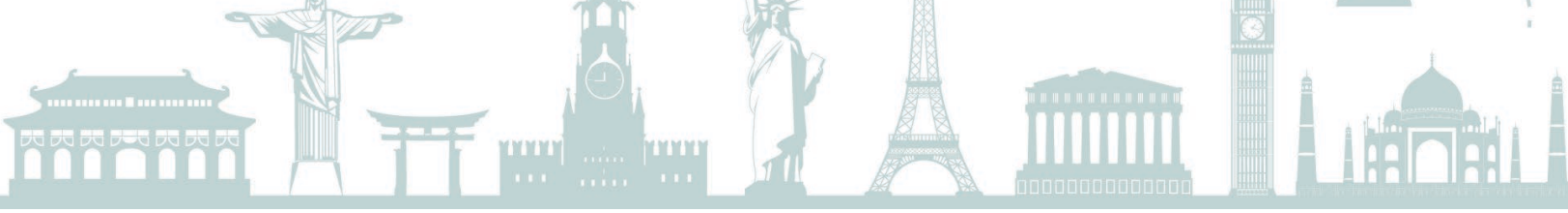
FINANCIAL PLANNING

In order to manage your money effectively, financial planning requires having a financial advisor who understands your situation and goals. Financial planners will provide financial advice based on your global assets. It is important to establish goals and expectations with your planner, specify your preference of a high-risk or low-risk strategy. After gathering all appropriate documentation, the financial planner will assess your information and determine the best course of action accordingly.

When moving abroad, it is essential to select a quality private banking institution, as this may offer you more advantages than lesser-known private banks. It is important to check whether banks in the specified country offer appropriate levels of capital protection compared to your home country banking system. It is advisable to retain your home country bank account. Retaining this account will allow you to pay bills that continue in your home country.

Make sure to:

- Speak to your financial planner about your move and discuss any issues relating to your investments.
- If you are planning to invest in your new city, find a financial planner or wealth advisor that can assist you with your investments.



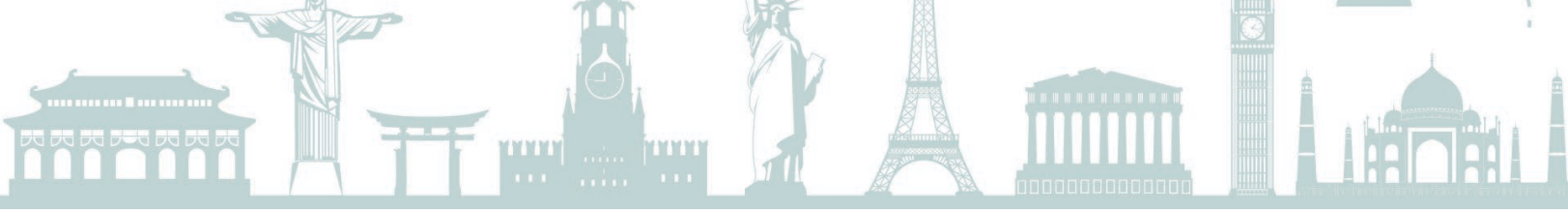
LOAN & MORTGAGES

When you relocate to another country, your mortgage goes with you. There are banks in your designated country that will often be able to refinance your home country loan at a better rate. However, it is important to acknowledge that lower interest rates usually mean foreign currency risk if your property is in one currency and your loan is in another currency. So, you would need to be comfortable that your security – your real estate – is not exposed if there is an adverse foreign exchange rate movement.

It is also important that you check to see that the terms and conditions of the mortgage in the new country are comparable to those in the home country. In some countries the market may not operate in a commonly based way of supply and demand. Other laws relating to consumer protection enforcement of a loan against the security also need to be understood as well as the roll-over and repayment terms.

Make sure to:

- Speak to an experienced mortgage broker if you are planning to purchase a property in your new city. They will be able to assist you with the complexities involved in borrowing funds in your new city.



HEALTH & WELLBEING

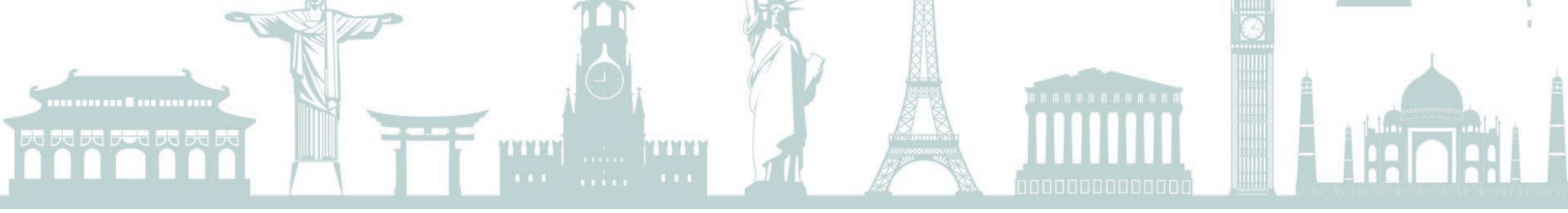
Understanding what the standard and the type of healthcare is available to you and your family in a foreign country is essential. If you are travelling with a pre-existing medical condition, there may be a possibility that some of the more advanced treatments and procedures may not exist in your location.

Obtaining global medical coverage from a reputable provider is essential. It is important to find out that, if needed, you can travel to another third country location and remain insured. Not only would the cost of the treatment in the third country would be a requirement, but ideally any travel costs would also need to be covered.

Of equal importance before you arrive is to understand what inoculations or health certificates are needed for entry and what the requirement of the local vaccination program are.

Make sure to:

- Have all of your family's health record.
- Undergo a medical check-up before leaving.
- Certain countries require immunisation before travelling. Make sure to check what is needed and consult your doctor. Keep records of all vaccinations.
- Have enough medication to last a few weeks. Make sure they are in their original packaging and that you carry doctor's prescription with you.
- Check that the medications you are travelling with are not illegal in your new country.
- Have a first aid kit ready.



LASTLY

- If you are planning on driving in your new city, check that you are able to use your home country drivers' licence. You may need to acquire an international drivers' licence prior to your move.
- Decide on a means of transport for the first few weeks, it may take a while before you are able to get a car.
- Ask for a letter from your car insurer stating your current cover and no claim bonus. This may assist you with car insurance in your new city.
- Don't forget to discontinue any subscriptions that are being delivered to your home country address.

Expatland Can Help

Our E-Team in the city you are moving to can help you move and settle in.

Visit expatland.com and tell us what you need assistance with, and an Expatland Concierge will introduce you to your required service providers in the city you are moving to.

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